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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 SNDT Women's College,
R.A. Kidwai Road, King's Circle, Mumbai - 400 019.
Tel. : 2409 6739

NOTICE OF THE 74th ANNUAL GENERAL BODY MEETING

AND

78th ANNUAL REPORT AND ACCOUNTS FOR THE
FINANCIAL YEAR APRIL 2012 TO MARCH 2013

G. S. B. SABHA, MUMBAI

NEW INITIATIVES

To Our Dear Community Members,

Over the years, GSB Sabha (Sabha) has taken steps towards assisting different segments of our community through various community friendly initiatives. Sabha has always wanted to reach out to every member of the community and has strived towards achieving this mission.

Certain new initiatives recently launched by Sabha in the last year are briefly described below :

1.) **GSB Employment Facilitation Service (EFS)** was launched during the Gudi Padva Sneh Milan Programme held on April 14, 2013. With this service, we hope to meet the needs and aspirations of job-seekers in our Community. We act as facilitators serving as a link between the job-seekers and employers. All our community members who are job-seekers are requested to send us a mail with their resumes and specifying their job aspirations and expectations to our mail id dedicated for this purpose – gsbefs@gmail.com. Entrepreneurs/ Industrialists/ Corporate decision makers from our community are requested to support us.

2.) A very generous donation of Rs. 25 lacs by **Shri Gurbur Dattananda Bhat** in memory of his late wife **Smt. Shanta Bhat** enabled the Sabha to launch the **GSB SENIOR CITIZEN MEDICAL WELFARE FUND**. This Fund is dedicated to meet the domiciliary medical expenses of economically weak senior citizens of our Community. Disbursements have already started under this Scheme.

Shri Gurbur Dattanand Bhat has further supported the Sabha by adding another Rs. 25 lacs to the above endowment, taking the total amount donated to Rs. 50 lacs. The memory of **LATE SMT. SHANTA D. BHAT** will be established in perpetuity and she will always be remembered with gratitude not only by us but by the various senior citizens whose lives will be touched positively by this initiative of the Sabha which we could start only due to the encouragement, belief and support of **SHRI GURPUR DATTANANDA BHAT**.

3.) On 25th December 2013, **GSB Sabha has launched its Youth Wing**. The future of every community is in its youth. In order to instill a spirit of community bonding and service, we have launched this Youth Wing and membership is open to all youngsters (age 18 to 35) of our GSB Community. Do send a mail to gsbsabha@gmail.com to get more details.

The above initiatives are additions to the various social and charitable initiatives of the Sabha that you will find mention of in this Annual Report.

I look forward to your feedback and suggestions in this regard

Yours sincerely

Smt. Sudha G. Pai
President

G.S.B. SABHA, MUMBAI

TRUSTEES

Shri Dinkar A. Kamat
Shri K. V. Kamath (resigned w.e.f. 23.12.2012)
Shri B. T. Mallya
Shri N. N. Pal (appointed on 13.04.2013)

PRESIDENT

Smt. Sudha G.Pai

VICE PRESIDENTS

Shri M.V. Kamath
Shri S. C. Pai
Smt. Shanteri Nayak

JT. HON. SECRETARIES

Shri S.D.Shenoy
Shri Bharat S. Kini
Smt. Bina N.Shenoy

JT. HON. TREASURERS

Shri Uday V. Malya
Shri Anil J. Acharya
Smt. Mohini M. Hegde

MANAGING COMMITTEE MEMBERS

Shri Satish V.Manel
Ms. Tanushree Rao
Shri S. N. Bhat
Shri Laxmikant T. Prabhu

Shri K. R. Bhakta
Shri Ravi Gadiyar
Shri Subhaschandra R. Rao
Smt. Amita Kini
(co-opted on 04.08.2013)

HON. AUDITOR

Shri Shrikant 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 74th Annual General Body Meeting of the members of the G.S.B.Sabha, Mumbai will be held on Sunday, 23rd February, 2014 at 10.00 a.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 73rd Annual General Body Meeting held on 13th April 2013.
2. To receive and adopt the Managing Committee's Report and the Audited Statement of Accounts for the year 2012-2013.*
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 2015-2016 or earlier.**
4. To ratify the appointments of Dr. (Smt.) Maya Kalelkar & Dr. Pravin Acharya as Trustees of the G.S.B.S. Medical Trust for a period of three years w.e.f. 01/07/2013***
5. To appoint an Hon. Auditor for the year 2013-2014.
6. To transact any other business with the permission of the Chair.

For and on behalf of the Managing Committee

Shri S. D. Shenoy

Shri Bharat S. Kini

Smt. Bina N. Shenoy

Jt.Hon. Secretaries

Place:Mumbai

Date : 05.02.2014

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. WE MAY NOT BE ABLE TO PROVIDE COPIES AT THE VENUE.

Please Note:

1. If there is no quorum by 10.15 a.m. the meeting will be adjourned. Thereafter, the adjourned meeting will be held at 10.30 a.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 Thursday, 20th February 2014, 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. C. Pai
3. Shri S. D. Shenoy	4. Shri Uday V. Malya
5. Shri Anil J. Acharya	6. Smt. Mohini M. Hegde
7. Shri Satish V. Manel	8. Shri Subhaschandra R. Rao
9. Shri K. R. Bhakta	10. Shri S. N. Bhat

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 Thursday, 20th February 2014.

- 4.*** The G.S.B. S. Medical Trust, vide its letter dated 9th June 2013, has informed the Sabha, that two of its existing trustees, Dr. A. V. Rao and Dr. (Smt.) Maya Kalelkar, retire by rotation on June 30th, 2013 and are eligible for re-appointment. The Medical Trust have informed that Dr. A. V. Rao, vide his letter dated 9th June 2013, has submitted his resignation from the Trusteeship and the Board of Trustees have in their meeting, held on 9th June 2013, have recommended the name of Dr. Pravin Acharya for the vacancy caused. Dr. (Smt.) Maya Kalelkar has given her consent to be re-appointed. The Medical Trust has recommended the appointment of Dr. Pravin Acharya and re-appointment of Dr. (Smt.) Maya Kalelkar for a period of 3 years w.e.f. 1st July 2013. The Managing Committee of the Sabha, at its meeting, held on 7th July, 2013, has approved these appointment/ re-appointment and now recommends ratification by the General Body of the same.

GOWD SARASWAT BRAHMAN SABHA, MUMBAI. 78th ANNUAL REPORT

Dear Members,

The 78th Annual Report, together with the Audited Statement of Accounts for the financial year 2012-2013, is presented hereunder.

1. THE MANAGING COMMITTEE

The present Managing Committee was formed after the last Annual General Meeting of the Sabha held on 13th April, 2013. Managing Committee meetings are held once a month. In addition, special Meetings are held, if required. A total of 12 meetings were held from the last A.G.M. till the date of this report. The attendance details of each member is given below.

	Meetings Attended (out of 12)
1. Smt. Sudha G.Pai	9
2. Shri M. V. Kamath'	10
3. Shri S. C. Pai	7
4. Smt. Shanteri N. Nayak	9
5. Shri S.D.Shenoy	11
6. Shri Bharat S. Kini	10
7. Smt. Bina Shenoy	10
8. Shri Uday V. Malya	9
9. Shri Anil J. Acharya	7
10. Smt. Mohini M. Hegde	9
11. Shri Satish V.Manel	8
12. Shri K.R. Bhakta	6
13. Ms. Tanushree Rao	6
14. Shri Ravi Gadiyar	5
15. Shri S. N. Bhat	5
16. Shri Subhaschandra R. Rao	8
17. Shri Laxmikant T. Prabhu	10
18. Smt. Amita A. Kini (co-opted on 04.08.2013)	4(out of 6)

2. NEW MEMBERS

During the year under review, 4 Patrons and 29 Life Members were

enrolled as members of the Sabha. Total number of Members enrolled up to 31.3.2013 is 2812. In addition, 6 members converted their membership from life membership to patronship. A list of the Members admitted as life members/patrons and conversions from life membership to patronship from 1st April, 2012 to 31st March, 2013 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 SNEH MILAN ON 08.04.2012

The G.S.B. Sabha, Mumbai, celebrated its Gudi Padva Sneh Milan programme on Sunday, 8th April 2012, at its Kreedha Mandir grounds, King's Circle. The Chief Guests were Smt. Rajani and Shri Shashidhar Pai, CMD Offshore Marine Tech Pvt. Ltd.

The programme began at 6 p.m. with bhajans sung by the Mahila Shakha Bhajan Group. This was followed by a Talent Competition which was judged by Smt. Savitha Nayak and Ms. Anuja Kamat. The participants were divided into 4 age groups and 1st, 2nd and 3rd prizes were awarded to the winners in each age group.

In the formal programme which followed, Sabha President, Smt. Sudha Pai welcomed the audience and briefed the audience about the various activities and charitable initiatives of the Sabha. The Chief Guest appreciated the activities of the Sabha and spoke on community activities and the importance of involving youngsters in the same.

The G.S.B. Talent Recognition Award was given to Dr. Chandrashekhar N. Shenoy, who has acted, directed and written about 75 plays in Konkani, Hindi, Marathi and English. He is closely associated with the premier Konkani Drama and Performing Arts Institution, Konkani Triveni Kala Sangam (KTKS), the Vishwa Konkani Kendra, Mangalore and the Konkani Bhasha Mandal, Maharashtra. Dr. C. N. Shenoy is

presently the member of the Advisory Board, Konkani Sahitya Akademi, New Delhi.

As a token of gratitude for the financial support received, names of donors to various funds of the Sabha were read out.

In the Cultural programme, Seema Shenai performed the Ganapati Vandana dance followed by Krisna-Parijat, a musical drama enacted by a group of children representing GSB Samaj, Thane and directed by Smt. Poornima Rao.

Surprise prizes were given to the audience members for best **dressed male and female member, plus prizes were given on** lucky tickets.

The programme received banner support from Larsen & Toubro Ltd., Evergreen Engineering Co. Pvt. Ltd., Accumax Engineering, Canara Bank, Phenoplast Corporation, P.M. Enterprises and Avon Medicals. The programme ended with finger licking traditional Konkani dinner.

B. 78th FOUNDATION DAY PROGRAMME ON 15.08.2012

The 78th Foundation Day of the G.S.B. Sabha, Mumbai, was celebrated on Wednesday, 15th August 2012 at Little Angels' School, Sion. Smt. & Shri N. N. Pal, former G.M. Corporation Bank, were the Chief Guests.

The programme began with invocations offered by Smt. Maya Nayak, Shaswati Kini and Priyanka Pai.

In the formal programme which followed, the President, Smt. Sudha G. Pai, welcomed the audience and gave them an update of the various programmes and charitable initiatives of the Sabha.

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

various endowments received for this purpose were also awarded. The following students were felicitated on this occasion

Sr. No.	Name of Student	Course of Study	% Marks Obtained
1	Bhat Vinayak Varadray	S.S.C./I.C.S.E.	95.27
2	Pai Ashwin Ashok	- do -	94.73
3	Nayak Varun Uday	- do -	94.18
4	Kamath Akshay Narayan	- do -	93.64
5	Nayak Trupti Girish	- do -	93.64
6	Nayak Vaibhav Vivek	- do -	93.09
7	Shenoy Priti Satish	- do -	93.09
8	Shanbhag Devika Bhagirath	- do -	92.73
9	Prabhu Anand Ajay	- do -	92.43
10	Namrata Mohan	- do -	92.00
11	Hegde Divya Muralidhar	- do -	91.82
12	Shenoy Amrutha Dinesh	- do -	89.82
13	Pai Suchitra Surendra	- do -	89.00
14	Pai Chinmay Deepak	- do -	88.91
15	Shenoy Shraddha Dinesh	- do -	88.00
16	Kamath Tanvi Suhas	- do -	85.45
17	Pai Ashutosh Ashok	H.Sc.(Science)	94.17
18	Hegde Pooja Venkatesh	- do -	90.83
19	Shenoy Apurva Nagraj	- do -	87.00
20	Pai Neha Nityanand	- do -	86.83
21	Prabhu Ameya Madhusudan	- do -	85.17
22	Kamath Samruddhi Shantaram	- do -	83.33
23	Shanbhag Aakash Dhananjay	- do -	81.83
24	Shenoy Sahana N.	- do -	87.17
25	Kamath Rohit Divakar	H.Sc. (Commerce)	92.83
26	Shenoy Asha Anand	- do -	92.33
27	Shanbhag Anusha Ajit	- do -	90.83
28	Shenoy Girish Madhav	- do -	90.33
29	Kamath Shruti Prashant	- do -	88.50
30	Shenoy Divya Arun	- do -	88.17
31	Kamath Nidhi Sudhir	- do -	84.67
32	Shanbhag Nisha Vidyadhar	- do -	81.67
33	Pai Nikhil Sudhir	- do -	78.80
34	Nayak Abhishek Sadanand	- do -	75.67
35	Nayak Ramya Shivanand	- do -	83.67

36	Shenoy Anukul Taranath	B.Sc.	84.75
37	Pai Viraj Deepak	- do -	77.10
38	Bhat Apeksha Suresh	B.Com.	83.29
39	Baliga Kedar Suresh	- do -	81.43
40	Pai Kavya Haridas	- do -	78.14
41	Mudur Akshata Shekhar	- do -	76.08
42	Shenoy Geeta Madhav	B.M.S.	73.92
43	Kamath Akshata Anil	L.L.B.	
44	Shenoy Apurva Dinesh	B.E.(Computer Engg.)	65.93
45	Pai Neeraj Nityanand	- do -	73.27
46	Kamath Nikhila Ramdas	B.E. (I.T.)	67.13
47	Naik Gaurang Ramesh	B.E. (Electronics & Telecom)	75.61
48	Bhat Ramya Laxminarayan	B.E.	77.00
49	Pai Srinivas Jawahar	B.E.	61.33
50	Shenoy Pratik P.	M.B.B.S	-
51	Rao Gurudutt Jagdish	M.Tech.	-

The V. R. Shenoy Memorial Vidyanidhi Merit Award was awarded to the toppers from Class I to IX from the beneficiaries of the Vidyanidhi Fund for 2011-2012. As in the previous year, the award was sponsored by Shri B. T. Mallya. The following toppers from each class were felicitated :

Std.	Name of Student	Std.	Name of Student
I	Vedant U. Pai	VI	Nisheta Surendra Shenoy
II	Nikshipa K. Kamat	VII	Pooja Dinesh Kamath
III	Girish Shridhar Shanbhag and Aditya Shridhar Shanbhag	VIII	Rajeshwari G. Kamath
IV	Gauri H. Nayak	IX	Pratik S. Prabhu
V	Vardika N. Hegde		

In his speech, the Chief Guest, Shri N. N. Pal, praised the efforts of the Sabha in promoting community harmony and also appreciated the charitable and other activities of the Sabha.

In the entertainment programme, sponsored by Smt. Varada Kamath, which followed, dance performances were put up by Dr. Pawana

Kamath; Omkar Hegde; Reshma Nayak and Pooja Pai. A hilarious Konkani Skit on the travails of finding help to assist in the delivery of kids was enacted by members of GSB Sabha's Mahila Shakha namely Smt. Sudha Pai, Smt. Meera Acharya, Smt. Durga Shenoy, Smt. Bharati Pai and Smt. Deepa Shenoy.

The programme concluded with the singing of the National Anthem. Refreshments were sponsored by Nagesh Rama Nayak's 'Café Mysore'.

Programme arrangements were co-ordinated by Managing Committee members.

C. ANNUAL ADHYATMIK PROGRAMME IN ENGLISH ON 11.11.2012

The Sabha organized its Annual Adhyatmik Programme in English on Sunday, 11th November, 2012, at the I. M. Pai Hall of the Sabha's Sujir Gopal Nayak Memorial Kreedha Mandir. The speaker was Shri Sudhakar Dass from the Vedanta Cultural Academy.

The founder sponsor of this program, Smt. Sanjivi Bhat, was present on the occasion. The program is also supported by generous co sponsors. In addition, the sevadars for this year were Smt. Ranjana and Shri Raghuveer Prabhu, Smt. Rupa and Shri K. R. Bhakta, Smt. Sudha and Shri K. G. Pai, Smt. Suman and Shri S. D. Shenoy, Smt. Vijaya and Shri Venkatesh S. Bhat and Smt. Sangeeta Shenoy.

The program began at 5.30 p.m. with bhajans rendered by Smt. Maya Nayak and Smt. Saraswati Padiyar from the Mahila Shakha Bhajan Group. In the subsequent formal programme, the Sabha President, Smt. Sudha G. Pai, gave a brief description of Sabha's various activities.

This was followed by a lucid audio-visual presentation by the speaker, Shri Sudhakar Dass, on "The Purpose of Life", which was enjoyed by the audience of about 90 people. He said that each one of us seeks happiness in our lives; by pursuing two paths – acquisition and enjoyment. In the acquisition path, one attempts to fulfill one's desires by acquiring the things which satisfy the desire. However, the happiness so achieved is temporary, as the fulfillment of one desire leads to another and actually acts as a fuel to the fire. The enjoyer gets sucked into the flames arising as a result thereof. The enjoyment

path gives happiness initially, but as enshrined in the law of diminishing marginal utility, the object which gives enjoyment will give lesser and lesser happiness the more and more we have it. So, once the object has finished its enjoyment value, person seeks to "acquire" some other object to enjoy and this cycle continues, ultimately leading to disillusionment, dissatisfaction and disheartenment

The speaker impressed up on all the need for development of the human intellect. The human mind can be led by either desires, which in turn takes the person on the acquisition or enjoyment path, OR by his/her intellect, which leads to correct discrimination of what is good and bad, right and wrong. The strengthening of the human intellect is an effective means of ushering peace and happiness in a person's life. The program ended with Bhojana Prasada.

D. SATSANG SAMUHA 10th ANNIVERSARY CELEBRATIONS ON 09.02.2013

To carry out any activity, especially spiritual, un-interruptedly for 10 years requires abundant Grace of GOD and some dedicated efforts by HIS manifestations on Mother Earth.

The Sabha proudly celebrated the 10th Anniversary of its Satsang Samuha on Saturday, 9th February, 2013, at the I.M. Pai Hall of its Kreedha Mandir. The Chief Guest for the function was Shri Shantaram Bhandarkar, Satsangi of international fame and worldwide, affectionately revered as "Guruji". It was a pleasant co-incidence that Shri Shantaram Bhandarkar, was the Chief Guest for the first anniversary programme of the Satsang Samuha held in February 2004.

The programme started with bhajans, beautifully rendered by members of Mahila Shakha Bhajan Group, led by Smt. Saraswati Padiyar. Veda Murthy Trivikram Acharya started the "Paaraayan" of Xth Skanda of Shrimad Bhagvatam at the same time.

In the formal programme, the dignitaries lit the lamp and gave a traditional start to the programme. Sabha President, Smt. Sudha G. Pai, welcomed the audience. She specially remembered ex-Trustee of the Sabha, Late Shri M. R. Pai, for inspiring to start this Satsang. She also profusely thanked the Satsang Samuha Convenor, Shri N. G. Pai, for successfully leading this initiative of the Sabha for last 10 years. Thereafter, Shri N. G. Pai spoke on the importance of Satsang

and the recapped the journey of the Satsang Samuha over past 10 years.

Shri Pandurang Shenoy, one of the disciples of Guruji, introduced the Chief Guest. Another disciple of the Guruji, Shri Srinivasan, detailed out the activities of 'Jivanmuktas', the organization headed by the Guruji.

The Chief Guest was felicitated by Sabha President. Shri N. G. Pai was felicitated by the Chief Guest. Shri Gurudutt Prabhu (popularly called Aannu) was also felicitated by the Chief Guest, for rendering self-less catering services at the Anniversary Programs held each year for past 10 years. At the initiative of Shri N. G. Pai, three members of the Satsang Samuha, Smt. Prema Kuloor, Shri N.S.Pai and Shri Uday V. Malya, were also felicitated.

The gathering also heard Smt. (Dr.) Gayatri Shenoy, who shared her 'understanding' of the Gita.

The formal programme ended with Vote of Thanks.

Thereafter, a brief demonstration of the activities of the Satsang Samuha as held every month, was given. Some members of the Satsang Samuha, Sarvashri Uday V. Malya, Vishnu Nayak, N. S. Pai and Smt. Prema Kuloor, spoke about their experiences in their spiritual journey and also gave their interpretation of Shlokas 1 to 16 of Chapter 8 of the Bhagvad Gita.

Later, Shri N. G. Pai spoke on Bhaagvat Mahatme and also narrated the story of Bhakta Sudama mentioned in Chapter 81 of Xth Skanda of Shrimad Bhagvatam.

This was followed by a meditation session conducted by the Guruji, which held the audience spell-bound. Essence of each of the 18 chapters of the Holy Gita was 'run' through the minds of the meditative participants.

By this time, Veda Murthy Trivikram Acharya had completed the "paaraayan" of the Xth Skanda of Shrimad Bhagvatam. He performed the aarti and blessed the audience.

The programme concluded with Bhojana prasada. The Sabha remains grateful to the donors who financially supported the programme.

E. SENIOR CITIZENS TEMPLE CUM WAX MUSEUM TOUR ON 17.02.2013:

7.00 a.m. on a Sunday morning is a pretty early time. But, on 17.2.2013, that was not so for our 'young at heart' senior citizens.

That was the assembling time, at the bus pick up points, given to the participants of our Senior Citizens' Temple cum Wax Museum Tour held on Sunday, 17th February, 2013. It was FUN time. And when you have the participants coming in at 6.30 a.m. itself, you know that you have a pretty enthusiastic group with you.

This year, the tour was sponsored by Smt. Roopa and Shri Vishnu G.Prabhu. We thank them for the same.

Two buses had been organized for the 100 participants who had registered for the tour this year. The groups had a fun time in the bus with "Antakshari", peppered with a diverse assortment of songs comprising traditional bhajans as also the 'modern' flavoured songs..

The first halt was the Narayani Dham Temple, at Lonavala. This is a picturesque temple, spread over a huge area. The presiding deity is Narayani Devi and SHE is flanked on both sides by deities, Lord Siddhivinayak and Lord Hanuman (Salasar Balaji). The idols are beautifully sculpted and ornately decorated.

After the darshan, the participants enjoyed a delicious and sumptuous breakfast in the temple canteen.

There is a "gau-shala" on the premises of the temple. The next halt was at the Sunil's Celebrity Wax Museum which is nearby. It was a great photo opportunity to click one-self with any of the 35 life-like wax statues which are exhibited at the museum, which includes Mahatma Gandhi, Chatrapati Shivaji, Babasaheb Ambedkar, Kapil Dev, Jackie Shroff, Adolf Hitler, Anna Hazare and Angela Jolie.

From here, we reached the Shree Devi Durga Parameshwari Temple at Karla. The presiding deity is Devi Durga Parmeshwari. The temple comprises a huge spacious hall called "Dhyana Mandir", which has 13 huge windows facing all the four directions.

H. H. Swamiji's ashram, Community Center, and Swami Parijnanashram Arogya Dham are at the northern side.

The Trust, managing the temple, had been kind to accede to our request to make lunch arrangements for all participants at the temple complex. We thank them for the same.

After lunch, participants, especially first timers, introduced themselves. Spiritual Quiz was conducted by Shri N. G. Pai. Participants enjoyed a game of Housie.

After the afternoon snacks & tea and a day full of bonding & camaraderie, it was time to return back to Amchi Mumbai. Each year, we strive our best to ensure enjoyment of all our participants. This year, it was no different from earlier years. Members thoroughly enjoyed the outing and some have already booked for the next year now itself!!! At the end, we are happy, because for our participants Sunday was indeed a FUN day.

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. 39,200/- by way of donations and advertisements.

The Mahila Shakha Committee manages a Marriage Assistance Fund from which financial assistance is disbursed to support the marriage of daughters of our community. During the year, two families availed the benefit of this assistance in 2012-2013 and total assistance of Rs. 20,000/- was disbursed to them.

4 (B) MARRIAGE INFORMATION SERVICE:

This is the most popular activities of the Mahila Shakha Committee. Over the years the popularity of this activity has grown tremendously.

On the 2nd and 4th Tuesday of every month informal meetings are held by the Mahila Shakha at the Sabha's Office between 4.00 p.m. and 6.00 p.m. where the parents of eligible boys/girls come and exchange horoscopes.

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

Periodic Get-together of eligible boys and girls is held where the youngsters are given an opportunity to interact with each other. During the year, the 58th and 59th get-togethers were held.

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. **During the year under review, total disbursements made under this fund crossed the figure of Rs. 3 lacs for the first time in the history of the Sabha. The total amount disbursed was Rs. 3,09,200/-, as compared to Rs. 2,47,200/- disbursed in the immediately preceding year.**

The break-up of the amount disbursed in the financial year is given below:

1.	School Students	126 students	: Rs. 1,26,000/-
2.	College Students (upto graduate level)	111 students	:Rs. 1,33,200/-
3.	From post-graduates, professionals etc.	25 students	Rs. 50,000/-
		Total	Rs. 3,09,200/-

The Managing Committee is grateful to the donors who whole heartedly donate to this fund.

6. DESTITUTE SENIOR CITIZENS WELFARE FUND:

This Fund was launched in 2006 for the welfare of needy senior citizens of our Community. The assistance is given in terms of quarterly financial disbursement, which has disbursed at Rs. 1200/- per quarter to each beneficiary in this year. **The total assistance provided under this Fund crossed the figure of Rs. 1 lacs during this financial year.** A total of 21 beneficiaries were provided assistance of Rs. 1,02,000/- from this Fund during the year.

7. MEDICAL AID FUND

This Fund was launched during the Gudi Padva Sneh Milan programme of 2009. The Managing Committee has framed guidelines for scrutiny of applications and selection of beneficiaries. No applications for assistance were received to this Fund during the financial year, consequentially no aid was disbursed.

8. BHAJANS / RELIGIOUS PROGRAMMES :

- Weekly Bhajans, led by Shri Vijay Ajaonkar, 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 6th January, 2013.
- The Annual changing of the sacred thread was held on 2nd August, 2012.
- The Mahila Shakha Bhajan Group of the Sabha also :
 - participated in Rama Navami Bhajans from Gudi Padva to Rama Navami Day at Sri Rama Mandir, Wadala
 - rendered Bhajans at the Ganesh Chaturthi festival at Wadala Math.

- iii. took part in Saptha bhajans at Walkeshwar.
- iv. rendered bhajans in the august presence of H.H. Srimad Shivanand Saraswati Swamiji of Goudapadacharya Kavale Math, Walkeshwar, on 19.08.2012.
- v. rendered bhajans at Sri Vittal Rakhumai Mandir in Dahisar Sri Kashi Math, during Adhikmassa celebrations.

9. 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 Sports Club of G.S.B. Sabha, Mumbai, has been organizing a one day Carrom tournament for the physically challenged, under the auspices of Mumbai District Carrom Association (MDCA), since 1996. As a tribute to the Ex-Trustee of the Sabha, Late Shri M. R. Pai, this tournament has been named as "M. R. Pai Memorial District Level Carrom Tournament for the Physically Challenged", since 2004.

Bank of Baroda has been kindly sponsoring this event for the last decade.

This year, the tournament was held on Sunday, January 20th, at the Sports Club premises, I. M. Pai Hall, at King's Circle. About 130 Physically and Mentally challenged participants, from institutions such as Cheshire Homes, NASEOH, Fellowship of Physically Handicapped, Vocational Rehabilitation Centre for Handicapped and Swami Vivekanand Gyan Pratishthan, Pune, took part in this tournament enthusiastically.

The tournament was inaugurated by Shri B. T. Mallya, Trustee of GSB Sabha, Mumbai, by lighting the traditional lamp. Smt. Sudha Pai, President of the Sabha, welcomed all the participants. The day long tournament was concluded with the prize distribution function.

Prizes were awarded in five categories such as Hearing Impaired, Persons on Wheelchair, Orthopedically Challenged, Mentally Challenged and Ladies group.

Smt. Happy Kaur Mann, Indian National hockey player, a recipient of Shiv Chatrapati Award and 1982 Best Sports Women Award, was the Chief Guest at the Prize distribution ceremony. The enthusiasm of the "differently abled" participants was mind blowing. Their excitement and enjoyment was evident by the way they participated in the game. They all were full of joy and cheer by the end of the day.

Refreshment for the entire day had been arranged. The members of the Managing Committee of the Sabha co-ordinated the full day Tournament.

(B) V. R. SHENOY MEMORIAL INTER GSB CRICKET TOURNAMENT

Our Sabha organized the V. R. Shenoy Memorial Inter GSB Cricket Tournament on Sunday, 3rd February, 2013, at its Sports Club grounds. This was the third season of this tournament organized to celebrate the life of Cricket lover, Shri V. R. Shenoy, who served the Sabha in several capacities before leaving for his heavenly abode on 7th October, 2010.

The tournament was sponsored by EWAC Alloys, a wholly owned subsidiary of Larsen & Toubro Limited. Financial support was also extended by Shri Sunil Shenoy, son of Late Shri V. R. Shenoy.

Participating teams from Eleven GSB organisations: Goregaon, Andheri, Khar-Danda, Kurla, Mulund, Dombivili, Vashi, GSB Seva Mandal, Sion, Wadala and the host team, G. S. B. Sabha, Mumbai.

Chief Guest, Shri A.V. Mohan, inaugurated the tournament by lighting the traditional lamp, in memory of Shri V. R. Shenoy. An avid cricket follower, 46 years young, Shri Mohan, popularly known as AVM, is the Business Head for Welding & Integrated solutions Business at M/s EWAC Alloys Limited.

Shri V. V. Kamath, Deputy General Manager, Equipment Business, at M/s EWAC Alloys Limited. was also present for function.

Sabha President, Smt. Sudha Pai, in her welcome address impressed upon all the necessity and goodness of community bonding. She expressed her happiness at the presence of the many teams, which

reflected the success of Sabha initiative to provide a platform to bind the GSB youth through the game of cricket.

Shri A. V. Mohan, who has represented his School and College cricket team, spoke on the importance of sports in one's life. "The best teacher in the real life, more than the school or college, is the playground". Running through the memory lane of his childhood days, he virtually got each one in the audience nostalgic about their own 'sports playing days'. He stressed that all of us should try to play some game or the other, irrespective of our age.

Based on the draw, tennis ball overarm matches were played. The initial matches were played in knock-out style leading to semi-finals and finals. MCA approved umpires officiated the matches and a score keeper diligently recorded the scores.

The final match was keenly contested between teams of G. S. B. Sabha – Mumbai and Vashi. The Vashi team won the tournament. All the matches in the day long game, were played with a spirit of competition as also fellowship.

A prize distribution function was held in the evening wherein our esteemed Chief Guest, Shri Satish M. Lotlikar, Trustee of Indian Education Society, gave away the prizes. Shri Lotlikar expressed his appreciation for the Sabha and encouraged more such events to be held. He also graciously assured us of his fullest support, which has always been forthcoming. A personality with an excellent combination of Education and Sports, Shri Lotlikar gave away the Trophies and cash prizes to Winner and Runner-up teams. Medals were presented to all players from both the teams. Trophies and cash prizes were also given to Best Batsman, Rajendra Shanbhag, Best Bowler, Master Aditya Kudva and Best Player of the tournament, Subramanya Kudva. Besides, at the end of each match, Man of the match medal was presented.

Day-long refreshments for the players and their supporting on-lookers were provided by the Sabha.

C) OTHER SPORTS ACTIVITIES

A group of enthusiastic members play Volley Ball and cricket 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. Our cricket team participated in the Kanga Leage Knock-out matches and cricket tournaments recognized by MCA.

10. ACCOUNTS

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

	(Rs. In lacs)	
	2012-2013	2011-2012
INCOME		
a. Interest on Investments	8.87	6.49
b. Donations Received	4.57	4.76
c. Income from Advertising, Sports Activities etc.	6.39	6.64
TOTAL INCOME (A)	19.83	17.89
EXPENDITURE		
a. Property Expenses	4.39	1.57
b. Establishment Expenses	2.94	2.67
c. Expenditure on Trust Objects	9.72	9.13
d. Depreciation	0.16	0.18
e. Contribution to Charity	0.32	0.28
Commissioner Public Trust Fund		
TOTAL EXPENDITURE (B)	17.53	13.83
SURPLUS/(DEFICIT) (C = A-B)	2.30	4.06
Less : Transferred to funds (Net) (D)	1.60	1.99
Less : Allocated u/s 11(2) of Income Tax Act, 1961 (E)	-	1.00
Net Surplus/(Deficit) (F = C-D-E)	0.70	1.07
Add : Transfer from Capital Reserves (G)	-	3.53
Surplus Transferred to Balance Sheet (H=F+G)	0.70	4.60
Investments at year end	102.12	88.81
Total Assets at year end	160.08	143.23

Some observations on Accounts are as under :

1. The Sabha has received notice from BMC for additional payment due to revision of property taxes for Kreedha Mandir and Shree Nidhi office premises from 2009-2010 onwards. Total amount of additional property tax demanded for the period 2009-2010 to 2012-2013 amounts to Rs.2.32 lacs. The Sabha has lodged its protest in this regard with BMC and is also pursuing the matter to get the taxes reduced. Provision has been made in the accounts for this liability and is the reason for the increase in property expenses during the year.
2. The Sabha has spent Rs. 9.72 lacs , vis-à-vis Rs. 9.13 lacs spent last year, on the trust objects which includes disbursement of educational assistance, assistance to senior citizens, medical aid, marriage assistance, sports expenses and expenses on social functions. This represents 55.44 % of total expenditure.
3. In the last Annual Report, we had reported that Investments as on 31.03.2012 stood at Rs. 88.81 lacs and had expressed the hope that with the support of all donors and well-wishers, we should be crossing the Rs. 100 lacs mark of investments. **We are happy to report that this landmark financial achievement for the Sabha has been reached and Sabha investments stood at Rs. 102.12 lacs as on 31.03.2013. The Sabha thanks all the sponsors, advertisers, donors and well wishers who have made this possible.**

11. 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.

12. Acknowledgements/Thanks

The Managing Committee is extremely grateful to

- a) **OUR TRUSTEES:** Shri Dinkar A. Kamat and Shri B. T. Mallya and Shri N. N. Pal for their guidance and support.
- b) **OUR AUDITOR:** Shri Shrikant Prabhu, C.A. for his honorary audit services to the Sabha.

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 and also families of the Sabha's Members who have passed away during the year under review. May their souls rest in peace.

For and on behalf of the Managing Committee

Shri S. D. Shenoy
Shri Bharat S. Kini
Smt. Bina N. Shenoy
Jt. Hon. Secretaries

Place : Mumbai

Date: 05.02.2014

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Your opinion is valued. Do drop us an e-mail at gsbsabha@gmail.com

Report of the GSB Mahila Shakha for 2012-2013

The following religious, cultural and recreational activities were conducted by the Mahila Shakha during 2012-2013

29.04.2012: The 58th Get-together of eligible boys and girls, sponsored by Smt. Vilasini Bhandarkar, was held at 4 p.m. at our I. M. Pai Hall, Kreedha Mandir. The programme was well attended.

17.07.2012 : Release of Master list of eligible boys for marriage in the hands of Shri S. P. Shenoy at Sabha's office. Smt. Vilasini Bhandarkar sponsored refreshments.

24.07.2012 : Mahila Shakha Bhajan Group took part in Saptha Bhajans at Shri Walkeshwar Kashi Math.

08.08.2012 : Shravan Haldi Kumkum held at Sri Dwarkanath Bhavan Hall, Wadala sponsored by Smt Jaya Prabhu. A competition was held on making garlands using fresh flowers and the judges were Smt. Gautami Acharya and Smt. Anushree Prabhu.

Dr. Chitra Nayak gave a very informative talk on healthy diet and need for periodical check ups for healthy long life. She spoke about the need of physical exercise and benefits of yoga and also tips on skin care.

15.08.2012 : Mahila Shakha put the Master list of eligible boys for marriage on the Sabha's website www.gsbssabhamumbai.org.

19.08.1912 : Mahila Shakha Bhajan group rendered bhajans in the august presence of H. H. Srimad Shivanand Saraswati Swamiji at Goudapadacharya Kavale Math, Walkeshwar and took part in pooja and arati.

14.10.2012 : The 59th Get-together of eligible boys and girls, sponsored by Shri S. P. Shenoy, was held at 4 p.m. at our I.M. Pai Hall, Kreedha Mandir. The programme was well attended.

25.12.2012: Anand Bazar was held at Kreedha Mandir on 25th December from 11 a.m. to 6 p.m. Smt. Shanta & Shri G. Dattanand Bhat inaugurated Anand Bazar. Smt. Pratima Mallya was the Chief Guest for the evening programme. Many stalls on Jewellery, Dress materials, Sarees and eatables were put up. There were lucky draws & lucky

dips. Housie games were played. The drawing competition for children, was sponsored by Smt. Anita Sudhir Pai. The G.S.B.S. Medical Trust conducted a medical camp.

17.1.2013: Sankranti Haldi Kumkum was sponsored by Smt. Vijaylaxmi Shenoy. An elocution competition was held on the topic - 'My idea of Happy Life' and the judges were Smt. Prafulla Rao and Smt. Usha Shenoy.

26.1.2013: Republic Day get - together & dinner was held at Kreedha Mandir ground, from 6 p.m. onwards. Dr. Pradeep Acharya & Dr. (Smt.) Sona Acharya were the Chief Guests.

A fancy dress competition was held for all age groups. The judges were Smt. Nisha Nayak & Smt. Vallaki Kamath.

Smt. Purnima Gurunath Rao & her group presented a mythological musical dance ballet named 'Bhookailash', which was appreciated by all.

Smt. Varada Kamath gave cash prize to all the participants of entertainment programme. Smt. Usha Prabhu of Usha Corals donated a Jewellery set and Smt. Lata Kamath donated a Saree, which were given to the winners of 'On the Spot' lucky draw. The programme ended with the sumptuous dinner prepared by Shri Baburay Prabhu

11.3.2013: Ladies day was held on 11th March, at Kreedha Mandir, from 11 a.m. to 5 p.m. The Programme started with introduction by members present followed by several indoor games. A game of Housie was played. A Skit, directed by Smt. Prema Kuloor, was presented. In the evening, all the winners in different games were given prizes, by Smt. Suman Kini.

The attendance particulars of the Mahila Shakha committee members at meetings held during the year 2012-2013 has been as under

Name	Designation	Number of meetings Attended (out of 11)
Smt. Durga Shenoy	President	11
Smt. Lata Joshi	Vice President	10
Smt. Prema Kuloor	Vice President	02
(retired on 01.01.2013 as Vice President)		
Smt. Vilasini Bhandarkar	Vice President	08
(retired on 01.01.2013 as Vice President)		

Smt. Meera U. Shenoy		03
Smt. Shanteri N. Nayak	Hon. Secretary	11
Smt. Vasanthi Nayak	Jt. Hon. Secretary	11
Smt. Geeta G. Shenoy	Jt. Hon. Secretary	05
(resigned on 01.01.2013)		
Smt. Bina Shenoy	Jt. Hon. Secretary	09
(appointed as Jt. Hon. Secretary on 01.01.2013)		
Smt. Maya Nayak	Hon. Treasurer	10
Smt. Vidya Kamath	Jt. Hon. Treasurer	08
Smt. Narmada Kini	Jt. Hon. Treasurer	09
Smt. Sudha G. Pai	Sabha President	06
Smt. Bharati Pai		07
Smt. Deepa Shenoy		09
Smt. Aarti Pai		10
Smt. Amita A. Kini	co-opted in Feb 2013	02
	(out of 02)	

Would you like to perpetuate the memory of a loved one?

Donations of Rs. 25,000/- and above are engraved on granite plaques in the Sabha office. You can donate and perpetuate the memory of a loved one.

It has been decided that this amount will be hiked from Rs. 25,000/- to Rs. 1,00,000/- from 07.04.2014. Donations can be made to any of the charitable initiatives of the Sabha which are

1. Vidyanidhi Fund
2. Destitute Senior Citizen Welfare Fund
3. Medical Aid Fund
4. M. S. Marriage Assistance Fund

The amount donated by you will be added to the corpus of the Fund and interest thereon will be used year after year for the specified purpose.

You may contact Sabha office between 5 and 7 p.m. (Mon to Sat) or any Sabha / Mahila Shakha Committee member for more information in this regard

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Sunil J. Shenoy (Founder and Director)
Renuka S. Shenoy (Director) Pushpa J. Shenoy (Director)

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REPORT OF THE G.S.B.S. MEDICAL TRUST ANNUAL REPORT FOR THE PERIOD OF APRIL 2012 TO MARCH 2013.

In the year 2012-2013 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, Mrs. Gita R. Pai, Hon. Secretary, Mr. Shrikant Prabhu, Treasurer, Mr. D.A. Kamath, Dr. A.V. Rao, Dr. (Mrs.) Maya Kalelkar, and Dr. P.A. Prabhu met six times during the financial year and exercised commendable control over the operations. Mrs. Nalini Khudanpur, CEO made her contribution in planning and execution of the Board's decisions.

As per normal retirement schedule the following Trustees had to retire on 30.06.2012:

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

The Board of Trustees on getting consent letter of these 3 Trustees have recommended to re-appoint 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. 1,98,62,407. The Trust's fixed Deposits totalled Rs. 1,88,78,215/- in various Banks. There was a modest surplus at the end of the year in March 2013.

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 183 Gastrosopies, 34 Colonoscopies, 156 Mammographies, 257 Stress Tests, 253 2-D Echocardiograms, 1,161 ECGs, 970 X-rays, 948 Ultrasonographies, 343 Orthopantomographs, 29 Cephalograms, 81 Pulmonary Function

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	SHRI ASHOK DAMODAR	NL 2803
	SHRI NAGESH SANJIV	NL 2806
PAI		
	SHRI DEVADAS B	NL 2780
	SHRI BHAGWANT PUNDALIK	NL 2782
	SMT. LALITA PUNDALIK	NL 2783
	SHRI K. KRISHTRAYA	LM 2787
	SHRI N N PURUSHOTHAMA	NL 2809
PRABHU		
	SHRI AJAY P	NL 2792
PURANIK		
	SHRI PRASHANT K.	NL 2808
RAO		
	SMT PREMA	NL 2781
	SHRI SRINIVAS D	NL 2793
	SMT KASTURI KAMATH (RAO)	NL 2812
SAKHARDANDE		
	SHRI SANKET ASHOK	NL 2800
SHANBHAG		
	SMT VAISHALI V	NL 2797
	SMT SUREKHA	NL 2810
SHENAI		
	SHRI SRINIVAS PRABHAKAR	NL 2807
SHENOY		
	SMT SNEHA SATISH	NL 2791
	SMT VEENA PREMANAND	NL 2799
	SMT PRATIBHA RAJAN	NL 2804
	SMT SUNITHA JAYAKAR	NL 2805

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, 2013 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 accepted in India:
 - (a) in case of the Balance Sheet, of the state of affairs of the Sabha as at 31st March, 2013; and
 - (b) in case of the income and expenditure account, of the surplus for the year ended on that date.

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

Place : Mumbai
Date : 05-02-2014

Shrikant Prabhu
Chartered Accountant
M. No. 35296

**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 2013

- | | | |
|-----|---|---|
| (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 | Rs. 4,000/- as on 31-3-2013
Same has been recovered as on date |
| (i) | Whether tenders were invited for repairs or Construction involving expenditure exceeding Rs. 5000/-; | N. A |
| (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 expenditur 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 : 05.02.2014

**SHRIKANT PRABHU,
Chartered Accountant
M.No.35296**

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 : 05.02.2014

**SHRIKANT PRABHU,
Chartered Accountant
M.No.35296**

**GOWD SARASWAT BRAHMAN
INCOME AND EXPENDITURE ACCOUNT**

EXPENDITURE	Rs.Ps.	Rs.Ps.
	₹	₹
TO EXPENSES IN RESPECT OF PROPERTY		
Ground Rent	101,647.00	
Rates, Taxes & Cesses	280,344.00	
Water Charges	12,090.00	
Building Repairs & Renovation	41,464.00	
Insurance Premium	3,189.00	438,734.00
TO ESTABLISHMENT EXPENSES		
Salaries, Wages & Allowances	78,800.00	
Repairs & Maintenance	27,763.00	
Printing & Stationery	29,005.00	
Electricity Charges	19,211.00	
Postage & Telephone	31,427.00	
Sundry Expenses	107,725.00	293,931.00
TO DEPRECIATION		15,567.00
TO CONTRIBUTION TO PUBLIC TRUST FUND		32,302.00
TO EXPENDITURE ON OBJECTS OF THE TRUST		
Educational	353,370.00	
Relief Of Poverty	122,375.00	
Religious	23,487.00	
Sports	197,569.00	
Social Functions & Activities Expenses	275,842.00	972,643.00
TO AMOUNTS TRANSFERRED TO SPECIFIC FUNDS (NET) (As per Schedule 'E' Attached)		201,488.00
TO AMOUNT TRANSFERRED TO CAPITAL RESERVE as excess depreciation on office premises transferred from the same in earlier years		90.00
TO EXCESS OF INCOME OVER EXPENDITURE DURING THE YEAR		70,071.05
		2,024,826.05

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

Mumbai
February 5, 2014

(SHRIKANT PRABHU)
Chartered Accountant
M.No.35296

**SABHA, MUMBAI (A-1618[BOM])
FOR THE YEAR ENDED 31st MARCH, 2013**

INCOME	Rs.Ps.	Rs.Ps.
	₹	₹
BY INTEREST		
On Securities (Bonds)	(279.44)	
On Fixed Deposits with Banks	845,963.67	
On Savings Accounts with Banks	41,768.82	887,453.05
BY DONATIONS IN CASH OR IN KIND		457,255.00
BY ADVERTISING RECEIPTS		233,250.00
BY INCOME FROM OTHER SOURCES		
Sports Club Fees, Sponsorships & Ground Charges	228,420.00	
Social Functions & Activities Receipts	96,330.00	
Miscellaneous Receipts	57,620.00	382,370.00
BY PATRONSHIP, LIFE MEMBERSHIP & ENTRANCE FEES RECEIVED		23,034.00
BY TRANSFER FROM		41,464.00
Sports Pavilion Building & Office Repairs Renovation & Extension Fund for utilization towards pavilion repairs during the year		
		2,024,826.05

(B T MALLYA) (SMT.SUDHA G.PAI)
Trustee President

(S.D. SHENOY)
(BHARAT S. KINI)
(SMT. BINA N. SHENOY)
Jt. Hon. Secretaries

(UDAY V. MALYA)
(ANIL J. ACHARYA)
(SMT. MOHINI M. HEGDE)
Jt. Hon. Secretaries

**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	596,426.72	
Add : Transfer from Income & Expenditure Account (being Patronship, Life Membership & Entrance Fees)	<u>23,034.00</u>	619,460.72
OTHER EARMARKED FUNDS		
Endowments & Other Corpus Funds		
As per Schedule 'A' attached	10,691,251.51	
Other Funds & Reserves	<u>3,343,425.13</u>	14,034,676.64
As per Schedule 'B' attached		
LIABILITIES		
For Expenses & Others	949,630.00	
For Deposits	<u>192,900.00</u>	1,142,530.00
INCOME & EXPENDITURE ACCOUNT		
Balance as per last Balance Sheet	141,180.84	
Add : Excess of income over expenditure during the year	<u>70,071.05</u>	211,251.89
TOTAL		<u>16,007,919.25</u>

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

Mumbai
February 5, 2014

(SHRIKANT PRABHU)
Chartered Accountant
M.No.35296

**SABHA, MUMBAI (A-1618[BOM])
31st MARCH, 2013.**

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	3,554,515.00	
Less : Depreciation for the year	<u>64,026.00</u>	3,490,489.00
Water Pipe Line, Compound Wall, Monsoon Protection Cover & Water Tank		
- As per last Balance Sheet	34,025.00	
Add : Water Pump added during the year	<u>7,875.00</u>	
Less : Depreciation for the year	<u>7,680.00</u>	34,220.00
INVESTMENTS (AT COST)		
As per Schedule 'C' attached		10,212,704.46
FURNITURE, FIXTURES & EQUIPMENTS		
As per Schedule 'D'		42,113.90
ADVANCES(Including Deposits)		425,854.89
INCOME OUTSTANDING		
Interest Accrued		257,294.54
Income Receivable		<u>28,400.00</u>
CASH & BANK BALANCES		
Cash on hand	15,508.97	
In Savings Accounts with Banks (in the name of the Sabha)		
Bank of Baroda	192,391.41	
Canara Bank	3,407.00	
Saraswat Co-op Bank Ltd	62,071.43	
Syndicate Bank	307,899.01	
Union Bank of India	<u>211,682.55</u>	792,960.37
TOTAL		<u>16,007,919.25</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

(B.T. MALLYA)
Trustee

(SMT SUDHA G PAI)
President

(S.D. SHENOY)
(BHARAT S. KINI)
(SMT. BINAN N. SHENOY)
Jt. Hon. Secretaries

(UDAY V. MALYA)
(ANIL J. ACHARYA)
(SMT. MOHINI M. HEGDE)
Jt. Hon. Treasurers

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'A'
ENDOWMENT AND OTHER CORPUS FUNDS
AS ON 31st MARCH, 2013.

	Rs.Ps.	Rs.Ps.
	₹	₹
A) ENDOWMENT FUNDS		
1. ADYATMIK PROGRAMME ENDOWMENT FUND		
Balance as per last Balance Sheet		95,001.00
2. BHAJAN ENDOWMENT FUND		
Balance as per last Balance Sheet	6,894.00	
Add : Contribution Received during the year	<u>10,000.00</u>	
		16,894.00
3. DESTITUTE SENIOR CITIZENS WELFARE ENDOWMENT FUND		
Balance as per last Balance Sheet	774,218.56	
Add : Contribution Received during the year	<u>100,000.00</u>	
		874,218.56
4. G.S.B. TALENT RECOGNITION ENDOWMENT FUND		
Balance as per last Balance Sheet		40,000.00
5. M.S. BHAJAN CLASS ENDOWMENT FUND		
Balance as per last Balance Sheet		10,000.00
6. M.S. EDUCATIONAL AWARDS ENDOWMENT FUND		
Balance as per last Balance Sheet	217,145.00	
Add : Contribution Received during the year	<u>271,984.00</u>	
		489,129.00
7. M.S. MARRIAGE ASSISTANCE ENDOWMENT FUND		
Balance as per last Balance Sheet	412,684.00	
Add : Contribution Received during the year	<u>25,000.00</u>	
		437,684.00
8. M.S. SOCIAL ACTIVITIES ENDOWMENT FUND		
Balance as per last Balance Sheet		70,001.00
9. MEDICAL AID ENDOWMENT FUND		
Balance as per last Balance Sheet	745,019.00	
Add : Contribution Received during the year	<u>210,000.00</u>	
		955,019.00
10. VIDYANIDHI ENDOWMENT FUND		
Balance as per last Balance Sheet	2,988,127.00	
Add : Contribution Received during the year	<u>445,005.00</u>	
		3,433,132.00
TOTAL ENDOWMENT FUNDS		6,421,078.5

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'A'
ENDOWMENT AND OTHER CORPUS FUNDS AS ON 31st MARCH 2013
(CONT'D)

	Rs.Ps.	Rs.Ps.
	₹	₹
B) OTHER CORPUS FUNDS		
1. BUILDING PAVILION FUND (CORPUS)		779,683.95
2. CAPITAL RESERVE **		
Balance as per last Balance Sheet	3,554,425.00	
Less : Depreciation on Office Premises	<u>64,026.00</u>	
for the year		3,490,399.00
Add : Excess Depreciation on Office Premises transferred in earlier years now written back	<u>90.00</u>	
		3,490,489.00
TOTAL OTHER CORPUS FUNDS		4,270,172.95
GRAND TOTAL (A+B)		10,691,251.51

** Represents value of self ownership premises allotted to the Sabha in 2006-2007 in lieu of surrender of tenancy rights in earlier rented premises.

PLEASE ENROL MEMBERS TO THE SABHA

Are all your family members (above 18 years of age) members of the Sabha ? Do you know GSB friends who have still not enrolled as members of the Sabha ?

Our membership fees are : Life Membership Rs. 501/-, Patronship Rs. 1001/-

Our quarterly newsletter, Voice of GSB, which includes articles, recipes, children's drawings, in addition to updates on Sabha activities, is posted free of cost to all members of the Sabha.

You can download the membership form from the Members Section of our web site www.gsbsabhamumbai.org.

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH, 2013.

	Rs.Ps	Rs.Ps	Rs.Ps.
	₹	₹	₹
1. ADHYATMIK PROGRAMME FUND			
Balance as per last Balance Sheet	51,370.00		
Less : Transfer To Income & Expenditure A/c	<u>(1,866.00)</u>		49,504.00
Representing :			
Donations	6,000.00		
Interest	<u>8,956.00</u>		
	14,956.00		
Less : Expenses incurred on Adhyatmik Programme	<u>16,822.00</u>		
	(1,866.00)		
2. BHAJAN COMMITTEE FUND			
Balance as per last Balance Sheet	0.00		
Add/Less : Transfer from/to Income & Expenditure A/c	<u>0.00</u>		0.00
Representing :			
Interest	<u>944.00</u>		
	944.00		
Less : Bhajan Expenses (to the extent of available fund)	<u>944.00</u>		
	0.00		
3. DESTITUTE SENIOR CITIZENS WELFARE FUND			
Balance as per last Balance Sheet	293,298.00		
Add : Transfer from Income & Expenditure A/c	<u>2,440.00</u>		295,738.00
Representing :			
Donations	31,805.00		
Interest	<u>72,635.00</u>		
	104,440.00		
Less : Welfare Assistance Given during the year	<u>102,000.00</u>		
	2,440.00		

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'A'
ENDOWMENT AND OTHER CORPUS FUNDS AS ON 31st MARCH 2013
(CONT'D)

	₹	₹	₹
4. GSBS PROJECT FOR DEVELOPING SPORTS TALENT AMONG YOUNGSTERS			
Balance as per last Balance Sheet	335,297.00		
Less : Transfer to Income & Expenditure A/c	<u>(8,915.00)</u>		326,382.00
Representing :			
Fees	46,120.00		
Less : Net expenditure on Project activity	<u>55,035.00</u>		
	(8,915.00)		
5. GSB TALENT RECOGNITION FUND			
Balance as per last Balance Sheet	3,085.00		
Less : Transfer to Income & Expenditure A/c	<u>(924.00)</u>		2,161.00
Interest	<u>3,876.00</u>		
	3,876.00		
Less : Expenses on awards given during the year	<u>4,800.00</u>		
	924.00		
6. M. S. BHAJAN CLASS FUND			
Balance as per last Balance Sheet	17,050.49		
Add : Transfer from Income & Expenditure A/c	<u>2,023.00</u>		19,073.49
Representing :			
Donations	1,000.00		
Interest	<u>1,023.00</u>		
	2,023.00		
7. M. S. EDUCATIONAL AWARDS FUND			
Balance as per last Balance Sheet	39,431.00		
Add : Transfer from Income & Expenditure A/c	<u>617.00</u>		40,048.00
Representing :			
Donation	1,800.00		
Interest	<u>42,187.00</u>		
	43,987.00		
Less : Awards Given	<u>42,720.00</u>		
Printing & Stationery Expenses	<u>650.00</u>		
	617.00		

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH, 2013.
(Cont'd)

	Rs.Ps.	Rs.Ps.	Rs.Ps.
	₹	₹	₹
8. M.S. MARRIAGE ASSISTANCE FUND			
Balance as per last Balance Sheet	181,215.65		
Less : Transfer to Income & Expenditure A/c.	<u>39,763.00</u>		220,978.65
Representing :			
Donation	21,000.00		
Interest	<u>39,138.00</u>		
	60,138.00		
Less : Marriage Assistance Given	20,000.00		
Printing & Stationery Expenses	<u>375.00</u>		
	39,763.00		
9. M. S. SOCIAL ACTIVITIES FUND			
Balance as per last Balance Sheet	59,452.11		
Add : Transfer from Income & Expenditure A/c	<u>3,211.00</u>		
Representing :			62,663.11
Interest	6,475.00		
	<u>6,475.00</u>		
Less : Expenses	<u>3,264.00</u>		
	3,211.00		
10. MEDICAL AID FUND			
Balance as per last Balance Sheet	457,258.00		
Add : Transfer from Income & Expenditure Account	<u>77,645.00</u>		
Representing			534,903.00
Donations	8,000.00		
Interest	<u>69,645.00</u>		
	77,645.00		
11. MEDICAL AID FUND			
(ALLOCATED u/s 11(2) OF THE INCOME TAX ACT, 1961)			
Balance as per last Balance Sheet			275,000.00

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH, 2013.
(Cont'd)

	Rs.Ps.	Rs.Ps.	Rs.Ps.
	₹	₹	₹
12. SPORTS COMMITTEE FUND			
Balance as per last Balance Sheet	689,453.14		
Add : Transfer from Income & Expenditure A/c	<u>45,269.00</u>		734,722.14
Representing :			
Sports Fees etc.	182,300.00		
Interest	<u>9,220.00</u>		
	191,520.00		
Less : Expenses	142,534.00		
Depreciation	<u>3,717.00</u>		
	45,269.00		
13. SPORTS PAVILION BUILDING & OFFICE REPAIRS, RENOVATION & EXTENSION FUND (ALLOCATED u/s 11(2) OF THE INCOME TAX ACT, 1961)			
Balance as per last Balance Sheet	200,000.00		
Less: Amount Utilised during the year	<u>41,464.00</u>		
Representing :			
Pavilion Repairs Expenses	<u>41,464.00</u>		158,536.00
14. VIDYANIDHI FUND			
Balance as per last Balance Sheet	604,524.74		
Add : Transfer from Income & Expenditure Account	<u>19,191.00</u>		623,715.74
Representing :			
Donation	34,000.00		
Interest	<u>295,191.00</u>		
	329,191.00		
Less : Educational Assistance Disbursed	309,200.00		
Printing & Stationery Expenses	<u>800.00</u>		
	19,191.00		
TOTAL			3,343,425.13

GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'C'

INVESTMENTS AS ON 31ST MARCH, 2013.

	Rs.Ps.	Rs.Ps.
LONG TERM	₹	₹
IN FIXED DEPOSITS WITH BANKS		
Bank of Baroda	7,763,285.00	
Union Bank Of India	1,098,806.00	
Saraswat Co-operative Bank Ltd.	704,617.15	
Shamrao Vithal Co-op Bank	376,963.00	
Syndicate Bank	269,033.31	
TOTAL LONG TERM INVESTMENTS AS ON 31.03.2013		10,212,704.46

Note : Of the above investments, fixed deposits with banks of the value of Rs. 64,21,078/- are earmarked investments against the Endowment Funds as on 31.03.2013

GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'D'

**FURNITURE, FIXTURES AND EQUIPMENT
AS ON 31ST MARCH, 2013**

Particulars	Written Down Value as on 01.04.2012	Additions During the year	Depreciation For the year	Written Down Value as on 31.3.2013
	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.
Bhajan Equipment	₹ 3,046.43	₹ 0.00	₹ 457.00	₹ 2,589.43
EDP Equipment	485.00	0.00	291.00	194.00
Office Equipment	5,074.72	0.00	761.00	4,313.72
Furniture & Fixtures	38,010.75	0.00	5,701.00	32,309.75
Sports Pavilion Equipmen	2,674.00	0.00	535.00	2,139.00
Fire Fighting Equipment -Pavillion	710.00	0.00	142.00	568.00
TOTAL	50,000.90	0.00	7,887.00	42,113.90

SCHEDULE 'E'
**AMOUNTS TRANSFERRED FROM / TO SPECIFIC ACTIVITIES
FUNDS FROM INCOME AND EXPENDITURE
ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2013.**

	Rs.Ps.
1 Trust Fund(Patronship, Life Membership & Entrance Fees)	23,034.00
2 Adhyatmik Programme Fund	(1,866.00)
3 Bhajan Committee Fund	0.00
4 Vidyanidhi Fund	19,191.00
5 M.S.Bhajan Class Fund	2,023.00
6 M.S. Marriage Assistance Fund	39,763.00
7 M.S. Educational Awards Fund	617.00
8 M.S. Social Activities Fund	3,211.00
9 Destitute Senior Citizens Welfare Fund	2,440.00
10 GSB Talent Recognition Fund	(924.00)
11 Sports Committee Fund	45,269.00
12 GSBS Project for Developing Sports Talent Among Youngsters (Reserve)	(8,915.00)
13 Medical Aid Fund	77,645.00
	201,488.00

SCHEDULE 'F'
NOTES TO ACCOUNTS

1. SIGNIFICANT ACCOUNTING POLICIES

- Method Of Accounting is accrual.
- 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).
- Depreciation on office premises is re-couped from capital Reserve which represents value of self ownership premises allotted to Sabha in 2006-2007 in surrender of tenancy rights.
- 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.
- 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

Details of Donations of Rs.5000/- and above for the financial year 2012-2013

Sr. No.	Name of Donor	Donated Towards	Amount	Amount
1	Smt. Shanta & Shri G.D. Bhat	Medical Aid Endowment Fund Vidyanidhi Endowment Fund Destitute Senior Citizen Welfare Endowment Fund MS Marriage Assistance Endowment Fund	200,000 175,000 100,000 <u>25,000</u>	500,000
2	Smt. Ratna Shenoy Trust	MS Educational Awards Endowment Fund		200,000
3	Smt. Rajani & Shri Shashidhar Pai	Vidyanidhi Endowment Fund		100,000
4	Pai Family	Vidyanidhi Endowment Fund MS Educational Awards Endowment Fund (in memory of Late Shri Pundalik U. Pai)	50,000 5,000	55,000
5	Shri S. P. Shenoy & family	Vidyanidhi Endowment Fund		25,000
6	Smt. Padma & Shri N.N.Pal	MS Educational Awards Endowment Fund Destitute Senior Citizen Welfare Endowment Fund Medical Aid Endowment Fund Vidyanidhi Endowment Fund (in memory of Shri Narayan Achut Pal, Kasargod)	10,000 5,000 5,000 5,000	25,000
7	Shri N. G. Mallya	Destitute Senior Citizen Welfare Fund Vidyanidhi Endowment Fund Medical Aid Fund (in memory of his wife Smt. Sumitra Govardhan Mallya)	10,000 10,000 5,000	25,000
8	Smt. Sudha G. Pai	Bhajan Endowment Fund Vidyanidhi Endowment Fund (in memory of her husband Shri K. G. Pai)	10,000 5,000	15,000

Sr. No.	Name of Donor	Donated Towards	Amount	Amount
9	Shri S. D. Shenoy	Medical Aid Endowment Fund M S Educational Awards Endowment Fund Vidyanidhi Endowment Fund	5,000 <u>5,000</u>	15,000
10	Shri Avinash Nayak	Vidyanidhi Fund		12,500
11	Shri G. Divakar Shanbhogue	Destitute Senior Citizen Welfare Fund Vidyanidhi Fund	5,005 <u>5,005</u>	10,010
12	Dr. Ashok G. Pai & Smt. Asha Dhume	M S Educational Awards Endowment Fund (in memory of their father Shri K. G. Pai)		10,000
13	Shri Prakash Bhat	Vidyanidhi Endowment Fund in memory of Shri Nagesh V. Bhat		10,000
14	Shri Rajendra P.Prabhu	Vidyanidhi Endowment Fund		10,000
15	Shri Mohan Vasudev Kamath	Vidyanidhi Endowment Fund		10,000
16	Smt. Vatsala Bhat	M S Educational Awards Endowment Fund in memory of her husband Shri Gurupur Srinivas Bhat in memory of her son Shri Sameer S. Bhat	 <u>5,000</u>	10,000
17	Shri Pankaj Dhume	M S Educational Awards Endowment Fund in memory of Smt. Radhika Madhav Dhume in memory of Shri Madhav Durgadas Dhume	 10,000 5,000	15,000
18	Smt. Anjali & Shri Anil Ramanath Shenai	Vidyanidhi Endowment Fund		10,000
19	Smt. Sharada & Shri Manoranjan Pai	Vidyanidhi Fund Destitute Senior Citizen Welfare Fund MS Marriage Assistance Fund Medical Aid Fund	3,000 2,000 2,000 2,000	9,000

G.S.B. SABHA, MUMBAI

ESTABLISHED IN 1934, we complete 80 years on 26.08.2014
of service to the Community.

We are proud to hold the flagship of this socio-charitable trust. With all sincerity, we affirm that we strive our best to fulfill the objectives laid down by our founder members to foster a spirit of brother-hood and co-operation among members of GSB community and to provide assistance to the economically weaker sections of the community, where-ever and to the extent possible.

Our Sabha is one of the pioneers in providing a platform for bonding of GSB Bandhavaas and working towards the betterment of our GSB Community.

We are conscious of the trust reposed in us by the General Body and by our donors/ sponsors/ supporters/ well-wishers and have always worked towards meeting and also, trying to surpass the expectations placed on us.

The Grace of the Almighty, the blessings of the Guruvaryas and the strong support of members have strengthened us in our activities.

We re-affirm our resolve and pledge that we will continue to serve our Community in our purposeful march ahead towards our Centenary Year.

Humbly yours
The President and Members
of Managing Committee

Sr. No.	Name of Donor	Donated Towards	Amount ₹
20	Shri V. S. Bhat	Destitute Senior Citizen Welfare Fund	8,800
21	American Midwest Konkani Association	General Donation	6,000
22	Shri B. T. Mallya	M S Educational Awards Endowment Fund	6,000
23	Smt. Prema Kuloor	Vidyanidhi Endowment Fund	6,000
24	Shri Dayanand & Smt. Vidya Pai, USA	M S Educational Awards Endowment Fund in memory of Shri Sanoor Ramraya Pai	5,492
25	Smt. Vidya and Shri Dayanand Pai, USA	M S Educational Awards Endowment Fund in memory of Smt. Rohini Panduranga Nayak	5,492
26	Shri M. Vasudev Hegde	Vidyanidhi Endowment Fund	5,005
27	Smt. Kamala & Shri K.S.Acharya	Vidyanidhi Endowment Fund	5,000
28	Shri Nagoor Govindraya Pai	Vidyanidhi Endowment Fund	5,000
29	Shri Ullal Janardhan Kini	Vidyanidhi Endowment Fund	5,000
30	Smt. Chitra & Shri M.D.Pai	Vidyanidhi Endowment Fund	5,000
31	Smt. Leela Rao	Vidyanidhi Endowment Fund (in memory of her husband Late Shri Ramachandra Rao)	5,000