



**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 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  
81<sup>ST</sup> ANNUAL GENERAL BODY MEETING  
AND  
85<sup>TH</sup> ANNUAL REPORT AND ACCOUNTS FOR THE  
FINANCIAL YEAR APRIL 2019 TO MARCH 2020**

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## **G.S.B. SABHA, MUMBAI**

### **TRUSTEES**

Shri B. T. Mallya

Shri N N Pal

Smt. Sudha G.Pai

### **PRESIDENT**

Shri Laxmikant T. Prabhu

### **VICE PRESIDENTS**

Smt. Shanteri N. Nayak

Shri S D.Shenoy

Shri Bharat S. Kini

### **JT. HON. SECRETARIES**

Smt. Amita A.Kini

Smt. Bina N.Shenoy

Shri Satish V. Manel

### **JT. HON. TREASURERS**

Smt. Mohini M. Hegde

Shri Uday V. Malya

Smt. Prathima P. Pai

### **MANAGING COMMITTEEMEMBERS**

Shri Subhaschandra R. Rao

Shri Dinesh M. Bhandarkar

Shri Damodar B. Mallya

Shri Pandurang V. Nayak

Shri Anil V. Kamath (resigned on 14-12-2020)

Shri Prakash M. Pai (co-opted on 24-05-2020)

Smt. Prafula P. Rau (co-opted on 30-08-2020)

Smt. Tanushree Shenoy

Smt. Chitra S.Kamath

Smt. Bharati V. Bhandarkar

Dr, (Smt. ) Shobha G. Kini

### **HON. AUDITOR**

Shri Shrikant B. Prabhu, C. A.

## **GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

### **Registered Office:**

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

### **NOTICE**

Notice is hereby given that the 81st Annual General Body Meeting of the members of the G.S.B.Sabha, Mumbai will be held on Sunday, January, 24th 2021, at 10.30 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 80th Annual General Body Meeting held on 01st March 2020\*.
2. To receive and adopt the Managing Committee's Report and the Audited Statement of Accounts for the year 2019-2020\*\*.
3. To elect upto 22 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 2022-2023 or earlier\*\*\*.
4. To ratify the appointments of Smt Gita R Pai, Shri Anant P Pai and Shri B. T. Mallya as Trustees of G.S.B.S. Medical Trust for a period of three years from 01/07/2020 to 30/06.2023 \*\*\*.
5. To appoint an Hon. Auditor for the year 2020-2021.
6. To transact any other business with the permission of the Chair.

For and on behalf of the Managing Committee

Place:Mumbai  
Date : 27-12- 2020.

Smt. Amita A. Kini  
Smt. Bina N. Shenoy  
Shri Satish V. Manel  
**Jt.Hon. Secretaries**

### **P.S.**

1. 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.
2. THE MEETING IS BEING HELD KEEPING IN MIND THE COVID -19 PANDEMIC AND THE BMC RECOMMENDED PROTOCOLS ISSUED IN THIS REGARD.
3. STRICT SOCIAL DISTANCING WILL BE ADHERED TO. MEMBERS WITHOUT MASK WILL NOT BE ALLOWED INSIDE THE HALL. SANITIZER WILL BE KEPT AT THE ENTRANCE. MEMBERS HAVING COLD / COUGH/ FEVER SYMPTOMS ARE REQUESTED NOT TO ATTEND THE MEETING.
4. THE MANAGING COMMITTEE REQUESTS MEMBERS ATTENDING THE MEETING TO CO-OPERATE BY OBSERVING THE ABOVE RULES.

**Please Note:**

1. If there is no quorum by 10.45 a.m. the meeting will be adjourned. Thereafter, the adjourned meeting will be held at 11.00 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. \* The minutes of the 80th Annual General Meeting held on 1st March, 2020, are printed elsewhere in this Report.
- 3.\*\* Members desirous of asking any questions/queries regarding the Annual Report/Accounts must send the same by e-mail to gsbsabha@gmail.com or in writing to the Hon. Secretaries at the Office of the Sabha before Wednesday, 20th January, 2021 before the close of office hours at 7.00 p.m. This will help us to prepare the necessary details to satisfy the queries.
- 4.\*\*\* 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. Shri Laxmikant Prabhu
  2. Smt. Shanteri Nayak
  3. Shri S.D. Shenoy
  4. Shri Bharat S Kini
  5. Smt. Amita A Kini
  6. Smt. Bina N Shenoy
  7. Smt. Prathima P. Pai
  8. Shri Subhaschandra R. Rao
  9. Smt. Tanushree Shenoy
  10. Shri Damodar Mallya

Also, the terms of Shri Prakash M Pai, who was co-opted to the Managing Committee on 24th May 2020, and Smt. Prafula P. Rau, who was co-opted to the Managing Committee on 30th August, 2020, end at the conclusion of this General Body Meeting. They are eligible to be elected to the Committee.

Forms for Nomination to the Managing Committee are available in the Sabha's office from Monday to Saturday (Time: 2 to 7 p.m.). The completed nomination forms should be handed over to the Sabha's Office Manager in the office hours on or before Wednesday, 20th January, 2021.

- 5.\*\*\*\* The G.S.B. S. Medical Trust, vide its letter dated 29th June 2020, informed the Sabha that two of their Trustees, Smt Gita R Pai and Shri Anant P Pai, retired by rotation on June 30th, 2020 and are eligible for re-appointment. The Medical Trust has recommended their re-appointments and have also forwarded consent letters from the retiring trustees to continue as trustees, if re-appointed. The Managing Committee accepted these recommendations at its meeting held on 27th September, 2020, and recommends the same for ratification by the General Body.

The term of Shri N. N. Pal, Sabha's nominated Trustee to the GSBS Medical Trust, ended on 30th June, 2020. As Shri N. N. Pal expressed his inability to continue further, the Managing Committee of the Sabha, at its meeting held on 24th May 2020, decided to nominate Shri B.T. Mallya as a Trustee of the Medical Trust in his place. The Managing Committee recommends this appointment for ratification by the General Body.

# GOWD SARASWAT BRAHMAN SABHA, MUMBAI.

## 85th ANNUAL REPORT

Dear Members,

The 85th Annual Report, together with the Audited Statement of Accounts for the financial year 2019-2020, is presented hereunder.

### PART A – MANAGING COMMITTEE AND MEMBERS

#### 1. THE MANAGING COMMITTEE

The present Managing Committee was formed after the last Annual General Meeting of the Sabha held on 1st March 2020.

The Managing Committee meetings are held once a month. In addition, special Meetings are held, if required. A total of 09 meetings were held from the last A.G.M. till the date of this report, of which the first meeting was a physical meeting and all other meetings were held on the virtual platform. The attendance details of each member is given below.

#### Meetings Attended

1.	Shri Laxmikant T. Prabhu	08 out of 09
2.	Smt. Shanteri N. Nayak	09 out of 09
3.	Shri S. D. Shenoy	08 out of 09
4.	Shri Bharat S. Kini	07 out of 09
5.	Smt. Amita A. Kini	07 out of 09
6.	Smt. Bina N. Shenoy	09 out of 09
7.	Shri Satish V. Manel	09 out of 09
8.	Smt. Mohini M. Hegde	09 out of 09
9.	Shri Uday V. Malya	09 out of 09
10.	Smt. Prathima P. Pai	04 out of 09
11.	Shri Subhaschandra R. Rao	08 out of 09
12.	Smt. Tanushree A. Shenoy	07 out of 09
13.	Shri Dinesh M. Bhandarkar	08 out of 09
14.	Smt. Chitra S. Kamath	05 out of 09
15.	Smt. Bharati V. Bhandarkar	02 out of 09
16.	Shri Damodar B. Mallya	07 out of 09
17.	Shri Prakash M. Pai (co-opted on 24-05-2020)	04 out of 07
18.	Shri Pandurang V. Nayak	08 out of 09
19.	Shri Anil Kamath (resigned on 14-12-2020)	05 out of 08
20.	Dr. Smt. Shobha G. Kini	04 out of 09
21.	Smt. Prafula P. Rau (co-opted on 30-08-2020)	03 out of 04

#### 2. NEW MEMBERS

During the year under review, 13 Patrons and 35 Life Members were enrolled as members of the Sabha. Total number of Members enrolled up to 31.3.2020 is 3263. A list of the Members admitted as Life Members / Patrons from 1st April, 2019 to 31st March, 2020 is given elsewhere in this Report.

## **PART B – PROGRAMMES AND ACTIVITIES**

### **3. PROGRAMMES/CONTESTS/WORKSHOP**

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

Details of programmes held during the year are given below.

#### **A. BHAKTI NATYA TARANG, A MUSICAL PROGRAMME, ON 13th JULY, 2019**

The 4th edition of “Bhakti Natya Tarang” which presents a confluence of bhakti and natya geet, was held on Saturday, 13th July, 2019 at Pracharya B. N. Vaidya Sabhagriha of Raja Shivaji Vidyalaya (King George School), Hindu Colony, Dadar.

The program began at 4 p.m. with natya-geet presented by Nachiket Desai, an award-winning singer who is the grandson of the great music director, Late Vasant Desai. Among the songs he presented was “Mazhe Jeevan Gaane” as a tribute to its composer, Pu La Deshpande on his 100th birth anniversary. Nachiket also presented bhakti-geet which was equally appreciated by the audience. After a short break, Sabha President, Shri Laxmikant Prabhu formally thanked the program sponsors, donors connected with the program and felicitated all artists.

The stage was then taken over, the veteran singer, Pt. Upendra Bhat, who reminded the listeners of his legendary guru, Pt. Bhimsen Joshi. He presented an amazing repertoire of songs and also gave interesting information connected with each of them. Audience were mesmerized by his performance. Both the artists performances were impactful. They received excellent support from the accompanying artists, Raghavendra Mallya on pakhavaj, Shridhar Bhat on harmonium, Siddharth Padiyar on tabla and Ravindra Shenoy on additional percussions. Nachiket Desai performance was anchored by Mamatha Nayak. Sabha is grateful to Shri Sudhir Nayak for his creative inputs to the programme.

The program was sponsored by NKGSB Co-operative Bank and co-sponsored by Redi Port Ltd. Venue support was extended by Indian Education Society. The program was also financially supported by the members and well-wishers of the Sabha.

#### **B. 85th FOUNDATION DAY PROGRAMME ON 18th AUGUST, 2019**

The 85th Foundation day of the Sabha was celebrated on Sunday, 18th August, 2019 at G.S.B. Seva Mandal's Shree Guru Ganesh Prasad, Sion. We remain indebted to all those who started the organization and have carried the mantle of the Sabha's Agenda through these years.

The Chief Guest for the evening was Dr. Rekha Shenoy, a Full time Faculty at the Atharva Institute of Management Studies (AIMS), Mumbai. The programme was kicked off with an interactive session by Smt. Pratima Bhandarkar on challenges faced by teenagers and parents with the onset of social media and proliferation of mobiles.

71 meritorious students who had excelled in academic studies from S.S.C. onwards were awarded silver medals and certificates, sponsored by Smt. Jayashree Ramesh Shenoy. This was the third year in which the accompanying cash awards were replaced by motivational/self-development books, selected considering the age of the awardee receiving the awards. These felicitations were done from the various endowments received by the Sabha over the years for this purpose. The following students were felicitated.

<b>Sr No</b>	<b>Full Name of Applicant</b>	<b>Course of Study</b>
1	Aastha Abhay Bhat	CBSE X
2	Anmol Shailendra Kamath	CBSE X
3	Omkaar Shivananda Shenoy	CBSE X
4	Yash Surendra Pai	CBSE X
5	Aaditya Madushudan Kini	ISCE X
6	Grishma Santosh Balgi	ISCE X
7	Omkar Prashant Rao	ISCE X
8	Sanskriti Santosh Kamkar	ISCE X
9	Shikhiin Prasad Marudkar	ISCE X
10	Shravya Sunil Shanbhag	ISCE X
11	Vratha Vinod Pai	ISCE X
12	Aditya Bhagwant Pai	SSC
13	Ananya Jayant Pai	SSC
14	Anushka Vijaykumar Pai	SSC
15	Janhavi Arvind Kamath	SSC
16	Pawan Suresh Kamat	SSC
17	Sammita Madhusudan Shanbhag	SSC
18	Shanthanu Pravin Shenoy	SSC
19	Siddha Vivek Nadkarni	SSC
20	Swapnil Sunil Shenoy	SSC
21	Tanay Santosh Bhandarkar	SSC
22	Tanvi Prasad Pai	SSC
23	Tejas Santosh Gaitonde	SSC
24	Aniket Pravin Pai	CBSE XII - Science
25	Divyashree Ulhas Bhat	CBSE XII - Science
26	Shreeram Mohandas Bhat	PUC of Karnataka State Board
27	Anoushka Vijendra Bhat	HSC - Science
28	Nishant Shantaram Shenoy	HSC - Science
29	Soumil Krishna Kamat	HSC - Science
30	Sudeep Sudarshan Kamath	CBSE XII - Commerce
31	Aditi Rajgopal Nayak	HSC - Commerce
32	Akshata Prashant Kamath	HSC - Commerce
33	Ashwin Jayendra Prabhu	HSC - Commerce
34	Bhavya Ramnath Bhat	HSC - Commerce

<b>Sr No</b>	<b>Full Name of Applicant</b>	<b>Course of Study</b>
35	Rohini Ganesh Kamath	HSC - Commerce
36	Sangita Santosh Shenoy	HSC - Commerce
37	Sharda Prakash Bhagwat	HSC - Commerce
38	Saksham Shivshankar Kamath	HSC
39	Kirthi Ranganath Kamath	ISCE XII - Arts
40	Archana Raghuram Prabhu	B. Com. (A & F)
41	Kritika Udaya Pai	B. Com. (A & F)
42	Shweta Ajay Pai	B. Com. (BFM)
43	Tanushree Suresh Pai	B. Sc. - Forensic Science
44	Vijaynarsimha Shivanand Nadkarni	B. Sc. - Animation & Visual Graphics
45	Bhavya Vishnu Shanbhag	MMS - Finance
46	Deeksha Arun Shenoy	MMS - HR
47	Ramya Shivanand Nayak	MMS - HR
48	Shreya Nagesh Mallya	MSc Home science
49	Anupa Arunkumar Shenoy	M.Phil - Clinical Psychology
50	Divyashree Vasant Prabhu	M.Pharm
51	Prabha Vishnu Shanbhag	M.Pharm
52	Divya Muralidhar Hegde	C.A.
53	Amogh Ajit Shanbhag	B. E. - Computer Engineering
54	Amruta Ravindra Bhat	B. E. - Computer Engineering
55	Soumya Anil Shenoy	B. E. - Information Technology
56	Ameya Raghuram Bhaktha	B. E. - Electronics & Telecommunication
57	Anant Vaman Nayak	B. Tech Mech IIT
58	Chinmay Ravindra Baliga	B Tech Chem IIT
59	Dhanalaxmi Devidas Bhat	B. Arch.
60	Laxmi Trivikram Acharya	B. Arch.
61	Namrata Mohan	B. Arch.
62	Anasuya Purshotham Kamath	B.L.S.L.L.B.
63	Akshata Anant Bhat	Bachelor of Physiotherapy
64	Akshay Prakash Pai	PGDM in Marketing Management
65	Geeta Madhav Shenoy	PGDM in Management
66	Priyanka Pundalik Prabhu	PGDM in Rural Management
67	Shruti Shantaram Kamath	Masters Of Occupational Therapy
68	Dr Prachi Amrut Shenoy	MDS in Periodontology



Sr No	Full Name of Applicant	Course of Study
69	Anushree Ganesh Nayak	M.E. in Civil Engineering from University of Texas
70	Dr.Pratik Premanand Shenoy	Long Term Ophthalmology Fellowship
71	Supriya Pai	M.S. in Computer Science

The V. R. Shenoy Memorial Vidyanidhi Merit Awards were awarded to the toppers from Class I to Class IX from the beneficiaries of the Sabha's Vidyanidhi Fund. The awardees for this year were:

Sr No	Name of the student	Class
1	Tisha Ganesh Nayak	I
2	Sneha Harish Nayak	II
3	Vedika Venkatesh Kudva	III
4	Kaushal Ganapati Prabhu	IV
5	Ria Ramchandra Naik	V
6	Bhoomika Balkrishna Naik	VI
7	Venkataramana Damodar Pai	VII
8	Harish Devdas Nayak	VIII
9	Sharada Shashidhar Shenoy	IX

From its inception, these awards have been sponsored by Sabha Trustee, Shri B. T. Mallya.

To encourage and boost the kids who contributed their drawings in the last year to Voice of GSB, the quarterly newsletter of the Sabha, they were felicitated with the GSB Promising Talent Award. Again, these awards have been sponsored by Shri B. T. Mallya since inception. The awardees for this year were Kirthi Kamath, Omkar Shanbhag, , Mridula Bhat, Anuradha Pai, Geetanjali Pai, Sadhika Prabhu, Aditi V. Prabhu, Anagha Nayak, Padma Shenvi.

Sabha is grateful to G.S.B. Seva Mandal for providing the venue for the program. Mouth-watering refreshments were sponsored by Nagesh Rama Nayak's 'Café Mysore'.

### C. PHOTO CONTEST ON FACEBOOK DURING GANESHOTS AV, 2019

A theme based photography contest on Facebook was conducted during Ganeshotsav, 2019. This is the second year of the contest. Participants had to click a photograph of Ganesha idol based on the theme announced on our Sabha FB page and post it on Sabha FB page. There were 257 entries over 11 days. Ms. Rashmi Mallya, expert photographer and a freelancer, judged the entries. Daily winners were declared, prizes for which were co-sponsored by NKGSB Co-op Bank and the Sabha.

The day wise winners were:

Day	Theme	Winner
1	No Theme	Sanket Shanbhag
2	Gauri Cha Tanaya	Devendra Pai
3	Modak Hasta	Anita Pai
4	Kanthi Shobhe Haar	Akhila Kamath

5	Aashirwaad	Tara Pai
6	Mooshak Vahan	Shambhavi Kamath
7	Kripa Dhrishti	Akshatha Pai
8	Aarti, Dhoop	Ajay Kini
9	Durvankur Priya Bhaari	Rithika Kini
10	Ekdantaya Lombodarayah Namaha	Sangita Shenoy
11	Pudchyavarshi Lavkar Ya	Varsha Shenoy

**D. MAHATMA GANDHI 150TH BIRTH ANNIVERSARY PHOTO CAPTION CONTEST ON FACE BOOK, OCTOBER 2019**

GSB Sabha conducted a three-day caption contest on its Facebook page to commemorate the 150th Birth Anniversary of Bapu. Select pictures from Gandhi's life were posted at 12am every day on 2nd, 3rd and 4th October and members enthusiastically provided captions for the photographs. These were judged by Dr. Vatsala Ganapathy Pai, Head of Department of Philosophy, Ramnarian Ruia Autonomous College, Mumbai. The winners were announced on Facebook. Prizes (gift vouchers sponsored by NKGSB) were distributed to the following winners :

Day1, (October 2nd) Shailaja Kamath,      Day 2, (October 3rd) Surekha Prabhu  
Day3, (October 4th) Varsha Shenoy

**E. ANNUAL ADHYATMIK PROGRAM ON 23RD NOVEMBER 2019**

Every year, since 1992, the Sabha conducts an Adhyatmik Program wherein an expert speaker delivers a talk on a topic related to spirituality. Preference is given to the talk being in a non-Konkani language to enable us to invite our friends and non GSB supporters to attend the program.

The founder sponsor of this program is Late Smt. Sanjivi Bhat, ex-President of the Sabha and its Mahila Shakha. The programme is supported by generous co-sponsors and sevadars too.

This year, the Annual Adhyatmik programme was held on Saturday, 23rd November, 2019, at the I.M.PaiHall, Kreedha Mandir. The speaker for this year, Br. Yukta Chaitanya, Head of Chinmaya Bhakti Zone (Jogeshwari to Bhayander) spoke on the topic "The Secret to a Successful prayer" The program began with bhajans rendered by members of our Mahila Shakha Bhajan Group. Br. Yukta Chaitanya delivered a very impactful and interactive talk on the topic. He said that Prayer is a means for us to connect to the Higher and put some insight on how to pray, what to pray, why to pray, whom are we praying to, etc. More specifically, he spoke about the things that we should never pray for. Questions posed by the audience were answered at the end. The programme ended with a delicious bhojan prasad, which was enjoyed by all.

**F. CAREER GUIDANCE WORKSHOP CONDUCTED ON 24TH NOVEMBER 2019**

The Sabha, in collaboration with G.S.B. Sarvajanic Ganeshotsav Samiti, Wadala, conducted "Marg Darshan – A Career Guidance Workshop" on Sunday, 24th November, 2019, at the third floor Hall of Gokarna Parthagali Jeevotam Math, Shree Ram Mandir, Wadala.

Shri Rajan Bhat, Trustee Chairman of GSB Sarvajanic Ganeshotsav Samiti, delivered the welcome address. He said that students are faced with a wide array of bewildering choices

and this workshop was an attempt to provide them information of certain career paths which they could choose.

Smt. Pratima Bhandarkar, a student counsellor, gave an interactive presentation on "Pointers for choosing a career." giving the students a good overview of the points they should keep in mind while choosing a career.

After this, the industry specific sessions were taken by experts. Each expert covered a specific industry giving a broad overview of the same. Sessions covered were:

- Beauty and Salons by Sneha Shenoy Dedhia
- The field of forensic by Sunil Gaitonde
- Hotel Management by Anil Paranjpe,
- Roles in Software Industry by Amol Pai
- Health Care Management by Chandana Pai
- Automation and Robotics by Prashant Hosangadi
- Tourism by Smeeta Gulvady
- Patents and IPRs by Ashutosh Kane.

The program concluded with a Vote of Thanks by our Sabha President Shri Laxmikant Prabhu.

It was a one-day workshop inclusive of lunch and refreshments.

The Sabha and GSB Sarvajanik Ganeshotsav Samiti remain grateful to SMS Financial Services Pvt Ltd. for sponsoring the event, Shree Samsthan Gokarn Parthagali Jeevotham Math, Shri Ram Mandir, Wadala, for providing us the venue and to the faculty for conducting their respective sessions

#### **G. HERITAGE WALK ON 22ND DECEMBER 2019**

Day by day as we grow, the city that we live in grow around us; we shape each other, sometimes knowingly sometimes unknowingly. This has been happening for generations, every Gowd Saraswat Brahmin would have heard of their forefather's migration to this city, our elders never fail to remind us of the sacrifices and the glorious past of the Mumbai city.

Thus, a group of early morning inquisitive enthusiasts commenced on the tour to dwell deep into the layers, into the visual story of part of the heritage precinct, starting from the newly conserved Flora Fountain to the Bhikha Behram Parsi Well, through the heritage predict to the Wellington Fountain. All the participants appreciated the importance of heritage conservation, looking at the efforts carried out on Flora fountain and Ismailia Building (Zara store). The stories were narrated based on 3 P's i.e. place, purpose & people.

All the participants were awe struck, as they passed various structures and its connection with the then rich and famous, many whose richness was closely connected to the sea. One of the purposes of such heritage tours is to create awareness of the intrinsic value of conservation of our heritage and the effects of apathy. Keeping the element of water as the start and never-ending theme, the tour concluded at the Wellington fountain.

The tour was highly appreciated by all the participants. The tour was conducted by Subhas Rao Mallya a history enthusiast (Sabha Committee member), with Sheela S Iyer from the Dept. of Tourism, with inputs by experts from University of Mumbai, Conservation

laboratory CSVSM Museum & inputs from Dr Kurush Dalal, Dr Prachi Moghe, Dr Suraj Pandit from University of Mumbai and Dr Anand Kanitkar Deccan College Pune.

#### **H. SNEH MILAN PROGRAMME**

The Managing Committee and Mahila Shakha Committee of the Sabha jointly presented a Sneh Milan program for our members which was held on 25th January, 2020, on our Kreeda Mandir grounds.

Shri Vivek Vasudev Kamath, Managing Director & General Manager, Abbott Healthcare Private Limited and his wife, Smt Vijaya Vivek Kamath, an entrepreneur was the Chief Guests. Both Sabha President, Shri Laxmikant Prabhu, and Mahila Shakha President, Smt. Prafula Rau, welcomed the audience. Shri Laxmikant Prabhu felicitated Shri Vivek Kamath while Smt. Prafula Rau felicitated Smt Vijaya Kamath.

The GSB Sabha Talent Recognition Award, of which the founder sponsor is Late Shri K M Kamath, was awarded to Pt.Upendra Bhat, a renowned vocalist.

The 'Vatsala R Shenoy Memorial GSB Woman Entrepreneur Award', instituted Smt. Sadhana and Shri Sunil Shenoy of USA, was presented to Dr Krishna Umesh Pai, Retired Sr. Scientist from BARC and proprietor of Krsna Enterprises, Director at Earthcrop Biofertilizers Pvt. Ltd. and Active Auto Insulation Pvt. Ltd.

The Chief Guest Shri Vivek Kamath addressed the audience, followed by a 'Vote of Thanks' by Shri S D Shenoy.

There was a lucky draw for which two prizes were sponsored by Smt. Suman Kini and Shri Radhakrishna Kamath of Kamath Caterers.

The highlight of the program was a musical dance drama, 'Panchakanya' presented by our Mahila Shakha. It depicted the lives of Sita, Mandodari, Tara, Ahalya and Draupadi. It had 21 participants, with ages ranging from 11 years to 70 years Sabha received banner support for this program from NKGSB Co-op Bank, Organica Biotech and Usha Corals. Certain individuals also extended financial support to the program.

#### **I. SENIOR CITIZENS PICNIC ON 9th FEBRUARY, 2020**

The Sabha's annual senior citizen's picnic, with accompanying non-senior citizens was held on Sunday, the 9th February 2020, with a trip to the Uttan-Gorai area, starting with the majestic Golden Pagoda followed by the lush green ecoforest, Keshav Srushti. There were 84 participants including the organizers.

After reaching Uttan-Gorai, a representative from Golden Pagoda guided the group around the magnificent monument and explained the history of the structure and provided details of its awe inspiring architecture. After a quick tour in the viewing gallery of the Pagoda, the group gathered for a 10-minute Vipassana session that gave a sneak preview to the unique meditation technique. After this, participants spent some time walking around the art gallery which is one of Asia's largest and hosts more than 100 paintings depicting the life of Prince Siddhartha who then became Gautam Buddha.

After this uplifting start and sounding the huge gong which symbolizes a desire to return to the place, all the participants after a 20-minute ride reached Keshav Srushti. Reaching there at lunch time, the group was welcomed with a wonderful lunch cooked with fresh, organic vegetables grown at the eco-forest. There were interesting games organised by Sabha volunteers. After the games, guides at Keshav Srushti took participants for a walk around the

nature park, showcasing the different biological diversity, the embedded agriculture college and the Go-shaala which gave everyone an opportunity to feed and pet the cows. The trip lasted for an hour and gave everyone a refreshing connects with nature which was followed with high tea.

Smt. Roopa and Vishnu Prabhu provided financial support for the buses used in the picnic. They are doing this now since several years and we are grateful to them for the same.

#### **4. MAHILA SHAKHA COMMITTEE**

The Mahila Shakha conducts several programs throughout the year. A detailed Report of the Mahila Shakha is printed elsewhere in this report.

The Matrimonial Information Service is a very popular activity conducted by the Mahila Shakha Committee. On the 2nd and 4th Saturday of every month, this Service is provided at the Sabha's Office between 4.00 p.m. and 6.00 p.m. where the parents of eligible boys/girls come and exchange information/ horoscopes.

The Mahila Shakha Committee also compiles list of eligible boys which is available on our website [www.gsbsabhamumbai.org](http://www.gsbsabhamumbai.org). Information about eligible girls is available in Sabha office.

Periodic get-togethers of eligible boys and girls along with their parents/guardians are held, under the banner 'PARICHAY', where the youngsters are given an opportunity to interact with each other. During the year 2019-2020, the 73rd, 74th and 75th get-together of eligible boys and girls were held.

Mahila Shakha created a Whatsapp group 'GSBS MS PARICHAY' to provide faster and more effective service to members.

#### **5. MONTHLY SATSANG**

The Sabha conducts a monthly satsang, since February 2003, for discussions on the Holy Texts. This Satsang Samuha had been started under the leadership of Shri N. G. Pai, who led the group successfully, for 11 years, from its inception to his demise in March, 2014. The Sabha has been fortunate to have the services of Shri Venkataramana S. Bhat, who leads the Samuha now.

The group meets generally on the second Saturday of every month. After Shloka wise study of Bhagvad Gita (which was completed twice), the group has now taken up Tattvabodha for discussion. Each participant is encouraged to share their understanding of the shlokas taken up for discussion on that day. Shri V. S. Bhat then sums up the discussions.

Shri V S Bhat then narrates stories from Srimad Bhagvatam, alongwith their significance.

We are grateful to Shri V S Bhat for leading this group since 2014. The group has not met since April 2020 due to the Covid pandemic.

#### **6. BHAJANS / RELIGIOUS PROGRAMMES :**

- a) The weekly bhajan seva is offered on Tuesdays in the Sabha office by the Mahila Shakha Bhajan Group.
- b) The Annual Pooja at Shree Walkeshwar Kashi Math was held on 5th January, 2020.
- c) Sutta Punnav was on 14th August, 2019. New jannuves, blessed by Bhat maam, were distributed at Sabha office from 8 a.m. onwards on that day.

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- d) The Mahila Shakha Bhajan Group of the Sabha performed bhajan seva as under :
- i. 20th April, 2019, Bhajan Seva at Walkeshwar, Saturday Bhajan Pali.
  - ii. 17th May, 2019, Ekkabhajan at Walkeshwar held on account of Shishya Sweekar Amrit Mahotsav of HH Shrimad Sudheendra Teertha Swamiji.
  - iii. June 11th and 12th 2019, Bhajan rendered on occasion of H. H. Shrimad Samaymeendra Teertha Swamiji's visit to Walkeshwar Shree Kashi Math.
  - iv. 12th July 2019, Ekka Bhajan at Sri Ram Mandir, Wadala Math on the occasion of Ashadi Ekadashi
  - v. 6th August & 10th August 2019, Sri Walkeshwar Kashi Math during Bhajan saptha.
  - vi. 10th September 2019, At Sri Ram Mandir, Wadala Math on the occasion of Ganesh festival.
  - vii. 1st October 2019, Bhajan at Sri Balaji Mandir, Vashi on the occasion of Navratri festival.
  - viii. 16th November, 2019, Bhajan Seva at Walkeshwar, Saturday Bhajan Pali.
  - ix. 23rd November, 2019, Bhajan at Kreedha Mandir on the occasion on Sabha's Annual Programme.
  - x. 29th November, 2019, Bhajan at Kreedha Mandir on the occasion of Durga Namaskar organised by Mahila Shakha.
  - xi. 8th December, 2019, Ekka Bhajan at Balaji Mandir, Kurla, on the occasion of Gita Jayanti.
  - xii. 26th January, 2020, Bhajans at GSB Samaj (Western Suburbs), Goregaon, on the occasion of their Golden Jubilee.
  - xiii. 28th January, 2020, Bhajans at Walkeshwar in front of Swamiji's deity.
  - xiv. 15th February, 2020, Bhajan Seva at Walkeshwar, Saturday Bhajan Pali.

## **7. SPORTS ACTIVITIES**

Details of sports activities, carried out at the Sports Club and its adjoining play-ground, are as under :

### **(A) V. R. SHENOY MEMORIAL INTER GSB CRICKET TOURNAMENT**

The 10th Edition of Sabha's V.R.Shenoy Memorial Inter G.S.B Cricket Tournament was held on Sunday, 1st December, 2019, at our Kreedha Mandir grounds.

The tournament was inaugurated by Shri Sanjay Patil, a member of selection panel of Ranji Team. Guests of honour were Shri Arvind Sawant, ex MCA Committee member and Shri Kedar Godbole, ex-player in Mumbai and West Zone junior teams. A lamp was lit in memory of Shri V R Shenoy

There were a total of 12 boy's teams representing 1) GSB Sabha, Andheri 2) GSB Seva Mandal, Sion 3) GSB Sabha, Kalyan 4) GSB Sabha, Dombivili 5) GSB Sabha, Mira Bhayander, 6) GSB Sabha, Walkeshwar 7) GSB Sabha, Mulund 8) GSB Sabha, Kurla 9) GSB Sabha, Khar Danda 10) GSB Sabha, Dahisar Borivali 11) GSB Sabha, Vasai and the host team 12) GSB

Sabha, Mumbai. There were three ladies team participating 1) GSB Seva Mandal, Sion 2) GSB Seva Mandal, Dombivili and 3) GSB Sabha, Dahisar Borivali.

All the matches were played with true sportsman spirit. The ladies final was played between the teams from Dahisar- Borivali and Seva Mandal and Seva Mandal emerged winners. In the lady's category, Anika Nadkarni was the Best Batsman and Vinayshree Prabhu was the Best Bowler, both players represented GSB Seva Mandal.

The men's final was a high voltage game played between GSB Sabha, Dahisar Borivali and GSB Seva Mandal, Sion. The match was a 'nail biter' till the last ball and was won by GSB Sabha, Dahisar Borivali. Kaustup Kamath was the Best Batsman and Naresh was the Best Bowler, both players were from the winning team. Prize distribution was by the hands of Shri K. Madhusudan Shenoy, General Manager (Marketing), Kaira Can Company Ltd and a regular supporter of the Sabha. The prime sponsor for the tournament was Shri Sunil Shenoy, USA, son of late Shri V. R. Shenoy. Financial Support for the tournament was extended by NKGSB Co-op. Bank, Saraswat Co-op. Bank, Shri Prashant Puranik and Shri Madhusudan Shenoy.

#### **(B) M. R. PAI MEMORIAL CARROM TOURNAMENT FOR PHYSICALLY CHALLENGED**

The Sabha held its annual M. R Pai Memorial Carrom Tournament for the Physically Challenged on Sunday, 19th January, 2020 at the I.M.Pai Hall of its Sujir Gopal Nayak Memorial Kreedha Mandir. As in the earlier years, the tournament was sponsored by Bank of Baroda and was held under the auspices of the Mumbai District Carrom Association.

The tournament was inaugurated by Shri Laxmikant Prabhu, President of the Sabha. About 151 participants from various institutions working for the welfare of the physically challenged participated in the tournament.

There were 5 Categories viz. Physically Challenged, Wheel Chair, Mentally Challenged, Hearing Impaired and Women. 3 prizes were given in each category at the hands of Shri Mandar Kasare of MDCA at a prize distribution function held in the evening. Distinguishing feature of this year's event was that there were participants from the organization called the Parents of Down's Syndrome (PODS). Besides this, there were few participants who did not represent any institution and had come on their own. Lunch and refreshments were provided to all the participants during the day-long event.

#### **(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.

We have tied up with a Sports Academy to provide coaching in various disciplines such as cricket, football, athletics and several people are taking the benefit of the same.

Our cricket team participated in the Kanga League Knock-out matches and cricket tournaments recognized by MCA.

#### **PART C – CHARITABLE INITIATIVES**

The Sabha manages 8 Funds for extending financial support to our Community members belonging to the economically weaker sections. Each Fund is designed to meet a specific need, be it educational assistance, medical aid etc. All these Funds have been created, either by specific donations to the Fund or by transferring amounts from the surplus of the Sabha.

The details of the 8 funds are as under :

## **8. TWO FUNDS FOR EDUCATIONAL ASSISTANCE**

Educational assistance granted by the Sabha during the year was Rs. 11,13,000/-. The two funds set up for this purpose are :

### **1. VIDYANIDHI FUND**

The Sabha has been disbursing Educational Assistance to the needy students of our Community for pursuing school/ graduate/ post-graduate/ professional studies from its Vidyanidhi Fund. The total amount disbursed in FY 2019-2020 was Rs. 5,11,000/-, as under :

School Students	103 students	:	Rs. 2,06,000/-
College Students (upto graduate level)	72 students	:	Rs. 1,80,000/-
Post-graduates, professionals etc.	25 students	:	Rs. 1,25,000/-
Total	193 students		Rs. 5,11,000/-

### **2. GSB HIGHER EDUCATION AID FUND**

**(Principal Sponsor and Donor : Shri Gurpur Dattananda Bhat)**

This fund had been set up from the funds bequeathed by Shri Gurpur Dattananda Bhat for this purpose and is used to extend educational assistance to meritorious students pursuing professional studies from anywhere in India. This is the only charitable initiative of the Sabha where benefits are extended to students from outside Mumbai as well. Total amount of Rs. 6,02,000/- has been disbursed to 15 students pursuing education in Medicine, Dentistry, Pharmacy, Engineering and Architecture. Of this, 9 beneficiaries are boys and 6 are girls. 11 beneficiaries are from Mumbai and 4 are from out of Mumbai.

## **9. THREE FUNDS FOR SENIOR CITIZEN WELFARE**

The Sabha reaches out to the deprived senior citizens from our community by providing relief from the following three Funds :

### **1. GSB SENIOR CITIZEN ADHAAR FUND**

**(Earlier called DESTITUTE SENIOR CITIZEN WELFARE FUND)**

This Fund was launched in 2006 as the Destitute Senior Citizen Welfare Fund for the welfare of needy senior citizens of our Community, on a suggestion made by Smt. Sanjivi Bhat, ex-President of the Sabha and its Mahila Shakha. The assistance is given in terms of quarterly financial disbursement of Rs. 1,500/- per quarter to each beneficiary. A total of 41 beneficiaries were provided assistance of Rs. 2,31,000/- from this Fund during this year.

Recently the Sabha decided to merge the Destitute Senior Citizen Welfare Fund with the MS Senior Citizen Adhaar Fund (detailed below) and the combined Fund is called the GSB Senior Citizen Adhaar Fund.

### **2. GSB SENIOR CITIZEN MEDICAL WELFARE FUND**

A very generous donation of Rs.50 Lakhs by Shri Gurpur Dattanand Bhat in memory of his late wife Smt. Shanta Bhat enabled the Sabha to launch the **GSB SENIOR CITIZEN MEDICAL WELFARE FUND**. The fund is dedicated to meet the domiciliary medical expenses of economically weak senior citizens of our Community.

This Fund is used to support our needy senior citizens with their cost of daily medicines for various ailments such as asthma, diabetes, blood pressure etc. We are also supporting some cases where there is need of regular dialysis. Once the Committee verifies the application, the application alongwith related medical papers is sent to Dr. R. N. Kini, Mahim, who is our panel doctor. Dr. Kini scrutinizes the application and verifies it from a medical point of view. He validates the medicines prescribed and, accordingly, recommends a monthly limit upto which medicine cost can be reimbursed by the Committee. Accordingly, quarterly reimbursements are done to the beneficiaries against the bills submitted by them.

During this year, 37 beneficiaries were disbursed total assistance of Rs. 7,95,299/- from this Fund.

The Sabha is grateful to Dr. R. N. Kini for the services rendered by him in support of this activity.

**3. M.S. SENIOR CITIZEN ADHAAR FUND**

The Sabha's Mahila Shakha celebrated its Diamond Jubilee with a programme held on 26-02-2017. From the surplus generated by this program, the Mahila Shakha Committee set up the M.S. Senior Citizen Adhaar Endowment Fund of Rupees five lakhs, interest of which is to be used to facilitate the stay of needy GSB senior citizens in old age homes, for such senior citizens who have a need to get admitted but do not have the necessary financial resources to do so.

During this year, disbursement of Rs. 56,000/- was done from this Fund to facilitate the stay of a senior citizen couple at Shantikunj Sevashram at Panvel.

This Fund has now been merged with the GSB Senior Citizen Adhaar Fund.

**10. TWO FUNDS FOR EXTENDING MEDICAL AID**

The Sabha extends aid for hospitalization and surgeries from the following funds :

**1. MEDICAL AID FUND**

This Fund was launched during the GudiPadvaSneh Milan programme of 2009. Over the years, a corpus of Rs. 26.15 lakhs has been established which has been invested and interest wherefrom is used to disburse assistance for hospitalization and surgeries.

**2. MEDICAL AID FUND (CRITICAL ILLNESS)**

During the year F Y 2017-2018, the Sabha received Rupees Fifty Lakhs bequeathed by Shri GurburDattananda Bhat for providing medical aid. In order to optimally utilize the funds available, the Committee decided to credit these funds to a separate endowment called Medical Aid Endowment Fund (Critical Illness), with the interest therefrom to be used for assistance towards critical illnesses. 23 critical illnesses have been defined.

During this year, 17 beneficiaries were extended total medical aid of Rs. 3,48,000/- from both these Funds

**11. M.S. MARRIAGE ASSISTANCE FUND**

The MahilaShakha Committee manages a Marriage Assistance Fund from which financial assistance is disbursed to support the marriage of daughters of our community. Two families were supported during this year with total assistance disbursed being Rs 50,000/-

## PART D – ACCOUNTS

### 12. ACCOUNTS

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

	(Rs. In lakhs)	
	2019-2020	2018-2019
<b>INCOME</b>		
a. Interest Income	29.29	27.91
b. Donations & Hall Booking Charges Received	16.63	36.38
c. Income from Advertising, Sports Activities etc.	24.94	24.40
<b>TOTAL INCOME (A)</b>	<b>70.86</b>	<b>88.69</b>
<b>EXPENDITURE</b>		
a. Property Expenses	2.91	49.71
Less : met from designated fund	0.46	48.13
	2.45	1.58
b. Establishment Expenses	10.54	8.19
c. Expenditure on Trust Objects	41.81	42.47
d. Depreciation	2.64	1.26
e. Contribution to Charity Commissioner Public Trust Fund	0.93	1.34
<b>TOTAL EXPENDITURE (B)</b>	<b>58.37</b>	<b>54.84</b>
<b>SURPLUS/(DEFICIT) (C = A-B)</b>	<b>12.49</b>	<b>33.85</b>
Less : Transferred to funds (Net) (D)	12.81	38.40
Excess/(Deficit) of Income over Expenditure (E=C-D)	<b>(0.32)</b>	<b>(4.55)</b>
Investments at year end	409.19	378.16
Total Assets at year end	499.27	468.51

The following observations are to be noted :

1. A tabular comparison of expenditure on trust objects over past 5 years is given below

Amt. in Rs.

Sr No	Expenditure On	2015-16	2016-17	2017-18	2018-19	2019-20
1	Educational assistance and awards	5,79,175	5,96,003	5,14,736	10,59,253	11,67,334
2	Medical Aid, Domiciliary Health Care Assistance, Destitute benefit and Marriage Assistance	11,46,655	9,74,386	11,54,653	14,03,263	14,80,299
3	Religious Expenses	36,769	52,097	25,127	16,004	30,395
4	Expenditure on Sports	4,65,043	9,94,790	13,60,095	10,36,195	6,77,289
5	Expenditure on Social Functions and Activities	4,97,853	10,80,727	6,98,173	7,32,256	8,25,459
	<b>TOTAL</b>	<b>27,25,495</b>	<b>36,98,003</b>	<b>37,52,784</b>	<b>42,46,971</b>	<b>41,80,776</b>
	<b>% of Total Expenditure</b>	<b>72.95%</b>	<b>74.45%</b>	<b>78.32%</b>	<b>78.24%</b>	<b>71.80%</b>

Our expenditure on our community outreach charitable initiatives (listed in Serial No 1 and 2 above) have increased steadily over the years. The Sabha is only a channel and we ensure that donations made for specific purposes are utilized for the same. It is the increased support of sponsors, donors and supporters over the years that has enabled us to increase our disbursements and reach out more to the needy from the community. We look forward to this support in future years also.

1. In earlier years, the Sabha used to maintain separate Sports Committee Fund and all surpluses from sports activities were transferred to this Fund for further utilization for the same purpose. The Sports Activities of the Sabha comprise of conducting sports coaching activities with a Sports organization on revenue share basis and use of our facilities for which we collect usage charges. As this model does not require a continuous and significant outlay of resources, the Managing Committee has decided not to maintain a separate Sports Committee Fund and the balance of Rs. 19.84 lakhs in this Fund as on 31-03-2019 has been transferred to Income and Expenditure Account. Also, current year surplus of Rs. 4.67 lakhs from Sports Activities has been retained in the Income and Expenditure Account. Sports activities have become a major revenue generator for the Sabha and this decision will enable us to use the surplus generated from this activity for our community outreach activities.
2. During the Kreedha Mandir repairs and renovation project, we had to encash our investments to meet the required outlay. With support from the donors, we have been able to recoup the investments. Investments as on 31-03-2020 are at Rs. 409.19 lakhs (P.Y. 378.16 lakhs). This has enabled the Sabha to report higher interest income, even with falling interest rates.
3. One reason for the increase in establishment expenditure is the change in our accounting policy of reporting electricity expenses without netting off recoveries from hall usage. The recoveries are shown separately under Income from Other Sources.

## **PART E – OTHER MATTERS**

### **13. RENOVATED KREEDA MANDIR**

Kreedha Mandir is available for booking. I. M. Pai Hall is now air-conditioned. Security is enhanced by the adding of CCTV system. There are attractive discounted rates for GSBs and ample parking space is available. The hall, capacity is of 150 people, is ideal for the ongoing Pandemic, BMC guideline of accommodating not more than 50 members for any function. Hence ideal for engagements, birthday parties, mehendi, sangeet, brahmopadesham or family get-togethers. We request all members to keep this in mind and give first preference to the renovated air-conditioned hall, whenever they need to do a booking.

### **14. VOICE OF GSB**

Voice of GSB (VoG) is the RNI registered quarterly newsletter of the Sabha, published for the first time for the July-September 2007 quarter. The newsletter is dispatched to all the members and gives information about programmes held, announcements of future programmes and also articles of general interest. VoG is the voice of the GSB Community and we also print news of other GSB organizations in the same. We have added regular features such as “GSB Legends”, “Phanchadika”, “GSB Talents to Watch” in this newsletter.

We invite contributions from the members, as also drawings/stories etc. from members kids, which they can send at gsbvog@gmail.com or to our office.

We also appeal to members to financially support this newsletter by sponsoring pages in this publication. Each page is available for sponsorship under any given mast head for Rs.1,000/- only, a line will be inserted on the bottom of such pages indicating your name. Printing and postage costs money and we are grateful to advertisers who are regularly supporting us in this endeavor. Members have also used this newsletter to share joyous moments such as Anniversaries, Milestone Birthdays, Educational Achievements etc. VoG reaches approx. 2300 households. Please consider advertising in VoG.

During the Lockdown since hard copies could not be printed nor posted, we are happy that we could maintain the issue of VoG by releasing e-vog our digital version. It also gives us immense pleasure to inform that we released a "Lock down special issue". We would like to thank, all the contributors of articles for this special issue from around the globe. We received many appreciative messages which is a testimony that this issue was very well received.

## 15. ACKNOWLEDGEMENTS/ THANKS

The Managing Committee is extremely grateful to

- a) **OUR TRUSTEES:** Shri B. T. Mallya , Shri N.N. Pal and Smt. Sudha.G.Pai for their guidance and support.
- b) **OUR AUDITOR:** Shri Shrikant Prabhu, C.A. for his honorary audit services to the Sabha.
- c) **OUR SPONSORS, DONORS & ADVERTISERS:** who have been generous to extend financial help via sponsorship, Donations and Advertisements.

## 16. OBITUARY:

### Smt. Prema Kuloor – (09-04-1932 to 27-05-2019)

Prema-mai left all of us on May 27th, 2019. Prema-mai was associated with Sabha's Mahila Shakha since 1971. She was the Secretary / Vice President of the Mahila Shakha under the President-ship of Smt. Sanjivi Bhat, whom she considered to be a friend, philosopher and guide. When H H Shrimad Sukrateendra Swamiji wished that GSB ladies should study Bhagvad Gita and chant daily, Shri K G Kamath (Gopimaam) selected her for that role and she conducted Bhagvad Gita classes for the ladies. She was the Mahila Shakha President for 1992-1993. She enjoyed the Mahila Shakha bhajan class on Tuesdays and was well versed with a number of bhajans and had a melodious voice. Prema-mai was a regular patron of Sabha's annual Senior Citizen picnic for several years. For these picnics, she used to write short skits for us. We miss her dearly and pray for strength to the family members to bear with the loss.

### Shri Krishna Manjunath Kamath (Koganna) (passed away on 31st October 2019)

Our dear, Shri Krishna Manjunath Kamath, Koganna to most, passed away on 31st October, 2019. He had served for a long time in the Managing Committee of the Sabha.

He was part of the team which worked under the leadership of Smt. Sanjivi Bhat on the Kreedha Mandir Renovation Project which was taken up in the 70s and 80s and led to the present Sujir Nayak Memorial Kreedha Mandir Building being inaugurated in 1984. He was the Chairperson of the Sports Pavilion Committee and, in recognition of his efforts, the then Managing Committee named the office room at Heera House as K.M. Kamath Hall. This name continues to the office after it has shifted to Shree Nidhi Apartments.



Shri K. M. Kamath was personally concerned about the greenery at the Kreedha Mandir grounds and had, even recently, donated two saplings for planting on the grounds.

On a suggestion made by him, backed by an endowment donation, the Sabha added one more feather to its cap by instituting the **G.S.B. Talent Recognition Award** to honour personalities from our Community who have excelled in fields of arts, fine arts and literature. The first felicitations were made during Gudi Padva Sneh Milan 2006 and continue till date.

We will miss Koganna and pray for strength to the family to bear with this loss.

**Shri G. Aravind Rao – (06-06-1933 to 13-12-2019)**

He was a staunch supporter of the entire GSB community and GSB Sabha, Mumbai. We will be forever indebted to him for his assistance always in our time of need. We always received his banner support for our Programmes. We are privileged to carry the Evergreen back cover page advertisements in every issue of Voice of GSB and our Annual Reports for so many years. He would also willingly acceded to our requests for support to the Sabha programs. We were privileged to have him as Chief Guest and Guest of Honour on several occasions, and the last occasion which he graced with his presence was the Platinum Jubilee Celebrations of the Sabha held on 4th January, 2009.

Recently, due to health issues, he could not be physically present for Sabha programs but he continued supporting us for the same.

We have lost a great community leader. Our hearts are deeply saddened by his loss and our thoughts and prayers are with his family.

The Managing Committee offers condolences to the families of Sabha's members who have passed away during the year under review.

For and on behalf of the Managing Committee

Place:Mumbai  
Date : 27-12- 2020.

Smt. Amita A. Kini  
Smt. Bina N. Shenoy  
Shri Satish V. Manel  
**Jt.Hon. Secretaries**

## REPORT OF THE GSB SABHA'S MAHILA SHAKHA FOR 2019-2020

The following programmes were held by G.S.B. Sabha's Mahila Shakha during 2019-2020:

**9th June 2019:** Mahila Shakha held its 73rd Get-together of eligible boys and girls along with their parents, under the 'PARICHAY' banner, at G.S.B.Mandal's Shri Sitaram A.Pai Memorial School, Dombivili.

Mahila Shakha Vice President, Smt. Maya Nayak felicitated Mr. Gokul R. Kamath, the sponsor of this event. Mr. Kamath, himself an eligible bachelor, was pleased and expressed his gratitude and appreciated the sincere efforts of the MS.

The get to gather was well attended from members in and around Dombivili. The warmth and support given by GSB Mandal Committee members needs to be appreciated. They provided refreshments to all attendees. They were impressed with our Mahila Shakha PARICHAY service and requested us to conduct more such get togethers for which they assured their help as needed by us.

This get-together event was appreciated and well received by all the attendees.

**2nd August, 2019:** Mahila Shakha organised Sharavan Haldi Kumkum, sponsored by Smt. Purnima Nayak, at Dwarkanath Bhavan Hall, Sri Wadala Math.

The special attraction of this Shravan Haldi Kumkum was Managla Gauri khel by Kalpataru Sakhi Parivar. Anchoring by Smt. Swati Pendse enhanced the beauty of this performance. She explained that Mangala Gowri celebration is one of the most important for the new brides in Maharashtra. Mangal Gowri Vrata is observed on Shravan Mangalvars, specially by newly married women, in the first five years of their marriage.

The Sakhis adorned in traditional Brahmin Nauvari saree performed khel which involved singing folk-songs while dancing and playing cultural games such as Zhimma, Bhetka, Ghatoda and Fugadi etc. each with different styles related to daily household chores like washing clothes, churning of buttermilk etc. Anchor Smt. Pendse said those days there were no other entertainmentlike modern days and these activities helped the women to keep themselves physically fit.

The audience enjoyed the performances. The programme ended with vote of thanks to the team and all present. Mangala Gauri Khel was well received by all.

**15th August, 2019 and 22nd September, 2019:** Mahila Shakha were invited by Goregaon G.S.B. Samaj (W.S.) to present their musical play on the lives of the great saints of Maharashtra, "Sant Virasat" on 15th August, 2019, at Dahisar Sri Kashi Math, in a function organized as part of the Golden Jubilee Celebrations of the Samaj. This play had first been presented by Mahila Shakha as part of the Sneh Milan celebrations of the Sabha in 2019.

Mahila Shakha also had the blessed opportunity to perform the same musical play in the august presence of H. H. Shrimad Dwarakanath Tirtha Shripad Vader Swamiji, Mathadipati, and H.H. Shrimad Vidyadheesh Tirtha Shripad Vader Swamiji, Shishya Swami, of Shree Samsthan Gokarna Parthagali Jeevottam Math on 22nd September, 2019, at Dwarkanath Bhavan Hall, Sri Wadala Math.

**3rd November, 2019:** Mahila Shakha held its 74th get-together of eligible boys and girls with their parents, under the 'PARICHAY' banner, on 3rd November, 2019 at Karnataka School, Erandwane, Pune. Samyukta Konkani Sabha, Pune supported us in conducting this programme. After successful PARICHAY get-togethers in and around Mumbai, this was the first PARICHAY outside Mumbai, for the benefit of our community in Pune. This PARICHAY was a huge success. There were registrations of eligible boys and girls residing in and around Pune. There were many who attended to know

about the get-together. People from Goa, Chiplun, Belgaum also attended this programme. We appreciate the support and co-operation of Samyukta Konkani Sabha, Pune and their volunteers in successfully organizing this programme.

This programme was sponsored by Shri Manjunath Nayak of Pune, grandson of Late Shri S. P. Tonse, who was instrumental in starting matrimonial service of our Sabha.

With the resounding success of “PARICHAY” outside Mumbai, the Mahila Shakha plans to have more out-station get-togethers of PARICHAY in future.

**17th November, 2019:** Bhajan Competition was held at I. M. Pai Hall, Kreeda Mandir. The participants were categorized in various age groups. The time limit to sing was 3 minutes. The categories and winners were :

Age Group	Winner	1st Runner Up	2nd Runner Up
From 5 to 15 yrs	Shobita Shenoy	Smruti Nayak	Harshada Pai
From 16 to 55 yrs	Sulakshana Pai	Prathibha Prabhu	Swati Shenoy
56 years and above	Jaya Kamat	Lata Shenoy	Sheela Nayak

The participants were accompanied by Smt. Maya Nayak on harmonium and Smt. Pratibha Prabhu on taal. The judges for the event were Smt. Rekha Shenoy and Smt. Vaishali Shenoy. The programme was a huge success.

**29th November, 2019 :** Durga Namaskar Pooja was organized on Friday at I.M.Pai Hall, Sujir Gopal Nayak Memorial Kreeda Mandir. In this Pooja, Goddess Durga Devi was invoked. This Pooja helps in removing obstacles and is performed on Ashtami, Navami, Poornima or Friday. The Pooja was conducted by pair of couples, Smt. Anita Hegde and Shri Prakash Hegde, Smt. Amita Kini and Shri Ajay Kini, under the auspices of Shri Veda Vyas Bhat of Thane. Bhajans by Mahila Shakha added to Divinity of the occasion. Kumkumarchane and 108 Namaskars were offered by the ladies. Bhatmaam prayed to the Devi to bless Sabha, its Committee members and their families, as well as the members present and their families. Mahila Shakha is grateful to the sponsors, and special thanks to Mahila Shakha President Smt. Shanteri Nayak for sponsoring ladoos to the sponsors. The program ended with Bhojan Prasad.

**5th December, 2019 :** Mahila Shakha organized a talk on Cancer awareness and a Cookery Competition at I. M. Pai Hall, Sujir Gopal Nayak Memorial Kreeda Mandir on the occasion of their “Get-Together” programme. Shri B T Mallya, Trustee of our Sabha has donated towards Cancer awareness, in memory of his wife Late Smt. Pratima Mallya. Dr. Shravan Shetty of Asian Cancer Institute gave an informative talk on Cancer awareness. He explained various types of Cancers through his presentation and stated that in case of early detection of the disease it can be cured easily. Shri B. T. Mallya graced the occasion and emphasised on everyone to get themselves examined in order to avoid the risk. Even though the treatment is expensive, there are many schemes of Government and Insurance companies to cover this. The programme was well received by all.

**17th January, 2020 :** Mahila Shakha organized Sankranti Haldi Kumkum at I. M. Pai Hall, Sujir Gopal Nayak Memorial Kreeda Mandir. The programme was sponsored by Smt. Vijaylaxmi Shenoy. The members present welcomed the new Mahila Shakha President, Smt. Prafula Rau.

There was an informative talk on food adulteration and safety by a team from BMC. Shri Shashikant Kekare, Jt. Commissioner, Food & Drug Administration for Maharashtra State was the Chief Guest. Shri Bibhishan Mule, Assistant Commissioner and Shri Amit Raskar, Food Safety Officer, were others

in the team. In his speech, Shri Kekare said that he was impressed by the interest shown by an organisation and the target crowd being women. This was first time in their history that some organisation had come forward and invited them for this kind of show. He said the team was very much happy to educate people in how to be safe while purchasing & consuming food items and they looked forward to conducting many more sessions.

Shri Raskar educated the audience on the safety aspects to be kept in mind while purchasing food items like pulses, grains, oils and non-vegetarian food items. He explained the significance of ISI Mark, FFSAI mark, Fortified Logo etc. on packed food items. He also explained Dos & Don'ts while selecting and purchasing packed food items and reading and understanding the labels on the same. He gave useful tips for storing of cooked and raw food, vegetables and non-vegetarian food items etc. THE PINK BOOK...a guide for safe and nutritious food at home, was distributed to the members.

It was an interactive and interesting session. The programme ended with vote of thanks to the members present, the sponsor and the BMC team. This was followed by distribution of Haldi Kumkum and refreshments.

### **16th February, 2020: A MILESTONE ACHIEVED BY MAHILA SHAKHA**

Mahila Shakha held its 75th get-together of eligible boys and girls, along with their parents, under the 'PARICHAY' banner, at the I. M. Pai Hall, Sujir Gopal Nayak Memorial Kreedha Mandir. Different time slots were allotted according to the age of the participants. There was also a separate slot for those staying abroad and for those seeking alliance for second marriage. There was an overwhelming response for all the slots. Some applicants had come from Pune, Belgaum etc. Mahila Shakha's President, Smt. Prafula Rau, welcomed the members and gave brief report of activities conducted. She felicitated Smt. Jayashree Rao, Jt. Hon. Treasurer of Mahila Shakha Committee, who had financially supported the programme. Refreshments and lunch were arranged for the attendees. Around 275 people attended this get-together. Many new members enrolled for our Matrimonial Service during this meet. The parents attending this get together conveyed their gratitude to Mahila Shakha for this initiative and service. This event was a huge success. It was appreciated by all attendees and they requested Mahila Shakha to conduct 'PARICHAY' more often.

The attendance particulars of the Mahila Shakha Committee members at meetings held during the year 2019-2020 has been as under :

Name	Designation	Meetings Attended	Out of
Smt. Prafula Rau	President (Became President w.e.f. January 2020)	9	11
Smt. Maya Nayak	Vice President	8	11
Smt. Amita Kini	Jt. Hon. Secretary	11	11
Smt. Bina Shenoy	Jt. Hon. Secretary	10	11
Smt. Purnima Kini	Jt. Hon. Treasurer	9	11
Smt. Jayashree Rao	Jt. Hon. Treasurer	7	11
Smt. Shanteri Nayak	President till Jan. 2020	11	11
Smt. Aarti Pai	Committee Member	11	11
Smt. Chitra Kamath	Committee Member	9	11
Smt. Seema Pai	Committee Member	7	11
Smt. Laxmi Nayak	Committee Member	10	11

## GSBS MEDICAL TRUST

GSBS Medical Trust is an offshoot of the **Gowd Saraswat Brahman Sabha of Matunga, Mumbai**. This independent Trust was later formed as a Charitable one in 1973 for rendering quality healthcare service at economical rates to the needy patients of the City irrespective of caste, creed or religion. The Trust has four centres, first at Naigaum, Dadar, second is Health Rakshak at Dadar TT, third is at Dharavi and fourth is at Mahim.

The **first Medical Centre of the Trust at Naigaum** has fully equipped Pathology, Digitalised X-ray, including an Image Intensifier TV(IITV), Dental and Physiotherapy Departments.

The **second Centre, Health Rakshak, at Dadar T.T.** has facilities for Ultrasonography including Colour Doppler for Cardiac and Peripheral Vascular Doppler Tests, Stress Test, 2-D Echocardiogram, Endoscopy, Mammography, Electroencephalography, ECG, Orthopantomography, Cephalography and Pulmonary Function Test. The Consultation Faculty includes General Medicine, Cardiology, General Surgery, Cardiothoracic Surgery, Nephrology and Urosurgery, Neurology, Gastroenterology, Orthopaedics, Paediatrics, Ophthalmology, ENT, Psychiatry, Gynecology, and Onco-Surgery. The Centre has recently upgraded its digital X-ray system. The various types of x-ray and x-ray procedures like Micturating Cysto Urethrogram(MCU), Retrograde Urethrogram, Silogram, Fistulogram etc along with various Barium procedures and Hysterosalpinography are handled in Unit I. Keeping in view of the latest trend in the field of sonography, the medical centre has now added ultrasound machine, HD 7 with Doppler facilities. OPG machine at Health Rakshak is added to get better view of the Jaw.

More facilities are being introduced at Health Rakshak. Above all, patients are given appointments to suit their convenience, which is well appreciated by patients.

The **third Centre at Dharavi** on Sion-Bandra Link Road has facilities for Dentistry, X-Ray, and Consultation facility in General medicine, Paediatrics Orthopedic, ENT, and Gynecology.

The **fourth Centre at Mahim**, in association with the J.N.Wadia Charitable Dispensary, has Physiotherapy, eye clinic, Dental, pediatric Orthopedic etc. facilities.

All safety mechanisms in all centres are upgraded for the better working of Dental department, keeping the present pandemic in view.

### INVESTIGATIVE EQUIPMENT

**GASTROSCOPY:** The Health Rakshak unit has installed a Gastroscope of “Olympus” make from Japan. Endoscopy is useful in a variety of ailments connected with the stomach, small intestine and bile and pancreatic duct. The instrument is most useful in investigation for peptic ulcers, intestinal ulcers and blockage of food pipe.

**COLONOSCOPY:** This is the latest acquisition at the same Centre. Colonoscope enters the human body through the anus and the consultant is able to detect the cause of complaints of the lower G.I.Tract and give a treatment regime to patient.

**ULTRASONOGRAPHY:** Ultrasonography is now increasingly used in the investigation of abdominal ailments, pelvic pathology, as well as other parts of the body.

**MAMMOGRAPHY:** Breast cancer is one of the commonest of cancers in women of all ages and ethnic groups. Breast cancer is curable, if detected early. Screening Mammography is paramount in early detection. It can detect breast cancer even before it can be physically felt.

In the field of **Dermatology**, a lot of upgradation has been introduced. All Aesthetic procedures in this field, is a new venture, this includes removal of scar, unwanted hairs, moles, special procedures for hair growth, A one management peeling treatment etc., with addition of new procedures in

recent future.

Dental department is now better equipped with the NEW OPG machine.

**STRESS TEST:** Life in cities has come under tremendous strain and stress and this is reflected in the increasing incidence of cardiac disease including heart attacks. Health Rakshak has a state-of-the-art Stress Test equipment. There is a defibrillator at hand just in case of any emergency.

**ELECTROCARDIOGRAM [ECG]** Reliability is the buzzword in all heart investigations today and that is the very reason the Centre is armed with a very reliable high-performance equipment of called BPL 12 channel Electrocardiograph Cardiart 9108.

**ELECTROENCEPHALOGRAM [EEG]:** This equipment is for mapping of brain and its activities. It is useful in detection of Fits, Seizures and other neurological complaints

**PULMONARY FUNCTION TEST [PFT]:** Health Rakshak has been equipped with this machine for testing respiratory ailment like Asthma, COPD etc. The equipment enables a Consultant to know the condition of a patient's lungs and suggest a treatment regime for it.

### **HEALTH CHECK-UP PACKAGES**

The Trust has various packages for every group of public of all ages. The packages are designed to suit the requirement and convenience of Executives and other Officers in a corporate set-up. These are being offered without compromising on quality.

**Medical Centre organizes the following health check-ups: Routine Health Check-ups, Pre-Employment Check-ups, Cardiac Check-up Executive Health Check-up. Executive Plus Health Check-up, Complete Health Check-up, Routine Annual Health Check-up, Eve's Check-up (For Ladies only), Eve's Plus Check-up (For Ladies only)**

### **ANGARAKSHAK – TOBACCO CESSATION CLINIC**

A recently added social awareness program is the 'Tobacco Cessation Clinic' under Angarakshak. Not only the adults, but the school going children and the college youth are targeted to educate under this program. As the scope in this field is enormous, Medical Trust wants to make progress in this field by counseling the younger generation.

**Medical Centre :** Ground Floor, Shilpa Apartment, Dasturwadi, M.M.G.S. Marg, Dadar( E), Mumbai – 400 014. • Tel No: 24112322 / 24111749

**Health Rakshak :** 1st Floor, Rajgir Court, Kohinoor Road, Dadar(E), Mumbai – 400 014. Tel No: 24104149 / 24160478

**Dharavi Centre :** Subhash Chandra Bose Co., Opp.Hsg.Soc.Mukund Nagar, Dharavi, Mumbai-400 017. • Tel No: 2403 8439

**GSBS Medical Trusts' Mahim Centre, in Association with J. N. Wadia Medical Dispensary:** Sitaladevi Temple Road, Mahim West, Mumbai 400 016 • Tel. no.2444 6665 / 2446 6665

Website: [www.gsbsmedicaltrust.org](http://www.gsbsmedicaltrust.org) E-mail: [gsbsmedicaltrust@yahoo.com](mailto:gsbsmedicaltrust@yahoo.com)

### **Important messages to GSB Sabha Members and their friends.**

1. There are Cancer detection Camps organized at Health Rakshak at regular intervals.
2. GSB Medical Trust has started doing Sars- CoV2 antibody test at all units.
3. The Trust has also added facility for economically needy patients 'Aarogya Nidhi Scheme' where patients get FREE consultation for their medical ailments and FREE Medicines recommended by the doctors. Also Trust financially supports small surgeries carried out on these patients like cataract operation, cleft repair Dental correction etc.



# **NAMES OF MEMBERS ENROLLED FROM 1st APRIL 2019 TO 31st MARCH 2020**

## **PATRON MEMBERS**

BHAT	SHRI NIRANJAN VENKATESH	NP-3227
	SHRI RAMCHANDRA HARI	NP-3244
	SHRI ULHAS VITHALDAS	NP-3238
GADIYAR	SHRI AJAY MOHAN	NP-3220
	SHRI AADITYA AJAY	NP-3221
KAMATH	SHRI ANIL VASUDEV	NP-3216
	SHRI SURESH RAMA	NP-3242
KENKARE	SHRI RAMBHAU RUDRAJI	NP-3228
NAYAK	DR. SHIVANAND MANJUNATH	NP-3233
PAI	MS. SUNETRA PRAKASH	NP-3245
	MS. MANJIRI PRAKASH	NP-3246
RAJYADHYAKSH	SMT. POOJA MARUDKAR	NP-3222
SHENOY	SMT. USHA S.	NP-3254

## **LIFE MEMBERS**

ACHARYA	SHRI KRISHNA JAIWANT	NL-3253
BHANDARKAR	SHRI SANTOSH SUBRAYA	NL-3237
BHAT	SMT. RADHIKA RAVINDRA	NL-3239
	SHRI SUBASH D	NL-3263
DESHPANDE	SMT. SHILPA VASUDEO	NL-3249
KAMAT	SHRI KRISHNA SHIVAJI	NL-3230
KAMATH	SHRI VIJAY S	NL-3225
	SMT. GEETA MANOJ	NL-3240
	SMT. JAYA UDAY	NL-3255
KELEKAR	SHRI RAJAN RAYU	NL-3224
KINI	SMT. ASHWINI RAMNATH	NL-3248
	SMT. SUDHA G	NL-3264
KOTNIS	SHRI RAJENDRA NARAHARI	NL-3226
NADKARNI	SMT. MUGDA P	NL-3256
NAYAK	SHRI PRASHANT R	NL-3223
	MS. RAMYA SHIVANAND	NL-3232
	SMT. PADMAJA GANESH	NL-3236
	SHRI SUJIR SURESH	NL-3247
	SMT. JAYANTI S	NL-3250
	SHRI KALLIANPUR MOHANDAS	NL-3258
	SHRI RAGHUVVEER SRINIVAS	NL-3259
	SMT. ANURADHA R	NL-3262
PAI	SMT. SUJATA JAYANT	NL-3229
	SHRI VIJAYKUMAR SADANAND	NL-3231
	SHRI VINAY	NL-3234
	SMT. VASUDHA VINOD	NL-3235
	SHRI K V	NL-3243
PALEKAR	SMT. SHANTA UMAKANT	NL-3219
PRABHU	SHRI RAJESH LAXMAN	NL-3251
	SHRI SUHAS G	NL-3260
SHANBHAG	SHRI MADHUSUDHAN PADMANABH	NL-3217
	SHRI KESHAV B	NL-3257
SHENOY	SHRI M VINAYAK	NL-3241
	SHRI K. MADHUSUDHAN	NL-3261
SIRDESAI	SMT. CHETANA NARAYAN	NL-3218



## **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, 2020 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, 2020: and
  - (b) in case of the income and expenditure account, of the deficit for the year ended on that date.

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

**For Ford, Rhodes, Parks & Co. LLP**  
**Chartered Accountants**  
**FRN 102860W/W100089**

**Place : Mumbai**  
**Date : December 27, 2020**

**Shrikant B. Prabhu**  
**Partner**  
**Membership 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 2020

- |  |      |
|--|------|
| (a) Whether accounts are maintained regularly and in Accordance with the provisions of the Act and the Rules;  | YES  |
| (b) Whether receipts and disbursements are properly And correctly shown in the accounts;   | YES  |
| (c) Whether the cash balance and vouchers in the custody of the manager or trustee on the date of audit were in Agreement with the accounts;   | YES  |
| (d) Whether all books, deeds, accounts, vouchers or other Documents or records required by the auditor were Produced before him;   | YES  |
| (e) Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with;  | YES  |
| (f) Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him;  | YES  |
| (g) Whether any property of funds of the Trust were Applied for any object or purpose other than the Object or purpose of the trust;   | NO   |
| (h) The amounts of outstandings for more than one year And the amounts written off, if any   | NONE |
| (i) Whether tenders were invited for repairs or Construction involving expenditure exceeding Rs. 5000/-;   | YES  |
| (j) Whether any money of the public trust has been Invested contrary to the provisions of Section 35;  | NO   |
| (k) Alienations, if any, of the immovable property Contrary to the provisions of Section 36 which have Come to the notice of the auditor;  | NONE |
| (l) All cases of irregular, illegal or improper expenditure Or failure or omission to recover monies or other Property belonging to the public trust or of loss or Waste of money or other property thereof, and whether Such expenditure, failure, omission, loss or waste was caused in consequence of breach of trust or Misapplication or any other misconduct on the part of The trustees or any other person while in the management Of the trust; | NONE |
| (m) Whether the budget has been filed in the form provided by Rule 16A;  | NO   |

- |  |                |
|--|----------------|
| (n) Whether the maximum and minimum number of the trustees is Maintained;  | YES            |
| (o) Whether the meetings are held regularly as provided in such instrument;  | YES            |
| (p) Whether the minute books of the proceedings of the meeting is maintained;  | YES            |
| (q) Whether any of the trustees has any interest in the Investment of the Trust;   | NO             |
| (r) Whether any of the trustees is a debtor or creditor of The Trust;  | NO             |
| (s) Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly compiled with by the trustees during the period of audit; | NOT APPLICABLE |
| (t) Any special matter which the auditor may think fit or Necessary to bring to the notice of the Deputy or Assistant Commissioner.                                      | NONE           |

**For Ford, Rhodes, Parks & Co. LLP**  
**Chartered Accountants**  
**FRN 102860W/W100089**

**Place : Mumbai**  
**Date : December 27, 2020**

**Shrikant B. Prabhu**  
**Partner**  
**Membership 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.

**For Ford, Rhodes, Parks & Co. LLP**  
**Chartered Accountants**  
**FRN 102860W/W100089**

**Place : Mumbai**  
**Date : December 27, 2020**

**Shrikant B. Prabhu**  
**Partner**  
**Membership No. 35296**

**GOWD SARASWAT BRAHMAN SABHA,  
INCOME AND EXPENDITURE ACCOUNT**

<b>EXPENDITURE</b>	<b>Current Year Rs. Ps.</b>	<b>Current Year Rs. Ps.</b>	<b>Previous Year Rs. Ps.</b>
TO PROPERTY EXPENSES			
Ground Rent	71,717.00		42,499.50
Rates, Taxes & Cesses	1,23,642.00		87,144.00
Water Charges	9,932.00		8,370.00
Building Repairs & Renovation	46,000.00		48,13,637.00
Insurance Premium	39,339.00		19,574.50
		2,90,630.00	49,71,225.00
TO ESTABLISHMENT EXPENSES			
Salaries, Wages & Allowances	3,34,894.00		3,01,798.00
Repairs & Maintenance	1,02,890.00		61,397.60
Printing & Stationery	87,883.00		52,697.00
Electricity Charges	1,60,627.00		92,632.00
Postage & Telephone	32,774.00		30,948.20
Professional Charges	0.00		88,500.00
Society Conveyance Transfer Expenses	1,00,724.00		0.00
Sundry Expenses	2,34,352.95		1,91,309.97
		10,54,144.95	8,19,282.77
TO DEPRECIATION		3,27,876.00	1,90,549.00
TO CONTRIBUTION TO PUBLIC TRUST FUND		93,441.00	1,34,140.00
TO EXPENDITURE ON OBJECTS OF THE TRUST			
Educational	11,67,334.00		10,59,253.00
Relief Of Poverty	14,80,299.00		14,03,263.00
Religious	30,395.00		16,004.00
Sports	6,77,289.20		10,36,194.90
Social Functions & Activities Expenses	8,25,458.20		7,32,255.80
		41,80,775.40	42,46,970.70
TO AMOUNTS TRANSFERRED TO SPECIFIC FUNDS (NET) (As per Schedule 'F' Attached)		12,81,429.00	38,39,942.36
TO EXCESS/(DEFICIT) OF INCOME OVER EXPENDITURE DURING THE YEAR		(31,725.05)	(4,54,870.41)
		<b>71,96,571.30</b>	<b>1,37,47,239.42</b>

**See Schedule 'G' For Notes to Accounts**

**As per our Report of even date**

**For Ford, Rhodes, Parks & Co. LLP**  
**Chartered Accountants**  
**FRN 102860W/W100089**

**Place : Mumbai**  
**Date : December 27, 2020**

**(SHRIKANT PRABHU)**  
**Partner**  
**Membership No. 35296**

**MUMBAI (A-1618[BOM])**  
**FOR THE YEAR ENDED 31st MARCH 2020**

<b>INCOME</b>	<b>Current Year Rs. Ps.</b>	<b>Current Year Rs. Ps.</b>	<b>Previous Year Rs. Ps.</b>
BY INTEREST			
On Bonds	11,44,000.00		11,44,000.00
On Fixed Deposits with Banks	14,60,611.00		15,57,546.89
On Fixed Deposits with Public Sector Institutions	2,76,372.00		18,931.00
On Savings Accounts with Banks	<u>48,169.30</u>		<u>70,822.27</u>
		29,29,152.30	27,91,300.16
BY DONATIONS IN CASH OR IN KIND		14,57,150.00	35,14,910.26
BY HALL BOOKING CHARGES RECEIVED		2,05,750.00	1,23,000.00
BY ADVERTISING RECEIPTS		2,07,000.00	1,97,000.00
BY INCOME FROM OTHER SOURCES			
Sports Club Fees, Sponsorships & Ground Charges	12,87,460.00		14,85,978.00
Social Functions & Activities Receipts	7,16,928.00		6,45,051.00
Electricity Expenses Recoveries	1,62,678.00		48,457.00
Miscellaneous Receipts	<u>90,880.00</u>		<u>41,841.00</u>
		22,57,946.00	22,21,327.00
BY PATRONSHIP, LIFE MEMBERSHIP & ENTRANCE FEES RECEIVED		29,547.00	22,039.00
BY TRANSFER FROM		0.00	11,85,739.00
Sports Pavilion Building And Office Repairs, Renovation and Extension Fund (Allocated under Section 11(2) of the Income Tax Act, 1961) representing expenditure on pavilion building repairs during the year			
BY TRANSFER FROM		46,000.00	36,27,898.00
Sports Pavilion Building And Office Repairs, Renovation and Extension Fund representing expenditure on pavilion building repairs during the year			
BY TRANSFER FROM			
Capital Reserve representing depreciation on office premises allotted in lieu of surrender of tenancy rights and value credited to Capital Reserve Account		64,026.00	64,026.00
		<u>71,96,571.30</u>	<u>1,37,47,239.42</u>

**(B T MALLYA)**  
**Trustee**

**(LAXMIKANT T. PRABHU)**  
**President**

**(SMT. AMITA A. KINI)**  
**Jt. Hon. Secretary**

**(SMT. MOHINI M. HEGDE)**  
**Jt. Hon. Treasurer**

**(SMT. BINA N. SHENOY)**  
**Jt. Hon. Secretary**

**(SHRI UDAY V. MALYA)**  
**Jt. Hon. Treasurer**

**(SHRI SATISH V. MANEL)**  
**Jt. Hon. Secretary**

**(SMT. PRATHIMA PAI)**  
**Jt. Hon. Treasurer**

**GOWD SARASWAT BRAHMAN SABHA,  
BALANCE SHEET**

<b>FUNDS AND LIABILITIES</b>	<b>Current Year Rs. Ps.</b>	<b>Current Year Rs. Ps.</b>	<b>Previous Year Rs. Ps.</b>
<b>TRUST FUND OR CORPUS</b>			
(General Fund)			
Balance as per last Balance Sheet	8,71,116.72		8,49,077.72
Add : Transfer from Income & Expenditure Account (being Patronship, Life Membership & Entrance Fees)	<u>29,547.00</u>	9,00,663.72	<u>22,039.00</u>
			8,71,116.72
<b>OTHER EARMARKED FUNDS</b>			
Endowments & Other Corpus Funds			
As per Schedule 'A' attached	4,02,66,904.68		3,87,64,490.68
Other Funds & Reserves			
As per Schedule 'B' attached	<u>51,32,816.57</u>	4,53,99,721.25	<u>59,11,272.50</u>
			4,46,75,763.18
<b>LIABILITIES</b>			
For Expenses & Others	17,43,367.00		15,35,260.00
For Deposits	<u>4,91,500.00</u>		<u>3,29,500.00</u>
		22,34,867.00	18,64,760.00
<b>INCOME &amp; EXPENDITURE ACCOUNT SURPLUS/(DEFICIT)</b>			
Balance as per last Balance Sheet	(5,60,758.39)		(1,05,887.98)
Add : Excess of income over expenditure during the year	<u>(31,725.05)</u>		<u>(4,54,870.41)</u>
	(5,92,483.44)		(5,60,758.39)
Add : Transfer from Sports Committee Fund	<u>19,84,337.93</u>	13,91,854.49	<u>0.00</u>
			(5,60,758.39)
<b>TOTAL</b>		<b>4,99,27,106.46</b>	<b>4,68,50,881.51</b>

See Schedule 'G' For Notes to Accounts

As per our Report of even date

For Ford, Rhodes, Parks & Co. LLP  
Chartered Accountants  
FRN 102860W/W100089

Place : Mumbai  
Date : December 27, 2020

(SHRIKANT PRABHU)  
Partner  
Membership No. 35296

**MUMBAI (A-1618[BOM])**  
**AS ON 31st MARCH 2020**

<b>ASSETS</b>	<b>Current Year Rs. Ps.</b>	<b>Current Year Rs. Ps.</b>	<b>Previous Year Rs. Ps.</b>
<b>IMMOVABLE PROPERTIES</b>			
As per Schedule 'C' attached		45,22,843.09	45,28,752.09
<b>INVESTMENTS (AT COST)</b>			
As per Schedule 'D' attached		4,09,19,624.60	3,78,16,277.60
<b>FURNITURE, FIXTURES &amp; EQUIPMENTS</b>			
As per Schedule 'E'		9,68,436.90	11,29,673.90
<b>ADVANCES(Including Deposits)</b>		19,70,560.88	16,72,274.88
<b>INCOME OUTSTANDING</b>			
Interest Accrued		2,93,867.00	2,64,751.00
Income Receivable		1,11,420.00	84,000.00
<b>CASH &amp; BANK BALANCES</b>			
Cash on hand	28,313.67		1,09,995.67
In Savings Accounts with Banks (in the name of the Sabha)			
Bank of Baroda	7,45,819.51		7,39,534.03
NKGSB Co-op Bank Ltd (FCRA A/c)	57,388.24		33,222.89
Saraswat Co-op Bank Ltd	32,346.90		1,02,483.90
Syndicate Bank	0.00		60,706.48
Union Bank of India	2,76,485.67		3,09,209.07
		11,40,353.99	13,55,152.04
<b>TOTAL</b>		<b>4,99,27,106.46</b>	<b>4,68,50,881.51</b>

**(B T MALLYA)**  
**Trustee**

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**(SMT. PRATHIMA PAI)**  
**Jt. Hon. Treasurer**

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'A'**

**ENDOWMENT AND OTHER CORPUS FUNDS AS ON 31st MARCH 2020**

Sr No.	Name of Fund	Opening Balance	Contribution Recd During the year	Transfers	Depreciation on Office Premises	Closing Balance
		Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.
A)	ENDOWMENT FUNDS					
1.	Adyatmik Programme Endowment Fund	95,001.00				95,001.00
2.	Bhajan Endowment Fund	46,894.00				46,894.00
3.	GSB Senior Citizen Adhaar Endowment Fund (earlier called Destitute Senior Citizens Welfare Endowment Fund)	22,49,686.56		5,00,000.00		27,49,686.56
4.	G.S.B. Higher Education Aid Endowment Fund	1,00,00,000.00				1,00,00,000.00
5.	G.S.B. Lifetime Achievement Award Endowment Fund		2,50,000.00			2,50,000.00
6.	G.S.B. Senior Citizen Welfare Endowment Fund	50,00,000.00				50,00,000.00
7.	G.S.B. Talent Recognition Endowment Fund	55,555.00				55,555.00
8.	G.S.B. Women Cancer Awareness Endowment Fund (Earlier called G.S.B. Women Cancer Detection Endowment Fund)	1,00,000.00				1,00,000.00
9.	G.S.B. Women Entrepreneur Award Endowment Fund	1,30,000.00				1,30,000.00



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'A'**

**ENDOWMENT AND OTHER CORPUS FUNDS AS ON 31st MARCH 2020**

Sr No.	Name of Fund	Opening Balance	Contribution Recd During the year	Transfers	Depreciation on Office Premises	Closing Balance
		Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.
10.	M.S. Senior Citizen Adhaar Endowment Fund	5,00,000.00		(5,00,000.00)		0.00
11.	M.S. Educational Awards Endowment Fund	6,50,129.00	10,000.00			6,60,129.00
12.	M.S. Marriage Assistance Endowment Fund	4,47,684.00				4,47,684.00
13.	M.S. Social Activities Endowment Fund	70,001.00				70,001.00
14.	Medical Aid Endowment Fund	26,15,020.00				26,15,020.00
15.	Medical Aid Endowment Fund (Critical Illness)	50,00,000.00				50,00,000.00
16.	V. R. Shenoy Memorial Cricket Tournament Endowment Fund	4,50,000.00				4,50,000.00
17.	Vidyanidhi Endowment Fund	74,68,503.17	13,06,440.00			87,74,943.17
<b>TOTAL ENDOWMENT FUNDS</b>		<b>3,48,78,473.73</b>	<b>15,66,440.00</b>	<b>0.00</b>		<b>3,64,44,913.73</b>
<b>B) OTHER CORPUS FUNDS</b>						
1.	Building Pavilion Fund (Corpus)	7,79,683.95				7,79,683.95
2.	Capital Reserve **	31,06,333.00			64,026.00	30,42,307.00
<b>TOTAL OTHER CORPUS FUNDS</b>		<b>38,86,016.95</b>	<b>0.00</b>	<b>0.00</b>	<b>64,026.00</b>	<b>38,21,990.95</b>
<b>GRAND TOTAL (A+B)</b>		<b>3,87,64,490.68</b>	<b>15,66,440.00</b>	<b>0.00</b>	<b>64,026.00</b>	<b>4,02,66,904.68</b>

\*\* 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 2020**

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
<b>1. ADHYATMIK PROGRAMME FUND</b>					
Balance as per last Balance Sheet		68,870.00		67,016.00	
Add/(Less) : Transfer from/(to)		<u>9,113.00</u>		<u>1,854.00</u>	
Income & Expenditure A/c					
			77,983.00		68,870.00
Representing :					
Donations	21,100.00			16,000.00	
Interest	<u>7,163.00</u>			<u>7,154.00</u>	
	28,263.00			23,154.00	
Less : Expenses	19,150.00			21,300.00	
incurred on Adhyatmik Programme					
	<u>9,113.00</u>			<u>1,854.00</u>	
<b>2. BHAJAN FUND</b>					
Balance as per last Balance Sheet		74,925.49		0.00	
Add/(Less) : Transfer from/(to)		<u>11,146.00</u>		<u>783.00</u>	
Income & Expenditure A/c					
		86,071.49		783.00	
Add : Transfer from M S Bhajan Class Fund in view of Managing Committee Decision to consolidate both funds doing common activity				<u>74,142.49</u>	
			86,071.49		74,925.49
Representing :					
Donations	15,000.00			0.00	
Interest	<u>3,536.00</u>			<u>2,778.00</u>	
	18,536.00			2,778.00	
Less : Bhajan Expenses	<u>7,390.00</u>			<u>1,995.00</u>	
	<u>11,146.00</u>			<u>783.00</u>	
<b>3. GSB HIGHER EDUCATION AID FUND</b>					
Balance as per last Balance Sheet		7,37,271.00		5,61,271.00	
Add/(Less) : Transfer from/(to)		<u>1,58,000.00</u>		<u>1,76,000.00</u>	
Income & Expenditure A/c					
			8,95,271.00		7,37,271.00
Representing :					
Donations	6,000.00			28,000.00	
Interest	<u>7,54,000.00</u>			<u>7,53,000.00</u>	
	7,60,000.00			7,81,000.00	
Less : Educational Assistance Disbursed during the year	6,02,000.00			6,05,000.00	
	<u>1,58,000.00</u>			<u>1,76,000.00</u>	

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'B'**

**OTHER FUNDS AND RESERVES AS ON 31st MARCH 2020 (Contd...)**

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
<b>4. GSB LIFETIME ACHIEVEMENT AWARD FUND</b>					
Balance as per last Balance Sheet		0.00		0.00	
Add/(Less) : Transfer from/ (to) Income & Expenditure A/c		<u>3,348.00</u>		<u>0.00</u>	
			3,348.00		0.00
Representing :					
Interest	<u>3,348.00</u>			<u>0.00</u>	
	<u>3,348.00</u>			<u>0.00</u>	
<b>5. GSB SENIOR CITIZEN ADHAAR FUND (earlier called DESTITUTE SENIOR CITIZENS WELFARE FUND)</b>					
Balance as per last Balance Sheet		4,86,525.00		4,94,924.00	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c		<u>52,126.00</u>		<u>-8,399.00</u>	
		5,38,651.00		4,86,525.00	
Add : Balance transferred from MS Senior Citizen Adhaar Fund		<u>2,55,905.00</u>		<u>0.00</u>	
			7,94,556.00		4,86,525.00
Representing :					
Donations	1,13,500.00			39,000.00	
Interest	<u>1,69,626.00</u>			<u>1,69,401.00</u>	
	2,83,126.00			2,08,401.00	
Less : Welfare Assistance Given during the year	2,31,000.00			2,16,800.00	
	<u>52,126.00</u>			<u>-8,399.00</u>	
<b>6. GSB SENIOR CITIZEN MEDICAL WELFARE FUND</b>					
Balance as per last Balance Sheet		4,13,253.50		6,57,716.50	
add/(Less) : Transfer from/(to) Income & Expenditure A/c		<u>-2,16,099.00</u>		<u>-2,44,463.00</u>	
			1,97,154.50		4,13,253.50
Representing :					
Donations	2,02,200.00				
Interest	<u>3,77,000.00</u>			<u>3,76,500.00</u>	
	5,79,200.00			3,76,500.00	
Less : Welfare Assistance Given during the year	7,95,299.00			6,20,963.00	
	<u>-2,16,099.00</u>			<u>-2,44,463.00</u>	

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'B'**

**OTHER FUNDS AND RESERVES AS ON 31st MARCH 2020 (Contd...)**

	<b>Current Year Rs. Ps.</b>	<b>Current Year Rs. Ps.</b>	<b>Current Year Rs. Ps.</b>	<b>Previous Year Rs. Ps.</b>	<b>Previous Year Rs. Ps.</b>
<b>7. GSB TALENT RECOGNITION FUND</b>					
Balance as per last Balance Sheet		18,845.00		19,175.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c		<u>-4,313.00</u>		<u>-330.00</u>	
			14,532.00		18,845.00
Representing :					
Donations				0.00	
Interest	<u>4,189.00</u>			<u>4,183.00</u>	
	<u>4,189.00</u>			<u>4,183.00</u>	
Less : Expenses on awards given during the year	<u>8,502.00</u>			<u>4,513.00</u>	
	<u><u>-4,313.00</u></u>			<u><u>-330.00</u></u>	
<b>8. GSB WOMEN CANCER AWARENESS FUND (earlier called GSB WOMEN CANCER DETECTION FUND)</b>					
Balance as per last Balance Sheet		16,232.00		8,702.00	
Add/(Less) : Transfer from/(to)		<u>7,540.00</u>		<u>7,530.00</u>	
Income & Expenditure A/c					
			23,772.00		16,232.00
Representing :					
Donations				0.00	
Interest	<u>7,540.00</u>			<u>7,530.00</u>	
	<u><u>7,540.00</u></u>			<u><u>7,530.00</u></u>	
<b>9. GSB WOMEN ENTREPRENEUR AWARD FUND</b>					
Balance as per last Balance Sheet		12,827.00		10,088.00	
Add/(Less) : Transfer from/(to)		<u>-7,238.00</u>		<u>2,739.00</u>	
Income & Expenditure A/c					
			5,589.00		12,827.00
Representing :					
Donations					
Interest	<u>9,802.00</u>			<u>9,789.00</u>	
	<u>9,802.00</u>			<u>9,789.00</u>	
Less : Expenses on awards given during the year	<u>17,040.00</u>			<u>7,050.00</u>	
	<u><u>-7,238.00</u></u>			<u><u>2,739.00</u></u>	

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'B'**

**OTHER FUNDS AND RESERVES AS ON 31st MARCH 2020 (Contd...)**

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
<b>10. M. S. BHAJAN CLASS FUND</b>					
Balance as per last Balance Sheet		0.00		23,389.49	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c		0.00		50,753.00	
		0.00		74,142.49	
Less : Amount transferred to Bhajan Activity Fund in view of decision to consolidate both funds doing common activity)				-74,142.49	
			0.00		0.00
Representing :					
Donations				50,000.00	
Interest				753.00	
	0.00			50,753.00	
<b>11. M. S. EDUCATIONAL AWARDS FUND</b>					
Balance as per last Balance Sheet		85,620.82		90,137.82	
Add/(Less) : Transfer from/(to)		-2,972.00		-4,517.00	
Income & Expenditure A/c					
			82,648.82		85,620.82
Representing :					
Donation				0.00	
Interest	49,486.00			48,955.00	
	49,486.00			48,955.00	
Less : Awards Given and related expenses	52,458.00			53,472.00	
	-2,972.00			-4,517.00	
<b>12. M.S. MARRIAGE ASSISTANCE FUND</b>					
Balance as per last Balance Sheet		1,06,441.65		2,43,730.65	
Add/(Less) : Transfer from/(to)		28,755.00		-1,37,289.00	
Income & Expenditure A/c					
			1,35,196.65		1,06,441.65
Representing :					
Donation	45,000.00			4,000.00	
Interest	33,755.00			33,711.00	
	78,755.00			37,711.00	
Less : Marriage Assistance Given	50,000.00			1,75,000.00	
	28,755.00			-1,37,289.00	

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'B'**

**OTHER FUNDS AND RESERVES AS ON 31st MARCH 2020 (Contd...)**

	<b>Current Year Rs. Ps.</b>	<b>Current Year Rs. Ps.</b>	<b>Current Year Rs. Ps.</b>	<b>Previous Year Rs. Ps.</b>	<b>Previous Year Rs. Ps.</b>
<b>13. M. S. SENIOR CITIZEN ADHAAR FUND</b>					
Balance as per last Balance Sheet		1,00,205.00		27,800.00	
Add/(Less) : Transfer from/(to)		1,55,700.00		72,405.00	
Income & Expenditure A/c		<u>2,55,905.00</u>		<u>1,00,205.00</u>	
Less : Balance transferred to GSB Senior Citizen Adhaar Fund		<u>-2,55,905.00</u>		<u>0.00</u>	
			0.00		1,00,205.00
Representing :					
Donations	1,74,000.00			95,255.00	
Interest	<u>37,700.00</u>			<u>37,650.00</u>	
	2,11,700.00			1,32,905.00	
Less : Expenses	<u>56,000.00</u>			<u>60,500.00</u>	
	<u>1,55,700.00</u>			<u>72,405.00</u>	
<b>14. M. S. SOCIAL ACTIVITIES FUND</b>					
Balance as per last Balance Sheet		80,324.11		76,759.11	
Add/(Less) : Transfer from/(to)		<u>3,313.00</u>		<u>3,565.00</u>	
Income & Expenditure A/c			83,637.11		80,324.11
Representing :					
Sponsorship & Collection during activities conducted	58,900.00			68,600.00	
Interest	<u>5,278.00</u>			<u>5,271.00</u>	
	64,178.00			73,871.00	
Less : Expenses	<u>60,865.00</u>			<u>70,306.00</u>	
	<u>3,313.00</u>			<u>3,565.00</u>	
<b>15. MEDICAL AID FUND</b>					
Balance as per last Balance Sheet		1,27,709.00		16,798.00	
Add/(Less) : Transfer from/(to)		<u>45,173.00</u>		<u>1,10,911.00</u>	
Income & Expenditure A/c			1,72,882.00		1,27,709.00
Representing :					
Donations	11,000.00			4,000.00	
Interest	<u>1,97,173.00</u>			<u>1,96,911.00</u>	
	2,08,173.00			2,00,911.00	
Less : Medical Aid Disbursed	<u>1,63,000.00</u>			<u>90,000.00</u>	
	<u>45,173.00</u>			<u>1,10,911.00</u>	

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'B'**  
**OTHER FUNDS AND RESERVES AS ON 31st MARCH 2020 (Contd...)**

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
<b>16. MEDICAL AID FUND (CRITICAL ILLNESS)</b>					
Balance as per last Balance Sheet		2,17,136.00		80,636.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c		<u>1,92,000.00</u>		<u>1,36,500.00</u>	
			4,09,136.00		2,17,136.00
Representing :					
Donations	0.00			0.00	
Interest	<u>3,77,000.00</u>			<u>3,76,500.00</u>	
	3,77,000.00			3,76,500.00	
Less : Medical Aid Disbursed	<u>1,85,000.00</u>			<u>2,40,000.00</u>	
	<u>1,92,000.00</u>			<u>1,36,500.00</u>	
<b>17. SPORTS COMMITTEE FUND</b>					
Balance as per last Balance Sheet		19,84,337.93		15,22,464.83	
Add/(Less) : Transfer from/(to)		<u>0.00</u>		<u>4,61,873.10</u>	
Income & Expenditure A/c					
		19,84,337.93		19,84,337.93	
Less : Transfer to Income & Expenditure Account in view of Managing Committee Decision of not having a separate Fund for this purpose		<u>-19,84,337.93</u>			
			0.00		19,84,337.93
Representing :					
Sports Fees etc.	0.00			14,52,728.00	
Interest	<u>0.00</u>			<u>7,395.00</u>	
	0.00			14,60,123.00	
Less : Expenses	0.00			9,59,097.90	
Depreciation	<u>0.00</u>			<u>39,152.00</u>	
	<u>0.00</u>			<u>4,61,873.10</u>	
<b>18. SPORTS PAVILION BUILDING REPAIRS &amp; MAINTENANCE FUND</b>					
Balance as per last Balance Sheet		49,750.00		8,750.00	
Add/(Less) : Transfer from/(to)		<u>69,750.00</u>		<u>41,000.00</u>	
Income & Expenditure A/c					
			1,19,500.00		49,750.00
Representing :					
Donation	<u>69,750.00</u>			<u>41,000.00</u>	
	<u>69,750.00</u>			<u>41,000.00</u>	



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'B'**

**OTHER FUNDS AND RESERVES AS ON 31st MARCH 2020 (Contd...)**

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
<b>19. SPORTS PAVILION BUILDING &amp; OFFICE REPAIRS, RENOVATION &amp; EXTENSION FUND</b>					
Balance as per last Balance Sheet		87,346.26		8,64,090.00	
Add/(Less) : Transfer from/(to)		<u>4,74,900.00</u>		<u>28,51,154.26</u>	
Income & Expenditure A/c		5,62,246.26		37,15,244.26	
Less : Transfer to Income & Expenditure Account to meet expenses on pavilion repairs and renovation		<u>46,000.00</u>		<u>36,27,898.00</u>	
		5,16,246.26		87,346.26	
Less : Amount transferred to Sports Pavilion Building & Office Repairs, Renovation & Extension Fund (Allocated u/s 11(2) of the Income Tax Act, 1961)		<u>2,50,000.00</u>		<u>0.00</u>	
			2,66,246.26		87,346.26
Representing :					
Donation		<u>4,74,900.00</u>		<u>28,51,154.26</u>	
		<u>4,74,900.00</u>		<u>28,51,154.26</u>	
<b>20. SPORTS PAVILION BUILDING &amp; OFFICE REPAIRS, RENOVATION &amp; EXTENSION FUND (ALLOCATED u/s 11(2) OF THE INCOME TAX ACT, 1961)</b>					
Balance as per last Balance Sheet		0.00		11,85,739.00	
Add : Transfer from Sports Pavilion Building & Office Repairs, Renovation & Extension Fund		2,50,000.00			
Less : Transfer to Income & Expenditure Account on utilization		<u>0.00</u>		<u>11,85,739.00</u>	
			2,50,000.00		0.00
<b>21. VIDYANIDHI FUND</b>					
Balance as per last Balance Sheet		12,34,411.74		9,28,615.74	
Add/(Less) : Transfer from/(to)		<u>2,74,039.00</u>		<u>3,05,796.00</u>	
Income & Expenditure A/c					
			15,08,450.74		12,34,411.74
Representing :					
Donation		2,08,700.00		1,86,501.00	
Interest		<u>5,78,215.00</u>		<u>5,20,076.00</u>	
		7,86,915.00		7,06,577.00	

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'B'**  
**OTHER FUNDS AND RESERVES AS ON 31st MARCH 2020 (Contd...)**

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
Less : Educational Assistance Disbursed Printing & Stationery Expenses	5,11,000.00			3,99,000.00	
	1,876.00			1,781.00	
	<u>2,74,039.00</u>			<u>3,05,796.00</u>	
<b>22. V. R. SHENOY MEMORIAL CRICKET FUND</b>					
Balance as per last Balance Sheet		9,241.00		19,203.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c		<u>-2,399.00</u>		<u>-9,962.00</u>	
			6,842.00		9,241.00
Representing :					
Sponsorship	40,000.00			25,000.00	
Cricket Tournament				8,250.00	
Registration Fees					
Interest	33,930.00			33,885.00	
	<u>73,930.00</u>			<u>67,135.00</u>	
Less : Cricket Tournament Expenses	76,329.00			77,097.00	
	<u>-2,399.00</u>			<u>-9,962.00</u>	
<b>TOTAL</b>			<u><b>51,32,816.57</b></u>		<u><b>59,11,272.50</b></u>

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'C'**  
**IMMOVABLE PROPERTIES AS ON 31st MARCH 2020**

Particulars	Written Down 1/Apr/19 Rs. Ps.	Additions During the Year Rs. Ps.	Depreciation For the Year Rs. Ps.	Sold/Scrapped During the Year Rs. Ps.	Written Value as on 31/Mar/20 Rs. Ps.
Astroturf Cricket Pitch	74,555.00	-	1,244.00	-	73,311.00
- Concrete Base					
Compound Wall	11.00	-	2.00	-	9.00
Concrete Pathway	-	1,00,000.00	15,068.00	-	84,932.00
Monsoon Protection Cover	6,549.00	-	1,310.00	-	5,239.00
Office Premises	31,06,333.00	-	64,026.00	-	30,42,307.00
Sports Pavilion Building	7,23,882.09	-	-	-	7,23,882.09
Underground Water Tank	5,96,689.00	-	20,112.00	-	5,76,577.00
Water Pipe Line	20,733.00	-	4,147.00	-	16,586.00
<b>TOTAL</b>	<b>45,28,752.09</b>	<b>1,00,000.00</b>	<b>1,05,909.00</b>	<b>0.00</b>	<b>45,22,843.09</b>
<b>PREVIOUS YEAR</b>	<b>40,04,746.09</b>	<b>6,03,356.00</b>	<b>78,799.00</b>	<b>551.00</b>	<b>45,28,752.09</b>

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'D'**

**INVESTMENTS AS ON 31st MARCH 2020**

	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
<b>LONG TERM</b>				
<b>IN BONDS</b>				
8 % GOI Taxable Bonds		1,43,00,000.00		1,43,00,000.00
<b>IN FIXED DEPOSITS</b>				
<b>WITH BANKS</b>				
Bank of Baroda	92,57,153.00		78,34,070.00	
Corporation Bank	29,00,000.00		29,00,000.00	
NKGSB Co-op Bank Ltd.	34,00,000.00		52,00,000.00	
Saraswat Co-operative Bank Ltd.	28,67,471.60		31,37,207.60	
Shamrao Vithal Co-op Bank	25,00,000.00		25,00,000.00	
Union Bank Of India	12,10,000.00		12,10,000.00	
<b>TOTAL FIXED DEPOSITS</b>		2,21,34,624.60		2,27,81,277.60
<b>WITH BANKS</b>				
<b>IN FIXED DEPOSITS</b>				
<b>WITH PUBLIC INSTITUTIONS</b>				
HDFC Trust Deposits		44,85,000.00		7,35,000.00
<b>TOTAL LONG TERM</b>				
<b>INVESTMENTS AS</b>				
<b>ON 31.03.2020</b>		<u>4,09,19,624.60</u>		<u>3,78,16,277.60</u>

**Note :** Of the above investments, fixed deposits of the value of Rs. 10,00,000/- (previous year Rs. NIL) are earmarked investments against allocations made u/s 11(2) of the Income Tax Act, 1961.

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'E'**

**FURNITURE, FIXTURES AND EQUIPMENT AS ON 31st MARCH 2020**

Particulars	Written Down 1/Apr/19 Rs. Ps.	Additions During the Year Rs. Ps.	Depreciation For the Year Rs. Ps.	Sold/Scrapped During the Year Rs. Ps.	Written Value as on 31/Mar/20 Rs. Ps.
Air Conditioning System	7,73,871.00	-	1,54,774.00	-	6,19,097.00
Bhajan Equipment	976.43	-	146.00	-	830.43
CCTV System	93,370.00	-	18,674.00	-	74,696.00
EDP Equipment	474.00	-	284.00	-	190.00
Office Equipment	1,626.72	-	244.00	-	1,382.72
Furniture & Fixtures	42,619.75	60,730.00	11,417.00	-	91,932.75
Sports Pavilion Equipment	2,14,704.00	-	36,022.00	-	1,78,682.00
Fire Fighting Equipment -Pavillion	2,032.00	-	406.00	-	1,626.00
<b>TOTAL</b>	11,29,673.90	60,730.00	2,21,967.00	-	9,68,436.90
<b>PREVIOUS YEAR</b>	2,43,661.90	9,99,903.00	1,11,750.00	2,141.00	11,29,673.90

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**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'F'**  
**AMOUNTS TRANSFERRED FROM/(TO) SPECIFIC ACTIVITIES FUNDS FROM INCOME AND**  
**EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2020**

	Current Year Rs. Ps.	Previous Year Rs. Ps.
1 Trust Fund(Patronship, Life Membership & Entrance Fees)	29,547.00	22,039.00
2 Adhyatmik Programme Fund	9,113.00	1,854.00
3 Bhajan Fund	11,146.00	783.00
4 GSB Higher Education Aid Fund	1,58,000.00	1,76,000.00
5 GSB Lifetime Achievement Award Fund	3,348.00	
6 GSB Senior Citizens Adhaar Fund	52,126.00	(8,399.00)
7 GSB Senior Citizen Medical Welfare Fund	(2,16,099.00)	(2,44,463.00)
8 GSB Talent Recognition Fund	(4,313.00)	(330.00)
9 GSB Women Cancer Detection Fund	7,540.00	7,530.00
10 GSB Women Entrepreneur Fund	(7,238.00)	2,739.00
11 M.S. Bhajan Class Fund	0.00	50,753.00
12 M.S. Educational Awards Fund	(2,972.00)	(4,517.00)
13 M.S. Marriage Assistance Fund	28,755.00	(1,37,289.00)
14 M.S. Senior Citizen Adhaar Fund	1,55,700.00	72,405.00
15 M.S. Social Activities Fund	3,313.00	3,565.00
16 Medical Aid Fund	45,173.00	1,10,911.00
17 Medical Aid Fund (Critical Illness)	1,92,000.00	1,36,500.00
18 Sports Committee Fund	0.00	4,61,873.10
19 Sports Pavilion Building Repairs & Maintenance Fund	69,750.00	41,000.00
20 Sports Pavilion Building & Office Repairs, Renovation & Extension Fund	4,74,900.00	28,51,154.26
21 Vidyanidhi Fund	2,74,039.00	3,05,796.00
22 V. R. Shenoy Memorial Cricket Fund	(2,399.00)	(9,962.00)
<b>TOTAL</b>	<b>12,81,429.00</b>	<b>38,39,942.36</b>

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'G'**

**NOTES TO ACCOUNTS**

**1. SIGNIFICANT ACCOUNTING POLICIES**

- i. Method Of Accounting is accrual.
- ii. Fixed Assets are stated at cost less depreciation except Sports Pavilion Building stated at cost on which no depreciation is provided being adequately covered by the balance in the Building Pavilion Fund (Corpus).
- iii. Depreciation on Office Premises is recouped from Capital Reserve which represents value of self ownership premises allotted to Sabha in 2006-2007 in lieu of surrender of tenancy rights.
- iv. Long Term Investments are stated at cost less provision made for permanent diminution, if any, in it's value. Short Term Investments are stated at lower of cost or net realisable value.
- v. All Income and Expenses for the year under different activities of the Sabha are included in the Income and Expenditure Account. The net surplus/deficit under each activity is then transferred to the specific activity fund from the Income & Expenditure Account.

**Details of Donations/Advertisements/Sponsorships of Rs. 10,000/-  
and above received in Financial Year 2019-2020**

<b>Sr. No.</b>	<b>Name of the Donor</b>	<b>Donated Towards</b>	<b>Amount Rs.</b>	<b>Amount Rs.</b>
1	Smt. Vasumati and Shri Mohan Pai through Konkani Charitable Fund Inc., USA	In memory of his parents, Smt. Rama and Shri Hari Pandurang Pai towards Vidyanidhi Endowment Fund		7,11,200
2	Dr. Vijaykumar Rao through Konkani Charitable Fund Inc., USA	Vidyanidhi Endowment Fund		3,56,400
3	Shri Ranganath Vishwanath Kamath	In memory of his mother, Smt. Arundati Kamath towards Vidyanidhi Fund	1,50,000	
		MS Senior Citizen Adhaar Fund	<u>1,50,000</u>	3,00,000
4	B.M. Acharya Memorial Trust	In memory of Shri B M Acharya towards GSB Lifetime Achievement Award Endowment Fund		2,50,000
5	Dr. Gopal Bhandarkar through Konkani Charitable Fund Inc., USA	Vidyanidhi Endowment Fund		1,78,200
6	Smt. Shanteri N. Nayak	In memory of her husband, Shri Nagesh Rama Nayak, towards Kreedha Mandir Repairs & Renovation	1,00,000	
		Bhakti Natya Tarang 2019	5,000	
		Adhyatmik Programme	<u>1,000</u>	1,06,000
7	Smt. Vijaya and Shri Balchandra K. Pai through Konkani Charitable Fund Inc., USA	Kreedha Mandir Repairs & Renovation		1,03,425
8	NKGSB Co-op Bank	Bhakti Natya Tarang 2019	50,000	
		Sneh Milan 2020	25,000	
		V R Shenoy Memorial Inter GSB Cricket Tournament	<u>10,000</u>	85,000
9	Shri M V Kini	Kreedha Mandir Repairs & Renovation		75,000
10	Shri Ganesh Shridhar Shanbhag	Career Guidance Workshop Sponsorship		75,000
11	Smt. Rajani and Shri K. Shashidhar Pai	In memory of their parents, Smt. Rama and Shri Hari Pandurang Pai towards Kreedha Mandir Repairs & Renovation	51,000	
		Sneha Milan 2020	<u>5,000</u>	56,000



**Details of Donations/Advertisements/Sponsorships of Rs. 10,000/-  
and above received in Financial Year 2019-2020 (Contd...)**

<b>Sr. No.</b>	<b>Name of the Donor</b>	<b>Donated Towards</b>	<b>Amount Rs.</b>	<b>Amount Rs.</b>
12	Bank of Baroda	M.R.Pai Memorial Carrom Tournament for Physically Challenged		55,000
13	Shri Satischandra Nayak	In memory of his father, Shri A R N Nayak towards Kreedha Mandir Repairs & Renovation		51,000
14	Smt. Padmaja Nayak	In memory of her parents, Smt. Sunanda and Shri Kaup Achuta Bhat towards GSB Senior Citizen Medical Welfare Fund		50,000
15	Shri Pulkeri Pandurang Kamath, Moodbidri	Kreedha Mandir Repairs & Renovation		50,000
16	Shri Mangalore Prakash Hegde	Durga Namaskar Pooja	25,000	
		Bhakti Natya Tarang 2019	10,000	
		Sneha Milan 2020	10,000	45,000
17	Shri Laxmikant T. Prabhu	GSB Senior Citizen Medical Welfare Fund	12,000	
		Bhakti Natya Tarang 2019	10,000	
		Adhyatmik Programme	9,000	
		Sneha Milan 2020	10,000	41,000
18	Shri Dinesh M. Bhandarkar	GSB Senior Citizen Medical Welfare Fund	18,000	
		Bhakti Natya Tarang 2019	10,000	
		GSB Higher Education Aid Fund	6,000	
		Sneha Milan 2020	5,000	
		Adhyatmik Programme	1,000	40,000
19	Inmar Engineering Services Pvt Ltd	Voice of GSB Advertisements	20,000	
		Sneha Milan 2020	10,000	
		Bhakti Natya Tarang 2019	5,000	
		Annual Report Advertisement	5,000	40,000
20	Dr. Lata and Dr. Ramanand Kini through Konkani Charitable Fund Inc., USA	Vidyanidhi Endowment Fund		35,640
21	Dr. (Smt.) Krishan and Shri I. Umesh Pai	Sneha Milan 2020	25,000	
		Bhakti Natya Tarang 2019	10,000	35,000
22	Smt. Anastasia and Shri Arvind Pai through Konkani Charitable Fund Inc., USA	Kreedha Mandir Repairs & Renovation		34,475

**Details of Donations/Advertisements/Sponsorships of Rs. 10,000/-  
and above received in Financial Year 2019-2020 (Contd...)**

<b>Sr. No.</b>	<b>Name of the Donor</b>	<b>Donated Towards</b>	<b>Amount Rs.</b>	<b>Amount Rs.</b>
23	Shri Damodar Mallya	Sneha Milan 2019	10,000	
		Bhakti Natya Tarang 2019	10,000	
		Sneha Milan 2020	10,000	30,000
24	Redi Port Ltd.	Bhakti Natya Tarang 2019	25,000	
		Annual Report Advertisement	5,000	30,000
25	Saraswat Co-op. Bank	V R Shenoy Memorial Inter GSB Cricket Tournament		30,000
26	Dr. Prabha Sawant	In memory of her mother, Smt. Prema Lakshman Kuloor towards Vidyanidhi Endowment Fund		25,000
27	Evergreen Engineering Pvt. Ltd.	Voice of GSB Advertisments	20,000	
		Annual Report Advertisement	5,000	25,000
28	Steel Plant Specialities LLP	Voice of GSB Advertisments	20,000	
		Annual Report Advertisement	5,000	25,000
29	Triumph Oncology Clinic	Voice of GSB Advertisments	20,000	
		Annual Report Advertisement	5,000	25,000
30	P.M.Enterprises	Voice of GSB Advertisments	20,000	
		Annual Report Advertisement	5,000	25,000
31	Smt. Sapna and Shri Uday V. Malya	M.S. Senior Citizen Adhaar Fund		24,000
32	Smt. Shantala and Shri Ramesh Bhandarkar	Vidyanidhi Fund		22,700
33	Shri Uday V. Malya	Bhakti Natya Tarang 2019	10,000	
		Sneha Milan 2020	10,000	20,000
34	Smt. Bina Shenoy	Bhakti Natya Tarang 2019	8,250	
		Sneha Milan 2020	5,000	
		Sneha Milan 2019	4,500	
		M S Social Activities Fund	650	18,400
35	Smt. Poornima Ramanand Nayak	Shravan Haldi Kumkum sponsorship		17,000
36	Smt. Anita Shenoy	Navratri Haldi Kumkum sponsorship		16,250
37	Smt. Sangeeta S. Shenoy	Donation in memory of her father, Shri I Madhav Nayak		15,000

**Details of Donations/Advertisements/Sponsorships of Rs. 10,000/-  
and above received in Financial Year 2019-2020 (Contd...)**

<b>Sr. No.</b>	<b>Name of the Donor</b>	<b>Donated Towards</b>	<b>Amount Rs.</b>	<b>Amount Rs.</b>
38	Smt. Shambhavi R. Shenai	In memory of Smt. Saraswati and Shri Hejmady Suryappa Rangappa Shenoy towards M S Educational Awards Endowment Fund	10,000	
		Vidyanidhi Fund	5,000	15,000
39	Smt. Amita A. Kini	Durga Namaskar Pooja	10,000	
		Sneha Milan 2020	5,000	15,000
40	Smt. Roopa and Shri Vishnu Prabhu	Senior Citizen Picnic		15,000
41	Little Angels International School	Voice of GSB Advertisements	10,000	
		Sneha Milan 2020	5,000	15,000
42	Yardi Prabhu Consultants and Valuers Pvt Ltd	Voice of GSB Advertisements	10,000	
		Annual Report Advertisement	5,000	15,000
43	Smt. Ranjana & Shri Raghuveer Prabhu	GSB Senior Citizen Medical Welfare Fund	10,000	
		Vidyanidhi	2,000	
		Adhyatmik Programme	1,000	13,000
44	Smt. Asha Vishwanath Shenoy	Medical Aid Fund		11,000
45	Shri Vaibhav S Pai	GSB Senior Citizen Medical Welfare Fund	5,000	
		Vidyanidhi Fund	5,000	10,000
46	Shri Arun Ramanath Prabhu	Bhakti Natya Tarang 2019		10,000
47	Bhandarkar Shipping Events	Bhakti Natya Tarang 2019		10,000
48	Prabhu Envirotec Pvt Ltd	Bhakti Natya Tarang 2019		10,000
49	Shri B. Gopalkrishna Nayak	Durga Namaskar Pooja		10,000
50	Ms.Malvika Manjunath Baliga	GSB Senior Citizen Adhaar Fund		10,000
51	Smt. Suman Kini	Sneha Milan 2020		10,000
52	Meetmatch.com	Voice of GSB Advertisements		10,000

**MINUTES OF THE 80TH AGM OF THE GSB SABHA, MUMBAI HELD ON SUNDAY THE 1ST MARCH 2020 AT 10:00 AM IN THE I. M. PAI HALL, SUJIR GOPAL NAYAK MEMORIAL KREEDA MANDIR.**

Since there was no quorum by 10:15 a.m., the Jt. Hon. Secretary, Shri Satish V. Manel, adjourned the meeting to 10:30 a.m.

At 10:30 a.m. the adjourned meeting commenced. 33 members were present. Sabha President, Shri Laxmikant Prabhu, presided over the meeting.

Shri Satish V. Manel suggested that as the Notice to the AGM was printed on Page 2 of the Annual Report which had been circulated to the members, the same be taken as read. This was accepted by all present. He then requested Shri Laxmikant Prabhu to address the members.

Shri Laxmikant Prabhu welcomed all the members present to the AGM. He said that he solicited the co-operation of the Mahila Shakha to conduct programmes jointly with the Managing Committee, as in the case of the Sneha Milan. He thanked the members for their generosity in donating to the Sabha and hoped they would continue to do so in future also.

Shri Laxmikant Prabhu thanked the Trustees for their co-operation and guidance in the functioning of the Sabha.

Thereafter, Shri Satish V. Manel informed the Members that Smt. Prafula Rau was recently selected as the President of Mahila Shakha. This was applauded by the members present. He then requested Smt. Prafula Rau to address the Members.

Smt. Prafula Rau thanked the Mahila Shakha team in electing her as the President. Smt. Rau thanked members for their support and wished that they will continue their generosity to the Mahila Shakha. Smt. Rau informed the Members that the Mahila Shakha had initiated the GSB Senior Citizen Aadhar Fund which was supporting the stay of a disadvantaged old age couple at Shantikunj Sevashram. She highlighted the PARICHAY program of Boys and girls get-togethers, of which the 74th get-together had been held in Pune and Mahila Shakha had ventured out of the Mumbai City limits for the first time in the history of the Sabha. Smt. Rau further said that the Mahila Shakha had decided to start a counseling programme for the young couples as this was the need of the hour. Also the Mahila Shakha had decided to hold a story telling workshop in Konkani. This was done basically to attract the younger generation of the community.

Smt. Prafulla Rau informed the members that they were also administering a Marriage Assistance Fund for extending financial assistance to the members for their daughters marriage.

Thereafter the business of the meeting was conducted as per Agenda.

**AGENDA No 1: CONFIRMATION OF MINUTES**

Shri Satish V. Manel proposed that since the Minutes of 79th AGM held on 26th January 2019 were printed on Pages 60 -64 of the Annual Report which was posted to all members, the same could be taken as read and confirmed. This proposal was unanimously accepted.

**AGENDA No 2: ADOPTION OF ANNUAL REPORT & AUDITED STATEMENT OF ACCOUNTS**

Shri Satish V. Manel informed the members of some minor printing errors in the Annual Report and requested members to take note of the same. Since the Annual Report was sent to all the members, he moved the following resolution which was passed unanimously by the General Body:

‘RESOLVED that the 84th Annual Report of the Sabha be and is hereby adopted’

Proposed by Shri Mohandas Pai

Seconded by Smt Bharati Bhandarkar

Thereafter, Shri Uday Malya, Jt. Hon. Treasurer of the Sabha, explained a few salient points in the Income & Expenditure Accounts of the Sabha. He highlighted the fact that the Sabha administers 8

Funds for extending educational/medical/general relief to needy members of our Community and in the previous year, 78% of Sabha's expenditure was spent on its objects.

He also explained that the Sabha maintains a separate Sports Committee Fund and all surpluses from sports activities were transferred to this Fund for further utilization for the same purpose. The Sports Activities of the Sabha comprise of conducting sports coaching activities with a Sports organization on revenue share basis and use of our facilities for which we collect usage charges. As this model does not require a continuous and significant outlay of resources, the Managing Committee has decided not to maintain a separate Sports Committee Fund and the balance of Rs. 19.84 lakhs in this Fund as on 31-03-2019 will be transferred to Income and Expenditure Account. Also, future year surplus/deficit from Sports Activities will be retained in the Income and Expenditure Account. Sports activities have become a major revenue generator for the Sabha and this decision will enable us to use the surplus generated from this activity for our community outreach activities. This view of the Committee has also been accepted by the Auditors.

Shri Uday Malya then moved the following resolution which was adopted unanimously:

“RESOLVED that the Income & Expenditure Accounts for the F.Y April 2018 to March 2019 and the Balance Sheet as on 31st March 2019 of the GSB Sabha, Mumbai audited by Ford Rhodes Parks & Co., LLP, Chartered Accountants be and is hereby adopted”

Proposed by Smt. Mohini Hegde.

Seconded by Smt. Bina Shenoy.

Further Shri Uday Malya appealed to the members to contribute to the GSB Senior Citizens Medical Welfare Fund, since the income generated by the fund was falling short of the expenses. This Fund was used for a unique purpose of providing support to our disadvantaged senior citizens in meeting the cost of the regular medicines/procedures that they needed. He said that any member can adopt a senior citizen and fund his monthly medical expenses. Few members immediately responded and pledged their support to this Fund.

### **AGENDA No 3: TO ELECT UPTO 22 MEMBERS TO THE MANAGING COMMITTEE.**

Shri Satish V. Manel informed the members that he had received 11 Nominations for the Managing Committee and he had found all the nominations valid. And hence all of them were declared elected. The elected Members were:

1. Shri Dinesh Bhandarkar.
2. Shri Anil Vasudev Kamath
3. Shri. Satish V Manel.
4. Smt. Mohini M Hegde.
5. Shri Uday V Malya.
6. Smt. Chitra S Kamath.
7. Shri Subhaschandra R Rao.
8. Shri. Pandurang V Nayak.
9. Smt. Bharati V. Bhandarkar
10. Smt. Prathima P Pai.
11. Dr. Smt. Shobha G Kini.

### **AGENDA No 4: TO RATIFY THE APPOINTMENT OF TRUSTEES OF THE GSBS MEDICAL TRUST.**

Shri Laxmikant Prabhu informed the members that the term of Shri N. N. Pal, Nominee Trustee of Sabha at the GSBS Medical Trust, ended on 30th June 2019 and he had expressed his willingness to

continue as Trustee, if re-nominated. The Managing Committee of the Sabha, at its meeting held on 23rd June, 2019, decided to extend the term till 30th June, 2020.

Also, two Trustees of the Medical Trust, Dr. Pravin Acharya and Dr. Meenakshi Desai, retired by rotation on June 30th, 2019 and are eligible for re-appointment. The Medical Trust has recommended their re-appointments for a period of 3 years from 1st July 2019 to 30th June 2022 and have also forwarded consent letters from the retiring trustees to continue as trustees, if re-appointed. The Managing Committee accepted these recommendations at its meeting held on 23rd September, 2019.

These appointments were to be ratified by the General Body.

The General Body ratified the above appointments and the following resolution was passed unanimously by the General Body:

“RESOLVED that This 80th Annual General Meeting of the GSB Sabha, Mumbai ratifies the appointment of Dr. Pravin Acharya and Dr Meenakshi Desai as Trustees of the GSBS Medical Trust for a period of Three Years from 01.07.2019 to 30.06.2022, and of Shri N. N. Pal as Trustee of the GSBS Medical Trust for a period of One Year from 01.07.2019 to 30.06.2020 in accordance with clause 6(b) of the Medical Trust Deed and as per the recommendations made by the Managing Committee of the Sabha at its meeting held on 23rd June, 2019 and 23rd September 2019”.

Proposed by Shri Subhas Rao.

Seconded by Shri Mohandas Pai

#### **AGENDA No 5: APPOINTMENT OF HON. AUDITOR FOR THE YEAR 2019-2020.**

The Jt. Hon. Treasurer Shri Uday Malya informed the Members that for over six decades, Shri. B. R. Prabhu, Ford Rhodes Parks & Co, LLP, had audited the books of accounts of the Sabha. After his demise, his son Shri. Shrikant B. Prabhu, Ford Rhodes Parks & Co, LLP, has continued his association with the GSB Sabha by rendering his honorary services for the audit of the Sabha. Shri Uday Malya thanked Shri. Shrikant Prabhu for his Honorary Services and suggested that Shri. Shrikant Prabhu be retained as the Hon. Auditor for the Current Financial Year. This was approved by the General Body and the following resolution was passed by the General Body:

RESOLVED that This 80th Annual General Meeting of the General Body of the GSB Sabha, Mumbai hereby appoints Ford Rhodes Parks & Co., LLP, Chartered Accountants Firm having its Registration NO:10286010/W100089 as the Hon. Auditors of the Sabha for the financial year 2019-20.”

Proposed by Shri Sudhir Baliga.

Seconded by Shri Dinesh Bhandarkar.

#### **AGENDA No 6: THANKSGIVING**

Shri Satish V. Manel informed the members that various individuals and institutions had extended their co-operation to the GSB Sabha, Mumbai during the year under review. Therefore, the Sabha should express its thanks to these institutions. The following resolutions were adopted unanimously:

- a) Shri Uday V. Malya moved the following resolution:

“RESOLVED that This 80th Annual General Meeting of the GSB Sabha, Mumbai expresses its deep sense of gratitude to Ford Rhodes Parks & Co.,LLP for their Hon. Services as auditors for the year ended 31st March 2019.”

Proposed by Shri S D Shenoy.

Seconded by Shri Bharat Kini.

- b) Shri Laxmikant Prabhu moved the following two resolutions.

“RESOLVED that This 80th Annual Meeting of the GSB Sabha, Mumbai expresses its deep sense of gratitude to the Managing Committee of the GSB Seva Mandal, Sion for permitting the use of its Guru Ganesh Prasad Hall, Bhoo Kailash Nagar for holding the 84th Foundation Day of our Sabha on 19th August 2019.”

“RESOLVED that This 80th Annual Meeting of the GSB Sabha, Mumbai expresses its deep sense of gratitude to Konkani Charitable Foundation Inc. for their support to the charitable initiatives of the Sabha for the year ended at 31st March 2019”

Proposed by Shri Vishwanath K Shenoy

Seconded by Smt. Amita Kini.

- c) Smt. Prafula Rau moved the following two resolutions

“RESOLVED that This 80th Annual Meeting of the GSB Sabha, Mumbai expresses its deep sense of gratitude to the Managing Committee of Shree Samsthan Gokarn Parthagalli Jeevottam Math, Wadala for permitting use of its Dwarkanath Bhavan Hall for holding the 70th Get to gether of eligible boys and girls on 15th April 2018 and Shravan Haldi Kumkum on 13th August 2018.”

Proposed by Smt Chitra Kamath.

Seconded by Smt Purnima Kini.

“This 80th Annual Meeting of the GSB Sabha, Mumbai expresses its deep sense of gratitude to the Managing Committee of the Dahisar Shree Kashi Math for permitting the use of its hall for holding the 71st Get to gather of Boys and Girls meet on 28th October 2018.”

Proposed by Smt. Shanteri Nayak.

Seconded by Smt. Prathima Pai.

Shri Laxmikant Prabhu requested Shri Satish Manel to dispatch of thanksgiving resolutions to respective individuals and institutions.

**AGENDA No 7: ANY OTHER MATTER:**

Shri Satish V. Manel informed the members that the specific agenda items had been concluded. He then requested the 3 Trustees to say a few words.

1. Shri B. T. Mallya: Shri Mallya said the Committee was doing a good job particularly in providing medical assistance. Shri Mallya suggested that the endowments should be enhanced as with the falling rates of interest the disbursements will be affected.
2. Shri N. N. Pal: Shri Pal congratulated the Managing Committee for the good performance during the financial year. He suggested that the AGM should be held on a year to year basis which at present was not happening. Shri Pal who is the nominated Trustee to the Medical Trust said the Medical trust was giving discounts to the GSB patients. Also the Medical Trust Unit 1 was being renovated.
3. Smt. Sudha G. Pai: Smt. Pai congratulated the Committee for the good performance. She said that for the Sabha the sky is the limit. Smt Pai suggested that a photo of Late Shri Gurbur Dattananda Bhatmmam be installed in the Sabha's premises in view of his magnanimity to the Sabha.

The following members also spoke as thus:

Shri Mohandas Pai: Shri Pai congratulated the Managing Committee for their all-round performance as also the various charitable initiatives. He appreciated that the Mahila Shakha had done a great job in venturing out of Mumbai in holding the Parichay programme.



Shri Gururaj Nayak while complimenting the Sabha for the good work suggested that the AGM should be held in the same Calendar year as the Financial Year. He also suggested that the Managing Committee should put in efforts to see that the attendance in the AGM increases.

Shri Uday Malya informed the members that Shri B G Nayak had sent an email expressing his appreciation on the good work done by the Sabha.

Thereafter the Jt. Hon. Secretary Shri Satish V. Manel proposed a vote of thanks to the Chair for the smooth conduct of the meeting, post which the meeting was concluded.

### **GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

#### **Details of Personalized Endowments As on 31-03-2020**

						Amt. in Rs.
<b>Sr</b>	<b>Name of Donor</b>	<b>In Memory Of</b>	<b>Towards</b>	<b>Opening Balance</b>	<b>Received during the year</b>	<b>Closing Balance</b>
1	Shri Mohan Pai	His parents, Late Smt. Rama & Shri Hari Panduranga Pai	Vidyanidhi	29,18,071	7,11,200	36,29,271
2	Shri Dinesh M. Bhandarkar	His mother, Late Smt. Sarojini M. Bhandarkar	Medical Aid	1,00,000		1,00,000
3	Sujir Marketing Pvt Ltd	Late Shri Sujir Surendranath Nayak	Medical Aid	1,00,000		1,00,000
4	Sashas Marketing Pvt Ltd	Late Smt. Ratna Nayak	Medical Aid	1,00,000		1,00,000
5	G.S.B. Sabha, Mumbai	H. H. Shrimad Sudhindra Tirtha Swamiji	Vidyanidhi	85,500		85,500



## **GSBS MEDICAL TRUST**

A PRO at the GSBS Medical Trust. A good opportunity to serve the community!!!!

Those who are interested in devoting their spare time to serve at the GSBS Medical Trust situated in Dadar East, this is a good opportunity. Ladies are ideally suited for this job.

You will be working for about 4 hours in a day, and your job would be to Organise the patients, talk to them about their requirements, guide them to their appointment place, direct them to the relevant doctor. With what preparation the patient has to come to the Centre to meet the required procedure etc. Tell the patient what facilities are available at the Medical Centre.

### **Who are ideally suited to take up this job opportunity?**

Understanding and talking to the patients in the local language, Hindi /Marathi is a must. Your English speaking skills will add up to your communication skill.

Talking courteously to the patients and welcoming them is important.

Talking with doctors and other staff members is equally important.

Knowing about the centre /the facilities available/ doctor's timings/ services given at the Medical Centre, are of prime importance.

**You can visit the centre and also get more details from the Office.**

**Contact: C A O / Supervisor, on**

**022-24111749 /2411 2322/ 88288 43712**

## 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/-

You can download the membership form from the Members Section of our web site  
[www.gsbSabhamumbai.org](http://www.gsbSabhamumbai.org).

Our membership is our strength, Come, join us, and make us stronger.

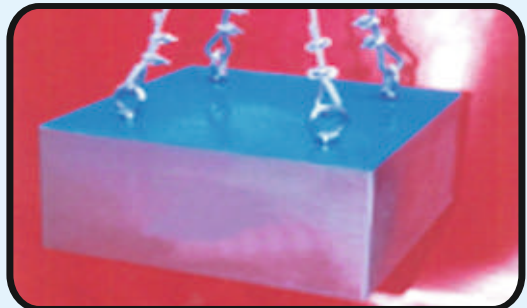
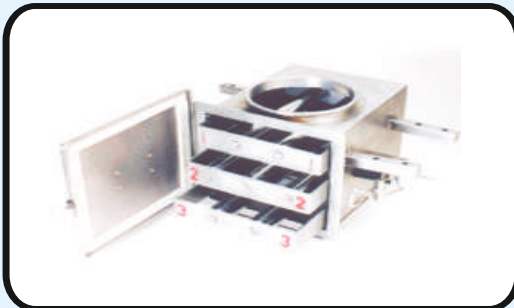
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