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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
70th ANNUAL GENERAL BODY MEETING**

AND

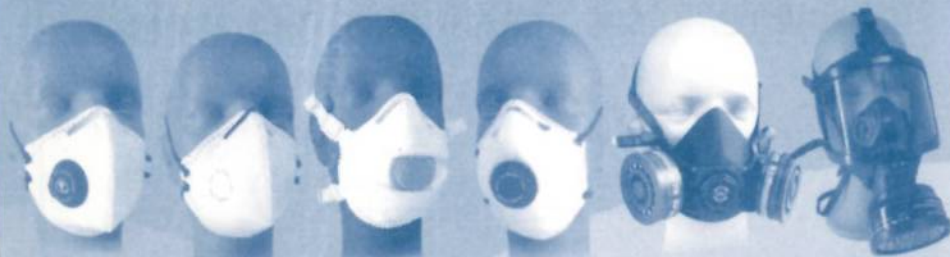
**74th ANNUAL REPORT AND ACCOUNTS FOR THE
FINANCIAL YEAR APRIL 2008 TO MARCH 2009**

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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

Shri V. R. Shenoy

JT. HON. SECRETARIES

Shri S. D. Shenoy

Shri Satish V. Manel

Shri K. R. Bhakta

JT. HON. TREASURERS

Shri G. R. Shenoy

Shri Uday V. Malya

Smt. Vidya P. Bhat

MANAGING COMMITTEE MEMBERS

Shri Krishna N. Bhandarkar

Smt. Shanteri N. Nayak

Shri Anil J. Acharya

Shri Subhaschandra R. Rao

Shri R. V. Prabhu

Shri Ashok Hegdekar

Shri S. C. Pai

Smt. Mohini Hegde

Ms. Tanushree Rao

Shri Ashok K. Pai

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 70th Annual General Body Meeting of the members of the G.S.B. Sabha, Mumbai will be held on Saturday, 27th March 2010 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 69th Annual General Body Meeting held on 29th March 2009.
2. To receive and adopt the Managing Committee's Report and the Audited Statement of Accounts for the year 2008-2009.*
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 2011-2012 or earlier.**
4. To ratify the appointments of Dr. Suhas V. Prabhu, Dr. P. A. Prabhu and Shri Dinkar A. Kamat as Trustees of the G.S.B.S. Medical Trust for a period of three years w.e.f. 01/07/2009***
5. To appoint an Hon. Auditor for the year 2009-2010.
6. To transact any other business with the permission of the Chair.

For and on behalf of the Managing Committee

Place: Mumbai
Date : 02.03.2010

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. NO COPIES WILL BE PROVIDED AT THE VENUE.

Please Note:

1. If there is no quorum by 4.45 p.m the meeting will be adjourned. Thereafter, the adjourned meeting will be held at 5 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, 23rd March 2010, before the close of office hours at 7.00 p.m. This will help us to prepare the necessary details to satisfy the queries.
3. ** The following Managing Committee members are due to retire by rotation as per Rule 13 of the G. S. B. Sabha's Constitution and they are eligible for re-election:

1. Smt. Sudha G. Pai	2. Shri S. D. Shenoy
3. Shri Satish V. Manel	4. Shri G. R. Shenoy
5. Shri Uday V. Malya	6. Smt. Vidya Bhat
7. Shri Subhaschandra Rao	8. Ms. Tanushree Rao
9. Shri S. C. Pai	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, 23rd March, 2010.

4. *** The G.S.B.S. Medical Trust, vide its letter dated September 11, 2009 has informed the Sabha, that three of its existing Trustees, Dr. Suhas Prabhu, Dr. P. A. Prabhu and Shri Dinkar A. Kamat, retire by rotation on June 30th, 2009 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 20th September, 2009 has approved these re-appointments and now recommends ratification by the General Body of these re-appointments.

GOWD SARASWAT BRAHMAN SABHA, MUMBAI.

74th ANNUAL REPORT

Dear Members,

The 74th Annual Report, together with the Audited Statement of Accounts for the financial year 2008-2009, is presented hereunder.

1. THE MANAGING COMMITTEE

The present Managing Committee was formed after the last Annual General Meeting of the Sabha held on 29th March 2009. Managing Committee meetings are held once a month. In addition, special Meetings are held, if required. A total of 13 meetings were held from the last A.G.M. till the date of this report. The attendance details of each member is given below.

	Meetings Attended Out of 13
1. Smt. Sudha G.Pai	13
2. Smt. Vatsala R. Shenoy	12
3. Shri M. V. Kamath	10
4. Shri V. R. Shenoy	11
5. Shri S.D.Shenoy	10
6. Shri Satish V.Manel	10
7. Shri K.R. Bhakta	08
8. Shri G.R. Shenoy	11
9. Shri Uday V. Malya	09
10. Smt. Vidya P. Bhat	07
11. Shri Krishna N Bhandarkar	12
12. Smt. Shanteri N. Nayak	10
13. Shri Anil J. Acharya	07
14. Shri Subhaschandra R. Rao	06
15. Shri R. V. Prabhu	07
16. Shri Ashok Hegdekar	06
17. Shri S. C. Pai	11
18. Smt. Mohini Hegde	10
19. Ms. Tanushree Rao	08
20. Shri Ashok K. Pai	08

2. NEW MEMBERS

During the year under review, 36 Patrons and 95 Life Members were enrolled as members of the Sabha. Total number of Members enrolled up to 31.3.2009 is 2644. A list of the Members admitted from 1st April 2008 to 31st March 2009 is given elsewhere in this Report.

3. PROGRAMMES

Programmes catering of 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 (2009)

The Annual Gudi Padva Sneha Milan was held on Saturday, 19th April, 2008. Smt. Madhavi and Shri Mukund Kamat, Vice President of the Kohinoor Group of Hotels, were the Chief Guests for the programme.

The programme was co-sponsored by ICICI Bank Ltd. and Larsen & Toubro Ltd. Other banner sponsors were Phenoplast Corporation, IndusInd Bank, Evergreen Engineering Works Pvt. Ltd., Avon Medicals, Ramdas & Bros., Jewellers, Hotel Anand Bhavan, NKGSB Co-op. Bank and Hotel Hanuman.

The programme started at 6 p.m. with a Bhajan Recital by our Mahila Shakha Bhajan Group. This was followed by a Talent competition, in which there were participants from various age groups. Smt. Lata Mallya and Kum. Reshma Kamat were the Judges for the Talent Competition.

The formal programme started with Smt. Sudha G. Pai, President of the Sabha welcoming the guests and members. In his speech, Shri Mukund Kamat mentioned the importance of Gudi Padva, celebrated as Ugadi in Karnataka.

An important highlight of the programme was the felicitation of Smt. Manorama Rao and Shri S.R. Mallya with the GSB Talent Recognition Award. This award had been instituted a few years back by the Sabha on the suggestion and donation made by Shri K. M. Kamath and family.

This was followed by a melodious recital of Bhajans by Shri Vinayak Prabhu and group. The audience was immersed in the bhakti-sangeet.

Surprise prizes were given to members of the audience. The evening concluded with traditional Gudi Padva dinner with mouth watering delicacies such as Khotto, Madagane etc.

B. 74th FOUNDATION DAY PROGRAMME

The 74th Foundation Day of the Sabha was held on 15th August 2008 at Little Angels' School, Sion. Smt. Prabha & Shri Vaman R. Kamath, Sr. Vice President, Reliance Industries Ltd. were the Chief Guests.

The programme started with invocations.

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.	Rohit Shenoy	SSC/ICSE/CBSE	93.86
2.	Sneha Kamath		91.53
3.	Namrata Shenoy		91.53
4.	Varun Bhandarkar		91.23
5.	Sushant Bhat		91.10
6.	Nishant Prabhudesai		90.76
7.	Priyanka Pai		90.00
8.	Jayendra Kamat		89.69
9.	Pooja Bhat		89.38
10.	Shashwathi Kini		89.38

11.	Gaurav Shenoy		88.76
12.	Akhil Prabhu		88.30
13.	Suraj Kamath		88.30
14.	Aniket Bhandarkar		87.53
15.	Rahul Nayak		87.23
16.	Nagesh Joshi		87.23
17.	Shruti Shenoy		85.38
18.	Vignesh Shenoy		85.23
19.	Deepa Kaleikar	H.Sc. (Science)	90.83
20.	Gaurang Naik		90.17
21.	Anuraag Kamath		88.33
22.	Shilpa Nayak		83.33
23.	Abhijit Pai	H.Sc. (Commerce)	91.00
24.	Viraj Pai		86.00
25.	Shivani Ganesh Shanbhag		85.83
26.	Rekha Kamath		81.83
27.	Swapna Baliga		80.17
28.	Amruta Kamath	B.Com.	83.57
29.	Priyanka Prabhu	B.Pharm	
30.	Navlaxmi Kamat	B.M.S.	
31.	Divya Pai	M.Sc.(Microbiology)	
32.	Alisha Shanbhag	M.Com.	
33.	Namrata Baliga	B.E. (Computers)	
34.	Poonam Bhat	B.E.(Information Technology)	
35.	Smruthi Acharya	B.E. (Biotechnology)	
36.	Shwetha G. Nayak	PGDBA,	
37.	Deepali Bhandarkar	LLM & C.S.	
38.	Shilpa Shenoy	C.S.	
39.	Rohit Nayak	C.A.	

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. PLATINUM JUBILEE CELEBRATIONS

The Sabha was established on 26th August 1934. Platinum Jubilee Celebrations were held on Sunday, 4th January 2009 at B.N.Valdya Sabhagrabha of I.E.S. School (King George) at Dadar.

Smt. Mohini and Shri Dayanand Pai from Bangalore were the Chief Guests. Smt. Sudha and Shri G. Aravind Rao were the Guests of Honour. The 3 Trustees of the Sabha, Shri Dinkar Kamat, Shri K. V. Kamath and Smt. Sudha V. Kini, were present on the occasion.

At the outset, melodious bhajans were rendered by Shri Kiran Kamath and group. A Ganesh Vandana Dance was presented by Seema Shenai. Members stood in 2 minutes silence in remembrance of the victims of the 26/11 terror attack on Mumbai and this was followed by soulful rendition of the patriotic song "Aye Mere Watan Ke Logo" by Ms. Anuja Kamath.

This was followed by lighting of the ceremonial lamp by all the dignitaries present. A Saraswati idol, which was sponsored by Smt. Sudha G. Pai, was installed on the occasion.

A Platinum Jubilee Souvenir was released by the Chief Guest and Guest of Honour. The Hon. Auditor, Hon. Income Tax Consultant and Past Presidents were felicitated on this occasion. This was followed by felicitation of representatives of sister institutions.

A slide show encompassing the glorious journey of the Sabha over 75 years was presented. Dances were presented by Ms. Ananya Nayak and Ms. Priyanka Pai. Bhajans were sung by Nagesh Pai and group. After a karaoke performance of Hindi and Marathi songs by Shri Sanjeev Tomar and group, all participants of the cultural programme were felicitated.

Sumptuous dinner, catered by Vijay Caterers, was enjoyed by all. Smt. Shanteri and Shri Nagesh Nayak had sponsored a sweet and Shri Raghunandan Kamath sponsored their famous strawberry 'Naturals' icecream.

About 500 people attended this programme.

D. ADHYATMIK PROGRAMME IN ENGLISH

The Annual Adhyatmik Programme in English was held on Sunday, 18th January, 2009. The founder sponsor for this program is Smt. Sanjivi Bhat, Ex-President of the Sabha. Besides, a well wisher also expressed long term support to this programme by donating to the endowment established for this purpose.

The programme began with bhajans rendered by Mahila Shakha Bhajan Group. After the welcome address by the President, Smt. Sudha G. Pai, a talk on "Spiritual Values for Today's Generation" was given by Shri Uday Acharya, Managing Trustee of Vidya Vaaridhi Trust and well known teacher of Vedanta. The programme concluded with Bhojana Prasada.

This year, the programme was financially supported by the following Sevadars: Smt. Ranjana and Shri Raghuveer Prabhu, Smt. Savitha and Shri Haridas Nayak, Smt. Sudha and Shri K. G. Pai Smt. Suman & Shri S. D. Shenoy, Smt. & Shri K. R. Bhakta and a well wisher.

E. PICNIC FOR SENIOR CITIZENS

A Full day picnic for Senior Citizens was organised on 1st February 2009, at Royal Garden Resort, Mira Road.

Games were organized which were enjoyed by all. A Spiritual Quiz was conducted by Shri N. G. Pai. A skit, written by Smt. Chitra Pai, was enacted by some of the participants. This was followed by a game of Housie. On the way back, Krishna Vatika temple at Gokuldham, Goregaon (E) was visited.

The programme was an enjoyable experience for all the participants.

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

F. SIXTH ANNIVERSARY PROGRAMME OF THE SATSANG SAMUHA:

The Satsang Samuha of the Sabha meets on the second Saturday of every month and conducts study of BHAGVAD GITA and Pravchan on Holy Bhagvatham under the convenorship of Shri N. G. Pai.

The 6th Anniversary of Satsang Samuha was celebrated on Saturday, 14th February, 2009 at I.M.Pai Hall of Sujir Gopal Nayak Memorial Kreed Mandir. The Chief Guest for the programme was Shri Umesh Bhat, Prop. Bhat Metals, an unique combination of a successful technocrat with a deep interest in spirituality and satsang.

The programme started with Bhajans. A practical demonstration of the monthly satsang was held wherein some of the Satsang Samuha members gave their interpretations of Shlokas 1 to 44 of Chapter 18 of the Bhagvad Gita. Summing up was done by Shri N. G. Pai who also narrated the story of Bhakta Sudama to the audience.

Parayana of Xth Skanda of Shrimad Bhagvatam was done by Subray Bhat-mam, who blessed the audience.

Programme concluded with Bhojana-Prasada.

4. MAHILA SHAKHA COMMITTEE

4 (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. 72,787/- 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 2008-2009, 2 families availed the benefit of this assistance.

4 (B) MARRIAGE INFORMATION SERVICE:

This is one of 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. and 6.00 p.m. to give information to parents of eligible boys/girls.

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.

A detailed report of the Mahila Shakha Committee 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.1,88,200/- was disbursed, the break-up of which is given below:

1. School Students	: Rs. 1,11,200/-
2. College Students (upto graduate level)	: Rs. 59,500/-
3. From post-graduates,professionals etc.	: Rs. 17,500/-

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, 2006. The members of our Community have responded very enthusiastically to this initiative. Quarterly financial assistance is provided to the beneficiaries. A total of 12 beneficiaries were provided assistance of Rs. 34,500/- from this Fund during this year.

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 11th January 2009.
- The Annual changing of the sacred thread was held on 6th August, 2008.

- d) The Sabha also participated in the Annual Saptha Bhajan at Shree Walkeshwar Kashi Math, Shri Rama Naama Bhajans at Shree Rama Mandir, Wadala, 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

The Bank of Baroda sponsored "M.R.Pai Memorial Carrom Tournament for the Physically Challenged" was held on Sunday, 22nd February, 2009.

About 95 participants from various institutions such as NASEOH, Fellowship of the Physically Handicapped, Paraplegic Foundation, Cheshire Homes, Bombay Centre for the Deaf, Vocational Rehabilitation Centre etc. participated in the full day event.

The categories were Wheel Chair, Deaf and Mute, Mentally Challenged, Physically Challenged and Ladies Group.

Shri Ramesh Iyengar, Chief Manager of Bank of Baroda, Bhau Daji Road Branch, inaugurated the tournament. A prize distribution function was held in the evening wherein Smt. Sulbha Warde, Trustee of Paraplegic Foundation, Sion, gave away the prizes.

(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.

(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)	
	2008-2009	2007-2008
INCOME		
a. Interest on Investments	3.39	4.06
b. Donations Received	8.27	4.62
c. Income from Advertising, Sports Activities etc.	7.38	3.21
TOTAL INCOME (A)	19.04	11.89
EXPENDITURE		
a. Property Expenses (excluding depreciation on office premises)	16.81	4.25
Less : met from previous year allocation	8.83	3.30
	7.98	0.95
b. Establishment Expenses	4.26	3.55
c. Expenditure on Trust Objects	6.98	4.24
d. Depreciation	1.04	1.10
e. Contribution to Charity Commissioner Public Trust Fund	0.34	0.20
f. Loss on Investment in South Indian Co-op Bank		0.74
TOTAL EXPENDITURE (B)	20.60	10.78
SURPLUS/(DEFICIT) (C) (A-B)	(1.56)	1.11
Transferred to funds (D)	5.60	1.09
Excess Provision of earlier year written back (E)	0.83	
Net Surplus/(Deficit) (C-D+E)	(6.33)	0.02
Investments at year end	44.67	46.95
Total Assets at year end	96.34	102.79

Some observations are as under :

1. Water-proofing, repairs and renovation work was carried out at Sports Pavilion. The work started in the last quarter of 2007-2008. Substantial amount of the work was done in the current financial year and a cost of Rs. 15.26 lacs was incurred on this account. Earlier years allocation worth Rs. 8.83 lacs were utilized for this purpose and the balance Rs. 6.43 lacs has been expensed out from the revenue of the current year.
2. During the year the Sabha held its Platinum Jubilee Programme, details of which are given elsewhere in this Report. After meeting all expenses, a surplus of Rs. 1.59 lacs was generated by this programme. As per Managing Committee decision passed in April 2009, it was decided to transfer this surplus to the Medical Aid Fund of the Sabha which was launched in April 2009. As the revenue and expenses were accounted during the year under review, it was felt prudent to transfer the surplus to the proposed Medical Aid Fund and the same has been done in the accounts.
3. The deficit of Rs. 6.33 lacs (after transfer to funds) has to be viewed in this context.
4. In order to meet the expenses on repairs and renovations, allocated investments for this purpose from surplus of earlier years have been encashed. This has resulted in lower amount of interest income as well as slight reduction in value of investments as compared to earlier year.

10. VOICE OF GSB

Voice of GSB is the quarterly newsletter of the Sabha. The newsletter is dispatched to all the members and gives information about programmes held, announcements of future programmes and also articles of general interest. We invite contributions from the members, as also drawings/stories etc. from members kids, which they can send at gsbsabha@gmail.com or to our office.

11. REPAIRS AND RENOVATION WORK AT KREEDA MANDIR

The Managing Committee was contemplating carrying out required water-proofing and repairs work at Kreeda Mandir since some time. It

was also felt that the toilet facilities in both the floors and the dining area needed to be upgraded. After a tendering process, the work was awarded to Prakash Furniture and Sonal Civil Works and was started in March 2008. During the year 2008-2009, the work was substantially completed and the renovated premises were inaugurated by our ex-President, Smt. Sanjivi Bhat, during the Gudi Padva programme held in April 2009. The renovated premises are attracting increased hall bookings for various social functions.

12. Acknowledgements/Thanks

The Managing Committee is extremely grateful to

- a) OUR TRUSTEES: Shri Dinkar A. Kamat, Shri K. V. Kamath and Smt. Sudha V. Kini for their guidance and support.
- b) OUR AUDITOR: Shri B. R. Prabhu, C.A. for his honorary services to the Sabha for the past several decades.
- c) OUR INCOME TAX ADVISOR: Shri Anant N. Pai, C.A. for his honorary services to the Sabha with regard to the Income Tax matters.
- d) OUR SPONSORS, DONORS & ADVERTISERS: who have been generous to extend financial help via sponsorship, donations and advertisements.

13. OBITUARY :

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

For and on behalf of the Managing Committee

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

Place : Mumbai
Date : 02.03.2010

Report of the GSB Sabha Mahila Shakha For 2008-2009

The following cultural and recreational activities were conducted by the Mahila Shakha during 2008-09

27th April, 2008 : 48th Get-Together of eligible boys and girls with their parents /guardians sponsored by Smt. Vasudha Prabhu. The programme was held at Kreedha Mandir

22nd July 2008 : Release of the Master List of eligible boys by Smt. Varada Kamath at Sabha's office.

7th August 2008 : Our ladies took part in Saptah Bhajan at Walkeshwar Kashi Math.

18th August 2008 : Shravan Haldi Kum Kum was held at Dwarkanath Bhavan Hall. A Flower Arrangement competition made out of fresh flowers was held and the two judges were Smt. Geetha Rao and Smt. Prabha Kini. The programme was sponsored by Smt. Sudha G Pai. Smt. Sindhu G D'Souza gave a talk on Healthy Diet and Nutrition

21st September 2008 : Bhajan Competition was held at Kreedha Mandir. Smt. Pratibha Nayak and Smt. Veena Shenoy were the two judges

1st October 2008 : Navaratri Haldi Kum Kum, sponsored by Smt. Vidya Shenoy, was held at Kreedha Mandir. A talk on Adhyatma was given by Dr Karkal Nityanand Joishy M sc Phd

12th October 2008 : 49th Get-Together of eligible boys and girls with their parents /guardians sponsored by a well wisher. The programme was held at Kreedha Mandir.

3rd November 2008 : Annual Get-Together at Kreedha Mandir. A cookery competition in making a savoury using potato as the main ingredient was held. Smt. Bindu Nayak and Smt. Prjna Pai were the two judges. Dr. (Smt.) Nivedita Moulik gave a talk on osteoporosis and arthritis. This program was sponsored by Smt. Varada Kamath.

25th December 2008 : Annual Anand Bazar at Kreedha Mandir inaugurated by Smt. Suman Kamath. Smt. Uma Kamath was the Chief Guest for the evening programme. A painting competition, sponsored

by Pidilite Industries, was held for children. A Medical Camp was organised by GSBS Medical Trust. The Anand Bazar was a grand success.

11th January 2009 : 50th Get-Together of eligible boys and girls with their parents/guardians sponsored by Smt. Gauri & Shri Vasanth Maliya. The Programme was held at Kreedha Mandir. Smt. Gita R Pai was a special invitee

16th January 2009 : Sankranti Haldi Kum Kum held at Kreedha Mandir, sponsored by Smt. Sharada Manoranjan Pai. An elocution competition on the topic "Change is the Essence of life" was held

26th January 2009 : Republic Day get-together and contributory dinner at Kreedha Mandir. Shri B.T. Mallya and Smt. Pratima Mallya were the chief guests. A Fancy Dress competition was held, for which the judges were Smt. Seema Prabhu and Smt. Sushma Adige. 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 Bank of India. Many companies supported us by banner advertisements which were prominently displayed at the venue.

13th March 2009 : 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 were served. Smt. Varada Kamath gave away the prizes to the winners.

The attendance particulars of the Mahila Shakha committee members at meetings held during the year 2008-2009

ATTENDANCE PARTICULARS

	Designation	Total	
		Number of meetings attended	Out of
Smt. Vatsala R. Shenoy	President	11	11
Smt. Prema L. R. Kuloor	Vice President	7	11
Smt. Durga C. Shenoy	Vice President	11	11

Smt. Vilasini Bhandarkar	Vice President	6	11
Smt. Shanteri N. Nayak	Hon. Secretary	11	11
Smt. Vasanti Nayak	Jt. Hon. Secretary	8	11
Smt. Geetha G. Shenoy	Jt. Hon. Secretary	7	11
Smt. Maya S. Nayak	Hon. Treasurer	9	11
Smt. Vidya Kamath	Jt. Hon. Treasurer	8	11
Smt. Lata A. Joshi	Jt. Hon. Treasurer	10	11
Smt. Sudha G. Pai	Sabha President	4	11
Smt. Meera U. Shenoy	Coopted in Aug	6	8
Smt. Vatsala K. Nayak	Retired	8	11
Smt. Rekha P. Bhat	Resigned in Feb '09	7	10
Sm. Savitha H. Nayak		1	11
Smt. Narmada Kini	Joined in Dec '08	2	4
Smt. Chandrika Bhat	Resigned in Jan '09	4	8
Smt. Prafulla Rao	Resigned in Nov '08	5	6
Smt. Beena Shenoy	Resigned in Jan '09	3	8

REPORT OF THE G.S.B.S. MEDICAL TRUST ANNUAL REPORT FOR THE PERIOD OF APRIL 2008 TO MARCH 2009.

The year 2008-2009 came good in most ways for the Trust. Improved working results further assured Trustees to plan for expansion of activities.

The Board of Trustees, comprising of 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. Damodar U. Pai, CEO, made his contribution in planning and execution of the Board's decisions.

As per normal retirement schedule the following Trustees had to retire on 30.06.2009:-

- 1) Dr. Suhas V. Prabhu.
- 2) Dr. P. A. Prabhu.
- 3) Mr. D. A. Kamat.

The Board of Trustees on getting consent letter of these 3 Trustees have re-appointed them as Trustees for the next 3 years.

FINANCE:

Despite an otherwise cheerless year economically, the financial situation of the Trust remained reassuring and sound. The gross earnings touched Rs. 1.50 crore. The Trust's fixed Deposits totaled Rs. 69,65,565/- in various banking and non-banking institutions. There was a modest surplus at the end of the year in March 2009.

SUPERSPECIALITY CENTRE:

The Centre had good run during the year. Equipment downtime was kept to the minimum with most of them covered by annual maintenance contracts. There were 166 Gastroscopies, 35 Colonoscopies, 384 Mammographies, 309 Stress Tests, 844 2 D Echocardiograms, 1186 ECGs, 982 X-rays, 1316 Ultrasonographies, 511 Orthopantomographs, 64 Cephalograms, 91 Pulmonary Function Tests, 98 Electroencephalograms, 31 Audiometries, Nil Speech Therapies, 281 Complete Health Checkups during 2008-2009. The Total footfall during the year at this Centre remained at 16855.

MEDICAL CENTRE:

There was a steady flow of patients at Dasturwadi Centre. The total patients serviced during the year remained at 55,374 with the consulting fees Rs. 50/- of every patient.

MEDICAL CAMPS:

1. In memory of Late Dr. V.R. Prabhu, Ex-Founder Trustee of the organization, a general camp was held in Unit No. 1 in faculties of Surgery, Dermatology, Gynaecology, Ophthalmology. It was a grand success and more than 100 patients attended. Free drugs were distributed as required.

2. On 27th April 2008 a Free Cataract Operation Camp was held at Dharavi Centre sponsored by ICICI Bank.

3. On 7th December 2008 a Mammography & Papsmear Camp was held at Superspeciality Centre (Unit II), Dadar.

4. On 21st December 2008 a Free Diabetes Checkup Camp was held at GSBS Medical Trust, Shilpa Apartment.

5. On 25th December 2008 a Medical Check-up Camp was held for the benefit of the members of the GSB Sabha, Matunga where check-up of Blood Pressure, ECG, Random Sugar Level & Bone Mineral Densitometry were carried out. 31 people benefited from this camp.

6. In December 2008 a Breast Cancer Detection Programme was held at GSBS Superspeciality Centre (Unit II), Dadar.

7. A 15% discount was allowed during the Anniversary Week on all medical checkups conducted from 1st January to 7th January 2009.

8. On 25th December 2009 a Medical Check-up Camp was held for the benefit of the members of the GSB Sabha, Matunga where check-up of Blood Pressure, ECG, Random Sugar Level & Simple Eye Checkup were carried out. 30 people benefited from this camp.

9. On 18th January 2009 new Pathology premises was inaugurated installing EM 200 – Automated Random Access Clinical Chemistry Analyzer was sponsored by Mrs. Kusuma Nayak & Mr. P.S. Nayak of Bangalore.

The new website of GSBS Medical site www.gsbsmedicaltrust.org was also inaugurated. It was developed by the kind courtesy of Mrs. Minoo Shah & her team of 24 Frames Digital.

HEALTHY BABY CONTEST:

The Contest during 2008-2009 was held on 7th September 2008 during the Ganeshotsav celebrations at Ram Mandir, Wadala. Mr. Gopal Kini was invited to preside over the function.

The Medical Centre functioned during the period without any break with all the medical equipments new and old in good working condition.

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 2008 TO 31ST MARCH 2009

PATRONS

ACHARYA	
SMRUTHI S.	NP-2541
H.S. TRIVIKRAMA	NP-2572
BHAT	
NARASIMHA K.	NP-2520
GEETA T.	NP-2564
KAMAT	
VITTHAL .U	NP-2619
KAMATH	
KALPANA P.	NP-2516
DWARAKANATH	NP-2524
RAMESH G.	NP-2569
DAYANAND G.	NP-2570
MADHAV G.	NP-2577
RAJANI DAYANAND	NP-2587
H. SAVITRI	NP-2609
A .PANDURANG	NP-2628
KINI	
U. DINESH	NP-2618
KUDVA	
S. MUKUNDA	NP-2568
VIDYA K.	NP-2615
MALLYA	
ASHA P.	NP-2624
NAYAK	
GEETA N.	NP-2582
P. KAMALAKSHA	NP-2586
PAI	
GEETA R.	NP-2546
DEEPAK N.	NP-2548
AJIT L	NP-2571
RAMC. IANDRA A.	NP-2547
B. NITYANANDA	NP-2560
PANDIT	
SHALINI MOHAN	NP-2545
PRABHU	
HEMANT R.	NP-2554

SHARAD R. NP-2555
JYOTI JEEVAN NP-2559

RAO
TANUSHREE M. NP-2633

SHANBHAG
RATNAKAR G. NP-2611

SHENOY
SMITA S. NP-2540
SHASHIDHAR N. NP-2575
SRIDEVI S. NP-2576
GOVARDHAN K. NP-2588
SURENDRA S. NP-2589
ACHYUTA V. NP-2590

LIFE MEMBERS

BALIGA
SHYAMALA D. NL-2592
GURUDAS T. NL-2622

BHAT
SUREKHA S. NL-2517
GIRIDHAR G. NL-2526
C. VISHWANATH NL-2544
VARADRAY N. NL-2549
DEVDA S. NL-2550
S VIVEKANAND NL-2551
B. V. NL-2635

DESAI
SURESH P. NL-2613

GADIYAR
PRADNYA P. NL-2605

GAITONDE
GANPATI S. NL-2631

HEGDE
VIMALA P. NL-2542
K. B. NL-2557

HEGDEKAR
ANUP A. NL-2636

JOSHY
SAVITHA H. NL-2527
HARISH S. NL-2528

KAMAT
PRATHIMA P. NL-2515
RAJESH G. NL-2534
REVATI J. NL-2561
SRINIVAS NL-2621
V. B. NL-2630
JAGDISH V. NL-2643
RADHIKA J. NL-2644

KAMATH
RAMESH NL-2519
SHOBHA NL-2523
SEEMA S. NL-2538
A. L. NL-2539
K. GOPALKRISHNA NL-2562
KALPANA NL-2594
CHANDRIKA R. NL-2599
VRINDA V. NL-2623
K. GOPALKRISHNA NL-2626

KINI
LAXMI L. NL-2521
N NAGESH NL-2567
VANDANA R. NL-2632

MALLYA
SANTHOSH D. NL-2556
K. SHOBHA NL-2578
ASHA D. NL-2581

NAYAK
SUBHASH NL-2514
ANAGH A. NL-2552
MADHUKAR NL-2563
NIRMALA V. NL-2579
P. KESHAV NL-2591
VASUDHA V. NL-2593
SANTOSH E. NL-2600
CHITRA G. NL-2620
NARESH N. NL-2642
NEHA N. NL-2641

PAI
SRINIVAS J. NL-2530
SHANTARAM K. NL-2531
R. SRIKAR NL-2565
RAVINDRA N. NL-2602
RAMESH A. NL-2625
BHARATHI S. NL-2638
LAKSHMAN K. NL-2640

PRABHU

ASHA M.	NL-2518
SUCHITRA S.	NL-2529
SAVITHA R.	NL-2537
MEERA P.	NL-2543
ACHYUT VITTAL	NL-2583
M. S.	NL-2597
PREMA J.	NL-2598
CHANDRAKANT R.	NL-2601
G.VARDARAJ	NL-2610
ASHA P.	NL-2612
SUMAN V.	NL-2604
SWATI P.	NL-2607
SURESH V.	NL-2616

PRABHUDESAI

SHAILA G.	NL-2535
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RAO

SUDESH P.	NL-2553
ANITA A.	NL-2558
GEETA A.	NL-2574
JAYA.JAGDISH	NL-2629

SHANBHAG

VAISHALI V.	NL-2533
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SHENOY

DEVDA S.	NL-2522
VINAY R.	NL-2525
SHESHAGIRI G.	NL-2532
NAGRAJ N.	NL-2536
G. R.	NL-2566
SRIMATI	NL-2573
SHOBHA S.	NL-2580
RADHIKA K.	NL-2584
NANDINI G.	NL-2585
ARUNA V.	NL-2595
HARISH G.	NL-2596
JAYALAKHSMI S.	NL-2606
RAJESH N.	NL-2608
K. NAGRAJ N.	NL-2614
USHA	NL-2617
CHANDRSHEKAR	NL-2627
SRIDHAR D.	NL-2634
PREETI	NL-2637
RATNA	NL-2639

WAGLE

SHEELA M.	NL-2603
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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, 2009 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:

- 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;
- The financial statements have been prepared in accordance with the requirements of the Bombay Public Trust Act 1950 and the Rules therein;
- 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;
 - in the case of the balance sheet, of the state of affairs of the Sabha as at 31st March 2009 and
 - in the case of the income and expenditure account, of the deficit 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 : March 2, 2010

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 2009

- | | |
|---|------|
| (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 complied 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 : 2.3.2010

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 : 2.3.2010

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	69,902.00	
Rates, Taxes & Cesses	14,262.00	
Water Charges	10,392.00	
Building Repairs & Renovation	1,526,493.00	
Other Repairs & Maintenance	48,065.50	
Pavilion Names Engraving	8,700.00	
Insurance Premium	2,978.00	
Depreciation	64,026.00	
		1,744,818.50
TO ESTABLISHMENT EXPENSES		
Salaries, Wages & Allowances	60,000.00	
Repairs & Maintenance	62,051.00	
Printing & Stationery	134,647.50	
Electricity Charges	31,205.00	
Postage & Telephone	50,632.09	
Sundry Expenses	88,064.70	
		426,600.29
TO DEPRECIATION		39,597.00
TO CONTRIBUTION TO PUBLIC TRUST FUND		33,776.00
TO EXPENDITURE ON OBJECTS OF THE TRUST		
Educational	214,107.00	
Relief Of Poverty	46,500.00	
Religious	11,303.00	
Sports	162,458.50	
Social Functions & Activities Expenses	264,492.00	
		698,860.50
TO AMOUNTS TRANSFERRED TO SPECIFIC FUNDS (NET) (As per Schedule 'E' Attached)		559,502.68
TOTAL		3,503,154.97

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

Mumbai
March 2, 2010

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

**SABHA, MUMBAI (A-1618[BOM])
FOR THE YEAR ENDED 31st MARCH 2009**

INCOME	Rs.Ps.	Rs.Ps.
BY INTEREST ACCRUED		
On Securities (Bonds)	156,000.00	
On Fixed Deposits with Banks	173,132.01	
On Savings Accounts with Banks	9,052.15	
On Others	1,225.00	
		339,409.16
BY DONATIONS IN CASH OR IN KIND		827,235.00
BY ADVERTISING RECEIPTS		396,587.00
BY INCOME FROM OTHER SOURCES		
Sports Club Fees, Sponsorships & Ground Charges	171,850.00	
Social Functions & Activities Receipts	84,305.00	
Miscellaneous Receipts	43,456.60	
		299,611.60
BY PATRONSHIP, LIFE MEMBERSHIP & ENTRANCE FEES RECEIVED		41,881.00
BY Provision for Ground Rent made in earlier years no longer required and written back		82,500.00
BY TRANSFER FROM		766,800.00
Sports Pavilion Building & Office Repairs Renovation & Extension Fund for utilisation towards building repairs & renovation expenses incurred during the year		
BY TRANSFER FROM		116,007.00
Sports Pavilion Repairs & Maintenance Fund for utilisation towards building repairs & renovation expenses incurred during the year		
BY EXCESS OF EXPENDITURE OVER INCOME DURING THE YEAR		633,124.21
TOTAL		3,503,154.97

(SMT. SUDHA V. KINI) Trustee	(SMT. SUDHA G. PAI) President	(S. D. SHENOY) (SATISH V. MANEL) (K. R. BHAKTA) Jt. Hon. Secretaries	(G. R. SHENOY) (UDAY V MALYA) 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	477,910.72	
Add : Transfer from Income & Expenditure Account (being Patronship, Life Membership & Entrance Fees)	<u>41,881.00</u>	519,791.72
OTHER EARMARKED FUNDS		
Endowments & Other Corpus Funds		
As per Schedule 'A' attached	7,074,348.51	
Other Funds & Reserves		
As per Schedule 'B' attached	<u>1,860,258.51</u>	8,934,607.02
LIABILITIES		
For Expenses & Others	265,143.00	
For Deposits	72,000.00	
For Advance Subscriptions & Sponsorships	50,400.00	
Savings Account with Bank of Baroda temporarily overdrawn	<u>12,839.09</u>	400,382.09
TOTAL		<u>9,854,780.83</u>

See Schedule 'F' for Notes to Accounts

AS PER MY REPORT OF THIS DATE

Mumbai
March 2, 2010

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

**SABHA, MUMBAI (A-1618[BOM])
31st MARCH 2009**

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	3,810,619.00	
Less : Depreciation for the year	<u>64,026.00</u>	
		3,746,593.00
Water Pipe Line, Compound Wall & Monsoon Protection Cover & Water Tank		
- As per last Balance Sheet	7,787.00	
Additions during the year	73,710.00	
Less : Scrapped during the year	929.00	
Less : Depreciation for the year	<u>14,115.00</u>	
		166,453.00
INVESTMENTS (AT COST)		
As per Schedule 'C' attached		4,466,969.15
FURNITURE, FIXTURES & EQUIPMENTS		
As per Schedule 'D'		88,391.90
ADVANCES(Including Deposits)		188,929.65
INCOME OUTSTANDING		
Interest Accrued		183,838.44
CASH & BANK BALANCES		
Cash on hand	17,769.97	
In Savings Accounts with Banks (in the name of the Sabha)		
Canara Bank	3,407.00	
Saraswat Co-op Bank Ltd	6,675.99	
Syndicate Bank	9,608.70	
Union Bank of India	<u>131,128.80</u>	
		168,590.46
INCOME & EXPENDITURE ACCOUNT		
Excess of Expenditure over Income during the year	633,124.21	
Less : Opening Balance of surplus brought forward from earlier years	<u>411,991.07</u>	
		221,133.14
TOTAL		<u>9,854,780.83</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	(G. R. SHENOY) (UDAY V MALYA) Jt.Hon.Treasurers
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GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'A'
ENDOWMENT AND OTHER CORPUS FUNDS
AS ON 31st MARCH 2009

DESCRIPTION	Balance As On 01.04.08 Rs.Ps.	Contribution During the Year Rs.Ps.	Balance As On 31.03.09 Rs.Ps.
A) ENDOWMENT FUNDS			
Bhajan & Adhyatmik Programme Endowment Fund	31,894.00	25,000.00	56,894.00
Vidyanidhi Endowment Fund	957,942.00	155,127.00	1,113,069.00
M. S. Bhajan Class Endowment Fund	10,000.00		10,000.00
M.S. Marriage Assistance Endowment Fund	307,684.00	5,000.00	312,684.00
M.S. Educational Awards Endowment Fund	166,900.00	15,000.00	181,900.00
M.S. Social Activities Endowment Fund	70,001.00		70,001.00
GSB Talent Recognition Endowment Fund	20,000.00	10,000.00	30,000.00
Destitute Senior Citizens Welfare Endowment Fund	544,216.56	5,000.00	549,216.56
TOTAL ENDOWMENT FUNDS	2,108,637.56	215,127.00	2,323,764.56
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	6,859,221.51	215,127.00	7,074,348.51

* 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 2009

	Rs.Ps.	Rs.Ps.	Rs.Ps.
1. BHAJAN COMMITTEE FUND			
Balance as per last Balance Sheet		21,728.36	
Less : Transfer to Income & Expenditure Account		<u>22,442.00</u>	
			44,170.36
Representing :			
Donation	28,500.00		
Interest	<u>3,792.00</u>		
	30,292.00		
Less : Bhajan Expenses	<u>7,850.00</u>		
	22,442.00		
2. VIDYANIDHI FUND			
Balance as per last Balance Sheet		347,070.74	
Add: Transfer from Income & Expenditure Account		<u>149,947.00</u>	
			497,017.74
Representing :			
Donation	255,840.00		
Interest	<u>82,983.00</u>		
	338,823.00		
Less : Educational Assistance Disbursed	188,200.00		
Printing & Stationery Expenses	<u>676.00</u>		
	149,947.00		
3. M. S. BHAJAN CLASS FUND			
Balance as per last Balance Sheet		12,775.49	
Add : Transfer from Income & Expenditure A/c		<u>1,800.00</u>	
			14,575.49
Representing :			
Donations	1,000.00		
Interest	<u>800.00</u>		
	1,800.00		
4. M.S. MARRIAGE ASSISTANCE FUND			
Balance as per last Balance Sheet		111,603.65	
Add : Transfer from Income & Expenditure A/c		<u>44,717.00</u>	
			156,320.65
Representing :			
Donation	32,102.00		
Interest	<u>24,615.00</u>		
	56,717.00		
Less : Marriage Assistance Given	<u>12,000.00</u>		
	44,717.00		

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2009
(Cont'd)

	Rs.Ps.	Rs.Ps.	Rs.Ps.
5. M. S. EDUCATIONAL AWARDS FUND			
Balance as per last Balance Sheet	57,373.00		
Add : Transfer from Income & Expenditure A/c	<u>869.00</u>	58,242.00	
Representing :			
Donation	12,500.00		
Interest	<u>13,600.00</u>		
	26,100.00		
Less : Awards Given	<u>25,231.00</u>		
	869.00		
6. M. S. SOCIAL ACTIVITIES FUND			
Balance as per last Balance Sheet	48,794.11		
Add : Transfer from Income & Expenditure A/c	<u>1,765.00</u>	50,559.11	
Representing :			
Donation			
Interest	<u>5,600.00</u>		
	5,600.00		
Less : Expenses	<u>3,835.00</u>		
	1,765.00		
7. DESTITUTE SENIOR CITIZENS WELFARE FUND			
Balance as per last Balance Sheet	175,984.00		
Add : Transfer from Income & Expenditure A/c	<u>34,042.00</u>	210,026.00	
Representing :			
Donations	25,005.00		
Interest	<u>43,537.00</u>		
	68,542.00		
Less : Welfare Assistance Given during the year	<u>34,500.00</u>		
	34,042.00		
8. GSB TALENT RECOGNITION FUND			
Balance as per last Balance Sheet	934.00		
Less : Transfer to Income & Expenditure A/c	<u>(300.00)</u>	634.00	
Representing :			
Interest	1,600.00		
Less : Expenses on awards given during the year	<u>1,900.00</u>		
	(300.00)		

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2009
(Cont'd)

	Rs.Ps.	Rs.Ps.	Rs.Ps.
9. SPORTS COMMITTEE FUND			
Balance as per last Balance Sheet	454,192.48		
Less : Transfer to Income & Expenditure A/c	<u>4,522.68</u>	458,715.16	
Representing :			
Sports Fees etc.	94,000.00		
Interest	<u>761.18</u>		
	94,761.18		
Less : Expenses	83,470.50		
Depreciation	<u>6,768.00</u>		
	4,522.68		
10. GSBS PROJECT FOR DEVELOPING SPORTS TALENT AMONG YOUNGSTERS			
Balance as per last Balance Sheet	212,181.00		
Add : Transfer from Income & Expenditure A/c	<u>(1,138.00)</u>	211,043.00	
Representing :			
Fees	77,850.00		
Less: Net expenditure on Project activity	<u>78,988.00</u>		
	(1,138.00)		
11. SPORTS PAVILION BUILDING & OFFICE REPAIRS, RENOVATION & EXTENSION FUND			
Balance as per last Balance Sheet	666,800.00		
Add/Less : Transfer from/to Income & Expenditure Account	<u>(666,800.00)</u>	0.00	
Representing :			
Donation Received during the year	100,000.00		
Less : Amount Utilized during the year	<u>766,800.00</u>		
	(666,800.00)		
12. SPORTS PAVILION BUILDING REPAIRS & MAINTENANCE FUND			
Balance as per last Balance Sheet	116,007.00		
Add/Less : Transfer from/to Income & Expenditure Account	<u>(116,007.00)</u>	0.00	
Representing :			
Donation Received during the year	0.00		
Less : Amount Utilized during the year	<u>116,007.00</u>		
	(116,007.00)		
13. MEDICAL AID FUND (PROPOSED)			
Transfer from Income & Expenditure Account	158,955.00		
Being Platinum Jubilee Programme Surplus transferred to Medical Aid Fund as per Managing Committee decision			
TOTAL		<u>1,860,258.51</u>	

GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'C'

INVESTMENTS AS ON 31st MARCH 2009

	Rs.Ps.	Rs.Ps.
LONG TERM		
IN FIXED DEPOSITS WITH BANKS		
Bank of Baroda	1,249,852.00	
Union Bank Of India	360,011.00	
Saraswat Co-operative Bank Ltd.	606,954.15	
Shamrao Vitthal Co-op Bank	<u>300,152.00</u>	2,516,969.15
IN BONDS OF		
GOI 8 % Bonds		1,950,000.00
TOTAL LONG TERM INVESTMENTS AS ON 31.03.2009		<u>4,466,969.15</u>

Note: Of the above investments, GOI 8 % Bonds of the value of Rs.19,50,000/- and fixed deposits with banks of the value of Rs. 3,48,765/- are earmarked investments against the Endowment Funds as on 31.03.2009

GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'D'

**FURNITURE, FIXTURES AND EQUIPMENT
AS ON 31st MARCH 2009**

Particulars	Written Down Value as on 01.04.2008 Rs. Ps.	Additions During the year Rs. Ps.	Depreciation For the year Rs. Ps.	Written Down Value as on 31.3.2009 Rs. Ps.
Bhajan Equipment	5,836.43		875.00	4,961.43
EDP Equipment	18,950.00		11,370.00	7,580.00
Office Equipment	9,719.72		1,458.00	8,261.72
Furniture & Fixtures	71,741.75		10,761.00	60,980.75
Sports Pavilion Equipment	1,294.00	4,600.00	672.00	5,222.00
Fire Fighting Equipment-Pavillion	1,732.00		346.00	1,386.00
TOTAL	109,273.90	4,600.00	25,482.00	88,391.90

SCHEDULE 'E'

**AMOUNTS TRANSFERRED FROM / TO SPECIFIC ACTIVITIES
FUNDS FROM INCOME AND EXPENDITURE
ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2009**

	Rs.Ps.
1 Trust Fund (Patronship, Life Membership & Entrance Fees)	41,881.00
2 Bhajan Committee Fund	22,442.00
3 Vidyanidhi Fund	149,947.00
4 M.S.Bhajan Class Fund	1,800.00
5 M.S. Marriage Assistance Fund	44,717.00
6 M.S. Educational Awards Fund	869.00
7 M.S. Social Activities Fund	1,765.00
8 Destitute Senior Citizens Welfare Fund	34,042.00
9 GSB Talent Recognition Fund	(300.00)
10 Sports Committee Fund	4,522.68
11 GSBS Project for Developing Sports Talent Among Youngsters (Reserve)	(1,138.00)
12 Sports Pavilion Building & Office Repairs Renovation & Extension Fund	100,000.00
13 Medical Aid Fund (Proposed)	158,955.00
	<u>559,502.68</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. At the Managing Committee meeting held in January 2009, it was decided that the surplus made by holding the Platinum Jubilee Programme in January 2009 be transferred to the Sabha's proposed Medical Aid Fund to be utilised for granting aid to the economically weaker sections of the Community to meet the cost and expenses of medical treatment. Accordingly, while drawing up the Accounts for this year, the surplus of Rs. 1,58,955/- has been transferred to the proposed Medical Aid Fund. Subsequently, as approved by the Trustees, a Medical Aid Fund was launched by the Sabha at its Gudi Padva programme held in April 2009.

**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**
- 4) Medical Aid 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**

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
gsbsabha@gmail.com (preferred) or
by post to the Sabha's Office.

Let us join and make our VOICE stronger.

Details of Donations of Rs. 1000/- and above for the financial year 2008-2009

Sr. No.	Name of Donor	Donated Towards	Amount Rs.
1	Smt. Roopa & Shri K R Bhakta	Vidyanidhi Endowment Fund Platinum Jubilee Programme Donations MS Educational Awards Endowment Fund	70125 25000 <u>5000</u> 100125
2	Kamaths Outtimes Icecream Pvt Ltd.	Sports Pavilion Building & Office Repairs, Renovation & Extension Fund	 100000
3	Shri V R Kamath	Vidyanidhi Endowment Fund	100000
4	Well Wisher Sponsor	Bhajan & Adhyatmik Programme Endowment Fund	 25000
5	Smt. L. P. Pai	Vidyanidhi Fund	25000
6	Shri R L Kamath	Vidyanidhi Fund	25000
7	Smt. Sanjivi Bhat	Bhajan & Adhyatmik Programme Endowment Fund	 25000
8	Smt. Anita R. Nayak	MS Marriage Assistance Fund	21000
9	Smt. Anita S. Pai	Vidyanidhi Endowment Fund	20000
10	Smt. P. Ajitha Nayak	Platinum Jubilee Programme Donations Destitute Senior Citizens Welfare Fund Vidyanidhi Fund Voice of GSB Donations	 5000 2000 2000 <u>7000</u> 18000
11	Smt. Saroja & Shri Sudhir S Shenai	Vidyanidhi Fund Destitute Senior Citizens Welfare Fund Platinum Jubilee Programme Donations	5001 5001 <u>5000</u> 15002
11	Smt. Maya V Rao and Shri Mulky Vittal Rao	Vidyanidhi Fund	15000
12	Inmar Corporation	Platinum Jubilee Programme Donations	 15000
13	P. G. Kamath & Bros.	Vidyanidhi Endowment Fund Destitute Senior Citizens Welfare Endowment Fund MS Marriage Assistance Endowment Fund	5000 5000 <u>5000</u> 15000

Sr. No.	Name of Donor	Donated Towards	Amount Rs.
14	Shri B T Mallya	Vidyanidhi Fund	12501
15	Dr Ramakant K. Deshpande	Vidyanidhi Fund	12501
16	Shri Mukund Kamath	Vidyanidhi Fund	11000
17	Dr.S.R.B.Patel Trust	Platinum Jubilee Programme Donations	 10000
18	Smt. Jayashree R Shenoy	Platinum Jubilee Programme Donations	 10000
19	Hotel Hanuman	Donation for Platinum Jubilee Celebrations	 10000
20	Shri K. M. Kamath & Family	GSB Talent Recognition Endowment Fund	 10000
21	Smt. Sudha V. Kini	MS Educational Awards Endowment Fund Vidyanidhi Endowment Fund	 5000 <u>5000</u> 10000
22	Shri Ramesh B. Shenoy	Vidyanidhi Fund	8000
23	Ms. Nalini V. Kini	Vidyanidhi Fund	5101
24	Smt. Sharada Manoranjan Pai & Shri Manoranjan Madhav Pai	Vidyanidhi Fund MS Marriage Assistance Fund Destitute Senior Citizens Welfare Fund	3000 1100 <u>1001</u> 5101
25	A Well Wisher	Donations for Republic Day Programme	 5001
26	Ispat Udyog	Platinum Jubilee Programme Donations	 5000
27	Shri Pundalik Pai	Vidyanidhi Fund	5000
28	Shri V G K Shenoy	Destitute Senior Citizens Welfare Fund	 5000
29	Shri N G Pai	Vidyanidhi Fund	5000
30	Shri Chandrakant Pai	Platinum Jubilee Programme Donations	 5000
31	GSB Sarvajani Ganeshotsav Samiti	Vidyanidhi Fund	5000
32	Smt. Veena Narayan Prabhu for Educational Award Endowment in name of Shri M Narayan Prabhu	MS Educational Awards Endowment Fund	 5000

Sr. No.	Name of Donor	Donated Towards	Amount Rs.
33	Smt Vatsala Nayak	Vidyanidhi Fund	2000
		Destitute Senior Citizens Welfare Fund	<u>2501</u> 4501
34	Smt. Trupti & Shri Sameer Baliga	MS Marriage Assistance Fund	3001
35	Shri M K Shanbhag	Platinum Jubilee Programme Donations	3000
36	Dr Anushree & Dr Ashok Pai	Vidyanidhi Fund	3000
37	Shri V N Malya	Vidyanidhi Fund	3000
38	Smt Padmavati V. Bhat	Vidyanidhi Fund	3000
39	Dr Ganesh N Kini & Dr Shobha G Kini	Vidyanidhi Fund	2501
40	Shri Kulai Narasimha Kini & Dr Ganesh N Kini	Destitute Senior Citizens Welfare Fund	2501
41	Smt. Shyamala S. Baliga	MS Marriage Assistance Fund	2501
42	Shri Rajgopal Kudva	Vidyanidhi Fund	2501
43	Ms. Shibani S Shenoy	Vidyanidhi Fund	2500
44	Shri Siddesh S Shenoy	Vidyanidhi Fund	2500
45	Shri Pundalik Narayan Bhat	Vidyanidhi Fund	2500
46	Shri B M Shenoy	Platinum Jubilee Programme Donations	2500
47	Smt. Meera Gadiyar In memory of Late Shri H R Gadiyar	Vidyanidhi Fund	1500
		Vidyanidhi Fund	<u>1000</u> 2500
48	Shri S G Mallya	Vidyanidhi Fund	1010
		Vidyanidhi Fund	<u>1010</u> 2020
49	Smt. Mohini & Shri Murlidhar M Hegde	Vidyanidhi Fund	2001
50	Smt. Malavika M. Baliga	Vidyanidhi Fund	2000
51	Smt. Sumati Kamath	Destitute Senior Citizens Welfare Fund	2000
52	Shri H A Prabhu	Vidyanidhi Fund	2000
53	Shri Raghuveer R Prabhu	Vidyanidhi Fund	2000
54	Smt. Ranjana R Prabhu	Vidyanidhi Fund	2000
55	Smt. Indira Shenoy	Vidyanidhi Fund	2000
56	Smt. Gita R Pai	Vidyanidhi Fund	2000
57	Shri N G Maliya	Vidyanidhi Fund	2000

Sr. No.	Name of Donor	Donated Towards	Amount Rs.
58	Smt. Vilasini K. Bhandarkar	Vidyanidhi Fund	2000
59	Smt. Savita S. Bhat	Vidyanidhi Fund	2000
60	Shri Pangal Kamlaksha Nayak and Smt. Pangal Vasanthi Nayak	Voice of GSB Donations	2000
61	Shri M. V Hegde	Vidyanidhi Fund	2000
62	Smt. Meera Acharya	Bhajan Committee Fund	1500
63	Shri K Rohidas Sharma	Vidyanidhi Fund	1500
64	Smt. Sudha Kudva	Vidyanidhi Fund	1500
65	Shri P D Nayak	Platinum Jubilee Programme Donations	1500
66	Shri Bola Annappa Kamath	Vidyanidhi Fund	1111
67	Smt. Meera P Prabhu	Vidyanidhi Fund	1100
68	Shri P Bhaskar V Shenoy	Vidyanidhi Fund	1001
69	Smt. Prabha Surendra Kamath	Vidyanidhi Fund	1001
70	Shri P R Shenoy	Vidyanidhi Fund	1001
71	Smt. Shambhavi R. Shenai	Vidyanidhi Fund	1001
72	Shri Manohar P Nayak	Vidyanidhi Fund	1000
73	Shri Vikram V Kamath	Vidyanidhi Fund	1000
74	A Well Wisher	Voice of GSB Donations	1000
75	Smt. Shanthala V. Kamath	Destitute Senior Citizens Welfare Fund	1000
76	Smt. Shanthala V. Kamath	MS Marriage Assistance Fund	1000
77	Smt. Prema Kuloor	MS Bhajan Class Fund	1000
78	Smt. Uma Kamath	Destitute Senior Citizens Welfare Fund	1000
79	Shri B G Nayak	Vidyanidhi Fund	1000
80	Ms. Ameya Ramesh Prabhu	Vidyanidhi Fund	1000
81	Shri Ashutosh A Pai	Vidyanidhi Fund	1000
82	Shri Ashwin A Pai	Vidyanidhi Fund	1000
83	Shri K P Mohandas Rao	Vidyanidhi Fund	1000
84	Smt. Nirmala S. Nayak	Vidyanidhi Fund	1000
85	Shri T. Mohandas Purushottam Pai	Vidyanidhi Fund	1000
86	Smt. Poornima Nagesh Pai	Platinum Jubilee Programme Donations	1000
87	Shri T. Mohandas Purushottam Pai	Platinum Jubilee Programme Donations	1000

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