

**86th**

**ANNUAL  
REPORT**



**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 / 3565 5482

**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  
82<sup>ND</sup> ANNUAL GENERAL BODY MEETING  
AND  
86<sup>TH</sup> ANNUAL REPORT AND ACCOUNTS FOR THE  
FINANCIAL YEAR APRIL 2020 TO MARCH 2021**

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since 1934**

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Bank Ltd.** (Multi-State Scheduled Bank)

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LOAN**

**8.00%** p.a.  
onwards

**DOCTOR  
LOAN**

**8.50%** p.a.  
0.25% Concession  
(Female Students)

**EDUCATION  
LOAN**

**8.75%** p.a.

**LOAN ON  
SHARES**

**8.75%** p.a.

**SHOP  
LOAN**

**8.75%** p.a.

**GOLD  
LOAN**

**10.50%** p.a.

**CONSUMER  
LOAN**

**10.75%** p.a.

**2 WHEELER  
LOAN**

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# G.S.B. Sabha, Mumbai

## 86<sup>th</sup> Annual Report

### F Y 2020-2021

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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 COMMITTEE MEMBERS

Shri Subhaschandra R. Rao  
Shri Dinesh M. Bhandarkar  
Shri Damodar B. Mallya  
Shri Pandurang V. Nayak  
Shri Prakash M. Pai  
Shri Srinivas J. Pai  
Ms. Krutika P. Rau (co-opted on 28-03-2021)

Smt. Tanushree A. Shenoy  
Smt. Chitra S. Kamath  
Smt. Bharati V. Bhandarkar  
Dr. Shobha G. Kini  
Smt. Prafula P. Rau  
Ms. Geeta M. Shenoy



### HON. AUDITOR

Shri Shrikant B. Prabhu, C. A.



## Mahila Shakha Committee

**PRESIDENT**  
Smt. Prafula Rau

**VICE PRESIDENT**  
Smt. Maya Nayak

**JT. HON. SECRETARY**  
Smt. Amita Kini  
Smt. Aarti Pai  
(Became Jt. Hon. Secretary. w.e.f. January 2021)

**JT. HON TREASURER**  
Smt. Purnima Kini  
Smt. Jayashree Rao (Till Dec.2020)

**COMMITTEE MEMBERS**  
Smt. Bina Shenoy  
Smt. Seema Pai  
Smt. Laxmi Nayak (Resigned from MS Committee in Dec.2020).

Smt. Chitra Kamath  
Smt. Shanteri Nayak

## Other Sub-Committees /Special Committee for the year 2020-2021

**A) DIGITIZATION COMMITTEE:**

Team Leader : Shri Pandurang Nayak  
Members : Smt. Bina Shenoy, Ms. Geeta Shenoy and Shri Srinivas Pai.

**B) HEALTH CARE :**

Team Leader : Shri Uday V. Malya  
Members : Shri Bharat Kini, Smt. Bharati Bhandarkar, Smt. Bina Shenoy, Ms. Geeta Shenoy, Smt. Prafula Rau and Shri Srinivas Pai

**C) HIGHER EDUCATION :**

Chair Person: Smt. Sudha G. Pai  
Ex-Officio Chair Person : Sabha President, Shri Laxmikant Prabhu  
Members : Sabha Vice President - Shri S. D. Shenoy, Sabha Jt. Hon. Secretary - Smt. Bina N. Shenoy, Sabha Jt. Hon. Treasurer - Shri Uday V. Malya, Shri Damodar Mallya, Shri Subhas Rao, Prof. Vatsala Pai - Education Expert

**D) PAVILION COMMITTEE:**

Team Leader : Smt. Mohini Hegde  
Members : Smt. Amita Kini, Shri Bharat Kini, Smt. Prafula Rau and Shri Satish Manel

**E) SPORTS COMMITTEE :**

Team Leader : Shri Bharat Kini  
Members : Smt. Bina Shenoy, Ms. Geeta Shenoy, Shri Srinivas Pai and Shri Subhas Rao

**F) VIDYANIDHI :**

Team Leader : Shri Damodar Mallya  
Members : Ms. Geeta Shenoy, Shri S. D. Shenoy, Shri Srinivas Pai and Shri Uday Malya

**G) VOICE OF GSB :**

Team Leader : Smt. Tanushree Shenoy  
Members : Smt. Amita Kini, Smt. Bharati Bhandarkar, Shri Damodar Mallya, Shri Pandurang Nayak, Shri S. D. Shenoy, Shri Subhas Rao and Shri Uday Malya.

The President is a de-facto member of all the Sub Committees.



## GOWD SARASWAT BRAHMAN SABHA, MUMBAI

### Registered Office:

101, Shreenidhi, 76 BhauDaji Road,  
Matunga, Mumbai – 400 019.  
Tel.: 2408 1499 / 3565 5482.

### NOTICE

Notice is hereby given that the 82<sup>nd</sup> Annual General Body Meeting of the members of G.S.B.Sabha, Mumbai will be held on Sunday, 13<sup>th</sup> February 2022, at 10.00 a.m. in the I. M. Pai Hall, Sujir Gopal Nayak Memorial Kreedha Mandir, Entrance next to S.N.D.T. Women's College, King's Circle, Mumbai – 400 019, to transact the following business:

### AGENDA

1. To confirm the Minutes of the 81<sup>st</sup> Annual General Body Meeting held on 24<sup>th</sup> January 2021\*.
2. To receive and adopt the Managing Committee's Report and the Audited Statement of Accounts for the year 2020-2021\*\*.
3. To elect upto 18 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 2023-2024 or earlier\*\*\*.
4. To ratify the re-appointments of Dr. Suhas V. Prabhu and Dr. Sandhya Kamath as Trustees of the GSBS Medical Trust for a period of three years from 01/07/2021 to 30/06/2024..\*\*\*\*
5. To appoint an Hon. Auditor for the year 2021-2022
6. To transact any other business with the permission of the Chair.

For and on behalf of the Managing Committee

Place: Mumbai  
Date: 26<sup>th</sup> December, 2021

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

### P.S.

MEMBERS ARE REQUESTED TO BRING THEIR OWN COPY OF THE ANNUAL REPORT WHILE ATTENDING THE AGM AS LIMITED COPIES ARE PRINTED TO ECONOMISE ON PRINTING. WE MAY NOT BE ABLE TO PROVIDE COPIES AT THE VENUE.

### Please Note:

1. If there is no quorum by 10.15 a.m. the meeting will be adjourned. Thereafter, the adjourned meeting will be held at 10.30 a.m. on the same day at the same venue to transact the notified Agenda and, in this case, the members present will constitute the quorum for the meeting.



2. \* The minutes of the 81<sup>st</sup> Annual General Meeting, held on 24<sup>th</sup> January 2021, are printed on Pgs 29-32 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, February 9<sup>th</sup> 2022, before the close of office hours at 6.00 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. Uday V. Malya	2. Smt. Mohini M. Hegde
3. Shri. Satish V. Manel	4. Shri. Prakash M. Pai
5. Smt. Bharati V. Bhandarkar	6. Smt. Chitra S. Kamath
7. Shri Dinesh V. Bhandarkar	8. Dr. Smt. Shobha G. Kini
9. Smt. Amita A. Kini	10. Shri. Pandurang V. Nayak

Also, the term of Ms Krutika P Rau, who was co-opted to the Managing Committee on 28<sup>th</sup> March 2021, ends at the conclusion of this General Body Meeting. She is 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 6 p.m.). The completed nomination forms should be handed over to the Sabha's Office Manager in the office hours on or before Wednesday, February 9<sup>th</sup>, 2022.

- 5.\*\*\*\* The G.S.B. S. Medical Trust, vide its letter dated 6<sup>th</sup> July 2021, informed the Sabha that two of their Trustees, Dr. Suhas V. Prabhu and Dr. Sandhya Kamath retired by rotation on 30<sup>th</sup> June 2021 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 25<sup>th</sup> July 2021, and recommends the same for ratification by the General Body.



## GOWD SARASWAT BRAHMAN SABHA, MUMBAI.

### 86<sup>th</sup> ANNUAL REPORT

Dear Members,

The 86<sup>th</sup> Annual Report, together with the Audited Statement of Accounts for the financial year 2020-2021, 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 24<sup>th</sup> January 2021.

The Managing Committee meetings are held once a month. In addition, special Meetings are held, if required. A total of 12 meetings were held from the last A.G.M. till the date of this report, of which 08 meetings were physical meetings and 04 meetings were held on the virtual platform. The attendance details of each member is given below.

	<u>Meetings Attended</u>
1. Shri Laxmikant T. Prabhu	10 out of 12
2. Smt. Shanteri N. Nayak	05 out of 12
3. Shri S.D.Shenoy	07 out of 12
4. Shri Bharat S. Kini	07 out of 12
5. Smt. Amita A. Kini	07 out of 12
6. Smt. Bina N. Shenoy	10 out of 12
7. Shri Satish V. Manel	11 out of 12
8. Smt. Mohini M. Hegde	08 out of 12
9. Shri Uday V. Malya	12 out of 12
10. Smt. Prathima P. Pai	03 out of 12
11. Shri Subhaschandra R. Rao	05 out of 12
12. Smt. Tanushree A. Shenoy	03 out of 12
13. Shri Dinesh M. Bhandarkar	04 out of 12
14. Smt. Chitra S. Kamath	06 out of 12
15. Smt. Bharati V. Bhandarkar	05 out of 12
16. Shri Damodar B. Mallya	09 out of 12
17. Shri Prakash M. Pai	04 out of 12
18. Shri Pandurang V. Nayak	08 out of 12
19. Dr. Smt.Shobha G. Kini	07 out of 12
20. Smt. Prafula P. Rau	09 out of 12
21. Ms. Geeta M. Shenoy	06 out of 12
22. Shri Srinvas J. Pai	05 out of 12
23. Ms Krutika P Rau. (co-opted on 28-03-2021)	09 out of 10





## 2. NEW MEMBERS

During the year under review, 01 Patron and 05 Life Members were enrolled as members of the Sabha. Total number of Members enrolled up to 31.3.2021 is 3270. A list of the Members admitted as Life Members / Patrons from 1<sup>st</sup> April, 2020 to 31<sup>st</sup> March, 2021 is given on Pg. 22 in this Report.

## PART B – SOCIO - CULTURAL INITIATIVES

### 3. ONLINE PROGRAMMES/CONTESTS/WORKSHOPS

The year under review was affected by the Covid-19 Pandemic and the resultant lockdown/restrictions imposed by Central and State Governments, hence your Sabha could not conduct any programmes on-site. Our regular Annual programmes such as Bhakti Natya Tarang, Foundation Day Programme, Annual Adhyatmik Program, Sneha Milan Programme and Senior Citizens picnic could not be held this year.

As a result of the Pandemic, the digital and online-platform use increased markedly and your Sabha too went digital. A popular adage in the entertainment industry is that “The Show Must Go On”. In a global lockdown against an unseen danger lurking everywhere and the only safe place being our homes, it would be wise to rephrase it to **“The Show Must Go On-line!”** And thus, the Sabha decided to use technology and connect with our community by having online programmes/contests/workshops on Zoom and Sabha’s facebook page. You can visit the Sabhas facebook page for viewing recordings of these events.

#### A. SAMVAAD SERIES

A series of inspirational talks by a variety of speakers who are experts in their respective fields were held under the Samvaad series. The audience were encouraged to interact with the speakers to clear their queries. We had audience not only from India but also from the US, Middle East, Europe and New Zealand.

**The sessions held were as under:**

**Samvaad 1 - “How to overcome fear?”**

**by Dr. Vivekanand Shanbhag, HG Vishwarup Das**

The first session, held on 17<sup>th</sup> May 2020, was a discourse led by Dr. Vivekanand Shanbhag, also known as HG Vishwarup Das, on “How to overcome fear?” The session was a mix of experiences narrated by Dr. Shanbhag in his role as Deputy Director of Bhaktivedanta Group of Hospitals where he heads the Department of Spiritual Care Training and Education. He touched upon several points of how to overcome fear of the pandemic and focus instead on keeping ourselves healthy with traditional, time-tested home-cooked food, meditation, breathing exercises and yoga. The other part was about the spiritual discussion around the pandemic and seeing the positive sides of the pandemic where Nature gets a time to reset, our lives taking a pause from the mad rush and building stronger connections with family, while appreciating many of our ancient teachings and get back to simpler living. This was an interactive session where participants greatly appreciated the content and also interacted with Dr. Shanbhag to get guidance from him.



**Samvaad 2 - “Playing the G. A. M. E. – Wellness in Crisis”  
by Smt. Pratima Bhandarkar**

Smt. Pratima Bhandarkar conducted the second session of the Samvaad series, titled “Playing the G. A. M. E. – Wellness in Crisis” on Thursday, 21<sup>st</sup> May 2020. Pratima’s deep experience of more than 25 years in the field of child protection and family welfare was in full demonstration as she talked to young participants in a way that they could relate easily, advising them to stay strong mentally during the lockdown and utilizing their time to plan and build on their skills. She discussed some examples of courses that could be taken by young and older children that could potentially help them in the future or even just teach them a new skill. She also discussed various points for enhanced wellness and optimal functioning, such as being able to concentrate on a task, when staying locked-in at home with all other members of the family

**Samvaad 3 - “Nutrition Everyday Keeps the Virus Away”  
by Smt. Anjali Dange**

Continuing on the trend, the Sabha organized a talk, on 31<sup>st</sup> May 2020, in another dimension of wellness, titled “Nutrition Everyday Keeps the Virus Away” with Smt. Anjali Dange, a practicing nutritionist and regular columnist of Voice of GSB. Anjali presented an insightful session into the science of nutrition of foods, with a special emphasis on vegetables, ingredients and dishes in G. S. B. cuisine.

She also provided tips to senior citizens and people with diabetes or gastric problems on how to combat with the right diet, exercise and what things to avoid in the current lockdown situation. The session saw a lot of interaction with a lot of questions asked around different dietary restrictions, myths and questions on what is allowed and what is not for certain medical conditions.

**Samvaad 4 - “Staying Invested”  
by Shri Ambareesh Baliga**

Switching gears, the Sabha had the pleasure of hosting Shri Ambareesh Baliga on 7<sup>th</sup> June 2020, a renowned independent financial advisor to companies and HNIs and family offices. In a session titled “Staying Invested”, Ambareesh captivated the audience with a free and frank discussion on the current state of economy and discussed strategies to ensure that people stay invested and keep their savings safe during unprecedented times of uncertainties. A lot of participants quizzed him about his views on the country’s macroeconomics and his advice on specific investment ideas.

**Samvaad 5 - Bhimsen Joshi – Aakasha Eavadha....  
by Shri Sudhir Nayak and Shri Bharat Kamat**

With growing audiences in each session, the Sabha was encouraged to find newer ideas and hosted another Samvaad session on 14<sup>th</sup> June 2020, with two speakers this time. The session was a trip down memory lane with renowned harmonium player, Shri Sudhir Nayak in conversation with Shri Bharat Kamat, a well-known Hindustani classical tabla player. Both the accomplished artists accompanied Pandit Bhimsen Joshi for nearly 18 years and discussed their memories of the Bharat Ratna vocalist. They revealed the loving



and compassionate side of Pandit-ji as he encouraged young artists and respected all of them in spite of his own towering achievements.

The two artists who were in his close company discussed everything from his relationship with his accompanying troupe, fond memories of singing in the Indian Parliament for the Golden Jubilee of India's Independence and even his love for spicy food and how he could perform marathon sessions if the audience connected well. The engaged audience had a lot of different questions and Sudhir and Bharat answered all of them enthusiastically. Finally, on popular request, Sudhir Nayak enthralled the audience by performing a beautiful rendition of a few lines of the popular abhang

Indrayani Kathi. The audience were thrilled and applauded the artists after listening to an uplifting session followed by soulful music.

### **Samvaad 6 – Staying Positive**

**by Dr. Jennifer and Dr. Ajoy Prabhu**

For this session, we got a doctor couple from the US to interact with us on 21<sup>st</sup> June 2020. Dr.Jennifer and Dr.Ajoy Prabhu stated that the global pandemic and the forced confinement of people to a certain area could spread negativity which could lead to depression. They shared certain tips, tools and tricks to stay positive and emphasized that positive people tend to recover faster from any disease. They went from the inner aspects of our personality to the outer and spoke on what could be done in the areas of spirituality, emotional, mental and physical aspects to stay positive. They demonstrated yogasanas and exercises and recommended apps which could be used and shared the link to their website which has several useful resources. Questions were answered to the satisfaction of the audience.

### **Samvaad 7 - Importance of Guru in One's Life**

**by Vedamurthy Shri S Y Sudhakar Bhat**

On July 5<sup>th</sup> 2020, in accordance with the auspicious occasion of Guru Purnima, a special pre-recorded session by Vedamurthy Shri S Y Sudhakar Bhat, the Principal of Shree Sreenivasa Nigamagama Pathasala, Mangalore was premiered live on the Sabha's Facebook page. He spoke about the "Importance of Guru in One's Life". He covered aspects of how knowledge is acquired from sacred texts and how it is passed on from generation to generation. And how some of the Gurus who acquire this knowledge can then pass on the wisdom and help guide others who follow them. The Sabha acknowledges the support of the Youth of GSB team in helping organizing the recording with Bhatmam on our behalf and sending the same to us.

## **B. PHOTO CONTEST ON FACEBOOK DURING GANESHOTSAV, 2020**

"My Home Ganesha" A theme-based photography contest on Facebook was conducted for 3 days during Ganeshotsav, 2020. This is the third 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. There were 48 entries over 3 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 winners were Shri Prakash Nagesh Kamath, Pranali Pal and Shri Anand Kamath for Day 1, 2 and 3 respectively.

#### 4. MAHILA SHAKHA COMMITTEE

The year under review was affected by the Covid-19 Pandemic and the resultant lockdown/ restrictions imposed by Central and State Governments, hence Mahila Shakha could not conduct any programmes on-site. A detailed Report of the Mahila Shakha is printed on Pgs 18-21 in this report.

The Matrimonial Information Service is a very popular activity conducted by the Mahila Shakha Committee. Till the advent of the pandemic, on the 2<sup>nd</sup> and 4<sup>th</sup> Saturday of every month, this Service was provided at the Sabha's Office between 4.00 p.m. and 6.00 p.m. where the parents of eligible boys/girls came and exchanged information/ horoscopes. However, this service too was paused due to pandemic and MS are yet to resume the service to the members.

Till the advent of the pandemic, periodic get-togethers of eligible boys and girls along with their parents/guardians were held, under the banner 'PARICHAY', where the youngsters are given an opportunity to interact with each other. The 75<sup>th</sup> such get-together was held in Feb 2020. Subsequently, till date there have been no get-togethers held due to lockdown rules.

Mahila Shakha created a Whatsapp group 'GSBS MS PARICHAY' to provide faster and more effective service to members and it was beneficial to the members during the lockdown period, where physical service was stopped due to the pandemic.

#### 5. MONTHLY SATSANG

The monthly satsang of the Sabha, which had been held un-interruptedly since February 2003, under the leadership of Shri N G Pai initially and Shri V S Bhat presently, has been suspended since March 2020 due to the Covid-19 pandemic.

#### 6. BHAJANS/RELIGIOUS PROGRAMMES

- a) The weekly bhajan seva is offered on Tuesdays in the Sabha office by the Mahila Shakha Bhajan Group, whenever possible as per Covid restrictions.
- b) The Annual Pooja at Shree Walkeshwar Kashi Math was held on 3<sup>rd</sup> January, 2021.
- c) Sutta Punnav was on 3<sup>rd</sup> August, 2020. New jannuves, blessed by Bhat maam, were distributed at Sabha office from 8 a.m. onwards on that day.
- d) Our Mahila Shakha's Bhajan group participated in Bhajan Sapatha held at Shree Walkeshwar Kashi Math on February 20, 2021 and Februray 23, 2021.
- e) Our Mahila Shakha bhajan group would offer bhajan seva at various venues on various auspicious events and festivals every year. The same could not be done this year due to Covid-19 restrictions.

#### 7. SPORTS ACTIVITIES

Sports activities were subdued in the year due to Covid-19.

Our regular M. R. Pai Memorial Carrom Tournament for Physically Challenged and V. R. Shenoy Memorial Inter GSB Cricket Tournament could not be held this year.



We have tied up with a Sports Academy to provide coaching in various disciplines such as cricket, football, athletics etc. The coaching was carried out when possible as per pandemic restrictions.

Our regular cricket and volley ball members availed our facilities, when possible.

### PART C – CHARITABLE INITIATIVES

The Sabha extends financial support to our Community members belonging to the economically weaker sections. Our assistance is extended in the following areas :

- Educational Assistance
- Medical Aid for hospitalization/surgeries
- Marriage Assistance
- Senior Citizen Welfare, by providing them with a sustenance allowance; financial support for the medicines and procedures that they need on a regular basis and facilitation of their stay in old age homes.

The above charitable initiatives are administered through separate funds which are created for each purpose. 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 charitable initiatives administered by the Sabha are as under :

#### 8. EDUCATIONAL ASSISTANCE

Educational assistance granted by the Sabha during the year was Rs. 11,57,000/-. 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 F Y 2020-2021 was Rs. 5,51,000/-, as under :

School Students	84 students	:	Rs. 2,10,000/-
College Students (upto graduate level)	77 students	:	Rs. 2,69,500/-
Post-graduates, professionals etc.	11 students	:	Rs. 71,500/-
Total	172 students		Rs. 5,51,000/-

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

(Principal Sponsor and Donor : Shri Gurpur Dattananda Bhat)

This fund had set up in F Y 2017-2018 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. This was the third year of disbursements from this Fund. Total amount of Rs. 6,56,000/- has been sanctioned as under :



Amt. in Rs.

Course of Study	Boys		Girls		Total	
	Number	Amount	Number	Amount	Number	Amount
Engineering	10	3,63,000	5	1,43,000	15	5,06,000
Medicine			1	50,000	1	50,000
Pharmacy			2	1,00,000	2	1,00,000
Total	10	3,63,000	8	2,93,000	18	6,56,000

## 9. SENIOR CITIZEN WELFARE

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

### 1. GSB SENIOR CITIZEN ADHAAR 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. In F Y 2019-2020, it was decided to rename the Fund as the GSB Senior Citizen Adhaar Fund. As the name suggests, this Fund is used to provide Adhaar (Support) to our senior citizen beneficiaries by providing them with a sustenance allowance which is transferred on a quarterly basis to their bank account.

During this year, a fundraise was done during Diwali to strengthen the Fund. Generous support from our donors strengthened the Fund and this enabled us to raise the quarterly benefit extended from Rs. 1,500/- per quarter to Rs. 3,000/- per quarter w.e.f. October 2020.

A total of 35 beneficiaries were provided assistance of Rs. 3,06,500/- from this Fund during the year. Also, the stay of a senior citizen at Shantikunj Sevasharam is facilitated from this Fund.

### 2. GSB SENIOR CITIZEN MEDICAL WELFARE FUND

A very generous donation of Rs.50 Lakhs by Shri Gurple Dattananda 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.



At the AGM of the Sabha held on 1<sup>st</sup> March 2020, we had updated the members of the financial pressure being faced on this Fund due to falling interest rates and high medical costs. A fundraise followed which was met by enthusiastic response from our members.

During this year, 35 beneficiaries were disbursed total assistance of Rs. 7,09,303/- from this Fund.

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

The Sabha also expresses gratitude to our donors who, in spite of the financial pressures of a Covid year, have responded positively to both our appeals to raise funds for senior citizen welfare.

## 10. MEDICAL AID

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

### 1. MEDICAL AID FUND

This Fund was launched during the Gudi Padva Sneh Milan programme of 2009. Assistance is disbursed 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 Gurpur Dattananda 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, 18 beneficiaries were extended total medical aid of Rs. 4,31,000/- from both these Funds

## 11. M.S. MARRIAGE ASSISTANCE FUND

The Mahila Shakha Committee manages a Marriage Assistance Fund from which financial assistance is disbursed to support the marriage of daughters of our community. Three families were supported during the year with total assistance disbursed being Rs 45,000/-

## PART D – ACCOUNTS

### 12. ACCOUNTS

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

	(Rs. In lakhs)	
	2020-2021	2019-2020
<b>INCOME</b>		
a. Interest Income	29.46	29.29
b. Donations Received	16.66	14.57
c. Hall Booking Charges Received	0.69	2.06
d. Income from Sports Activities	6.51	12.87
e. Income from Advertising, Programme Collection etc.	0.96	12.08
<b>TOTAL INCOME (A)</b>	<b>54.28</b>	<b>70.87</b>



	(Rs. In lakhs)	
	2020-2021	2019-2020
<b>EXPENDITURE</b>		
a. Property Expenses (net of amount met from designated fund)	2.46	2.60
b. Establishment Expenses	9.19	12.13
c. Expenditure on Trust Objects		
i. Educational Assistance	11.57	11.15
ii. Educational Awards	0	0.52
iii. Senior Citizen Domiciliary Medical Aid	7.09	7.95
iv. Medical Aid for hospitalization/surgeries	4.31	3.48
v. Senior Citizen Adhaar	3.43	2.87
vi. Sports	2.35	5.04
vii. Marriage Assistance	0.45	0.50
viii. Expenditure on programmes and VoG	1.22	8.26
ix. Religious Expenses	0.07	0.30
	<b>30.49</b>	<b>40.07</b>
d. Depreciation	2.38	2.64
e. Contribution to Charity Commissioner Public Trust Fund	0.61	0.93
<b>TOTAL EXPENDITURE (B)</b>	<b>45.13</b>	<b>58.37</b>
<b>SURPLUS/(DEFICIT) (C = A-B)</b>	<b>9.15</b>	<b>12.50</b>
Less : Transferred to funds (Net) (D)	14.66	12.81
Net Surplus/(Deficit) (E=C-D)	(5.51)	(0.31)
Investments at year end	437.00	409.20
Total Assets at year end	525.99	499.27

Impact of Covid can be clearly seen in our financials as under :

- Sports revenue dropped from Rs. 12.87 lakhs in F Y 2019-20 to Rs. 6.51 lakhs in F Y 2020-21.
- Hall booking revenue dropped from Rs. 2.05 lakhs in F Y 2019-20 to Rs. 69K in F Y 2020-21.
- We could not conduct our regular programmes such as Bhakti Natya Tarang or Sneh Milan which are popular with members and also opportunities for us to raise funds via donations.

Whereas these major revenue drops took place, establishment costs remained the same and this resulted in Sabha making a deficit of Rs. 5.50 lakhs this year as compared to the nominal deficit of Rs. 31K made last year.





Generous support from our donors enabled us to continue extending financial support to our Community members in larger measure this year as compared to last as under :

Nature of Assistance	(Rs. In lakhs)	
	2020-2021	2019-2020
Educational Assistance	11.57	11.15
Medical Aid	4.31	3.48
Senior Citizen Welfare	10.52	10.82
<b>Total</b>	<b>26.40</b>	<b>25.45</b>

## PART E – OTHER MATTERS

### 13. RENOVATED KREEDA MANDIR

Kreeda 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 engagements, birthday parties, mehendi, sangeet, brahmopadeshm or family get-togethers. We request all members to keep this in mind and give first preference to the renovated air-conditioned hall, whenever you need to do a booking.

### 14. VOICE OF GSB

Voice of GSB (VoG) is the RNI registered quarterly newsletter of the Sabha, being published every quarter regularly since July-September 2007. We printed and despatched VoG to all our members till the Jan to Mar 2020 quarter.

Due to lockdown restrictions imposed subsequently, we released digital issues of Voice of GSB for the April to June 2020, July to September 2020 and October to December 2020 quarters. In May 2020, we released a digital Lockdown Special Issue wherein our members, from diverse backgrounds and from India and abroad shared their lockdown experiences.

We resumed the printing of VoG from the January to March 2021 quarter. Due to the immense popularity and wide reach of the digital issues, we are releasing the digital issues as well.

VoG 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 are grateful to all our regular contributors and advertisers.

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 print and dispatch 2200 copies of VoG every quarter. We 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. We are also introducing “GSB Classifieds” which you can use for announcement of engagement/ marriage/ anniversary/ milestones/ achievements/ services etc.



Please consider advertising in VoG and extend your support to us.

## 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.

## 17. OBITUARY:

### **Shri Vishwanath Ram Kantak (12.11.1935 to 15.06.2020)**

The recipient of our GSB Talent Recognition Award, Shri Vishwanath Ram Kantak, was an artist with great calibre. Kantak-maam used different styles, different mediums, colour combinations and designs in his creations. An exhibition of his works was held at Mumbai's prestigious Jehangir Art Gallery in March, 2017.

Though his son lives in the US, Kantak-maam chose to spend his time at Shantikunj Sevashram (senior citizens home) at Vidyadhiraj Charitable Trust (VCT) in Panvel, where he stayed since 2011, till his demise on 15<sup>th</sup> June, 2020.

### **Smt. Vilasini Krishna Bhandarkar (20.06.1931 to 18.09.2020)**

Smt. Vilasini Bhandarkar was the first recipient of our GSB Woman Entrepreneur Award in 2015. She was a generous supporter of the Sabha and served in both the Managing Committee and the Mahila Shakha Committee, where she was the Vice President for some time. She was a woman entrepreneur who created employment opportunities for women. She passed away on 18<sup>th</sup> September, 2020.

### **Shri Dilip Narsimha Pai (14.12.1952 to 01.09.2020)**

Shri Dilip N Pai was a staunch supporter of the Sabha. He was actively involved with several GSB organizations, including GSB Seva Mandal and GSBS Medical Trust. His passing away on 1<sup>st</sup> September, 2020, is a great loss to the GSB community.

### **Smt. Radha Balkrishna Rao (10.03.1936 to 10.08.2020)**

Smt. Radha B. Rao, wife of Late Dr. Ullal Balkrishna Rao, was a former Committee member of our Mahila Shakha. She passed away on 10<sup>th</sup> August, 2020.

### **Shri Ashok Nayak (passed away on 20.11.2020)**

Shri Ashok Nayak, our former Committee member, and closely associated with several GSB causes, passed away on 20<sup>th</sup> November, 2020, after a prolonged illness.

### **Smt. Vasanthi Nayak (11.09.1945 to 18.10.2020)**

Smt. Vasanthi Nayak, a former Committee member and Jt. Secretary of our Mahila Shakha, passed away on 18<sup>th</sup> October, 2020.

**Shri Kinnigoli Ganesh Mallya (passed away on 26.01.2021)**

Shri Kinnigoli Ganesh Mallya, retired banker and a prolific writer, was a regular contributor of articles to Sabha's Voice of GSB. He was the Chief Guest at our 73<sup>rd</sup> Foundation Day Celebrations held on 15<sup>th</sup> August, 2007. His articles for Voice of GSB covered various temples and festivals at Dakshina Kannada District and were very much appreciated by our readers. He passed away on 26<sup>th</sup> January, 2021.

**Shri Ulhas Narasimha Shenoy (21.07.1946 to 10.04.2021)**

Shri Ulhas Narashimha Shenoy served in the Managing Committee of the Sabha from 2009 -2011. He was also closely associated with other GSB causes, including GSB Mandal, Thane. He used to regularly attend our AGMs, Carrom Tournament for Physically Challenged and actively volunteer during the same. He passed away on 10<sup>th</sup> April, 2021.

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: 26<sup>th</sup> December, 2021

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



## REPORT OF THE GSB SABHA'S MAHILA SHAKHA FOR 2020-2021

The year under review was affected by the Covid-19 Pandemic and the resultant lockdown/restrictions imposed by Central and State Governments, hence Mahila Shakha could not conduct any programmes on-site. However online workshops, talks, competitions, tutorials were conducted.

### **Lessons from the Bhagavad Gita by Smt. Jaya Row**

On 12<sup>th</sup> July 2020, Mahila Shakha organized an online session titled "Lessons from the Bhagavad Gita" conducted by acclaimed speaker Smt. Jaya Row. She touched up on various aspects of the Bhagavad Gita, the importance of reading some parts of the Gita and taking life lessons from the same. She illustrated the concepts with several day-to-day scenarios and how the Gita talks about those and how somebody can apply the teachings of the Gita in such scenarios. The session concluded with audience interaction with the speaker.

### **Know your Child by Smt. Priya Nayak Gole**

On 2<sup>nd</sup> August 2020, Mahila Shakha organized an online session titled "Know Your Child" with Smt. Priya Nayak Gole, an expert pediatric speech and language pathologist. In a highly engaging session, the speaker adeptly covered topics for young parents, grandparents and parents of specially-abled children into typical developmental parameters, delays and red flags to look out for. The session also included some great tips on stimulating children at home. A large number of parents and grandparents highly appreciated the session and were able to ask specific questions at the end of the session.

### **Kitchen and Terrace Gardening by Smt. Vinaya Prabhu**

On 13<sup>th</sup> September, 2020, the Mahila Shakha organized an online session on Kitchen and Terrace Gardening by Smt. Vinaya Prabhu, who nurtures a 900 sq. ft terrace garden and also grows the organic manure for it, she said that the main ingredient for a kitchen and terrace garden was the love and care for plants. She also said that in the concrete jungle of Mumbai, kitchen and terrace gardens are ways in which we can overcome the space problem to grow plants.

Her talk covered the following topics: Types of plants suitable for balconies, Types of plants suitable for open terraces, what does the plant need? Size of planters, how to go about plotting? Pruning, Compost and Pest Control – Prevention and Cure.

The session had a lot of participants and was very well received by the attendees.

### **National Education Policy by Mrs. Shakuntala Bhandarkar**

On 2<sup>nd</sup> October 2020, Mahila Shakha organized a Samvaad on National Education Policy 2020. The speaker was Mrs. Shakuntala Bhandarkar, a mentor and curricular designer who is in the field of education for more than 30 years. She said that the NEP is restructured with a new pedagogical and curricular structure of 5+3+3+4 i.e., from the age of 3 -18 years. The NEP also focuses on honing the skills of the child and introducing technology at an early age and also making education available to every child. It was followed by a brief Question and Answer session. It was well received by online audience

### **Yoga talk by Shri Jawahar Bangera, Senior Iyengar Yoga Instructor**

On 4<sup>th</sup> October 2020 a highly interactive, free flowing online session, wholly focused on answering peoples' queries, Shri Bangera addressed what can be done to increase oxygen intake and boost immunity, what super senior citizens could do to sleep better at night, handling asthma, returning to



an active life after a heart bypass or delivering a baby. With his student Ms. Ajita Kini demonstrating, Jawahar showed the audience how everyday household props could be used to coax stiff muscles and ligaments to work. He explained how this physical movement works to fight disease. The lymph nodes, which drain the lymphatic fluid from the body, are located throughout the body, and concentrated in the armpits, leg-pits (vākkau, in Konkani), abdomen, chest and neck areas. By working to soften and open out these regions, the lymphatic fluid can drain more efficiently and rid the body of toxins formed when the body fights disease causing germs. Thus, not only does removing stiffness give us a better range of movement, but it also helps drain the lymph nodes better.

Scheduled for an hour, the questions continued well past the allotted time as the audience urged Jawahar to continue for a further half hour until everyone was satisfied. The session motivated young and old.

### **Devi Mahatme by Smt. Shantala Bhat**

On 18<sup>th</sup> October 2020, on the occasion of Navratri “Devi Mahatme” was organised by Mahila Shakha. This was an online session by Smt. Shantala Bhat, affiliated to Chinmaya Mission, as a prelude to the pravachan she explained how Lord Brahma has created 3 worlds i.e Swarga loka, Bhoo loka and Patal loka. After which she went on to explain the significance of worshipping the 9 forms of Goddess Durga during Navaratri and how we can eliminate all the evils which exist within us and evolve to become better human beings i.e., Triumph of good over evil. It was indeed an enriching experience.

### **Mahila Shakha initiative – Making of compost**

On 28<sup>th</sup> March, 2021, Mahila Shakha launched its compost project in the Kreedha Mandir premises. The inauguration was attended by Chief Guests Shri Umesh Pai and Dr. Krishna Pai, Proprietor, Earth Crop Fertilizers. Our Trustee Shri B.T. Mallya. Few committee members of the Sabha and Mahila Shakha were present.

Mahila Shakha President Smt. Prafula Rau briefly introduced the Chief Guests and also about the project to those present.

Shri Umesh Pai elaborated about the composting process. The experts assured MS of providing continuous support on composting. This is being an in-house project the compost will be used for the plants and trees in our premises.

**Following online workshops were also conducted during the lockdown period.**

### **Konkani Story Telling Workshop by Dr. Rajani Pai**

In addition to the Samvaad series talks, the Mahila Shakha also organized two online workshops. The first workshop was a Konkani story-telling workshop for children aged till 12 years. This was held on 19<sup>th</sup> July 2020, conducted by Dr. Rajani Pai, a writer and poetess. Her style of storytelling was deeply engaging for the participating children and this workshop was entirely in Konkani, she encouraged the children to recite their own Konkani stories.

### **Eco-friendly Ganesha idol making workshop by Smt. Aruna Joshi**

The second online workshop, held on 16<sup>th</sup> August 2020, was an eco-friendly Ganesha idol making workshop in which Smt. Aruna Joshi got a large participation of children from ages 5 and above to make Ganesha idols with children’s clay, wheat flour or mud. She did a step-by-step demonstration, which was followed by children who then showcased their Ganesha idols to the audience online.



**Following online competitions were held during the lockdown period.**

#### **Rakhi Making Competition**

Mahila Shakha organized Rakhi making competition for girls/ladies above 12 yrs. on FB.

1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> prizes were awarded Amazon Gift vouchers sponsored by NKGSB Bank to the winners.

#### **‘Aroha Avroha jodi’ A mother and child (duet) singing competition**

‘Aroha Avroha jodi’, A mother and child virtual singing competition was held in September 2020. The participants were required to record a 4-minute video and upload it to us. There were two categories, Semi-classical which could be Hindi, Marathi or Kannada songs and Bollywood songs from Hindi movies. 23 enthusiastic participants uploaded their videos across both categories. The judges were Chandrika Kamath Dandekar and Karishma Kini Bijoor. 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> prizes were announced in each category. The winners received Amazon e-vouchers sponsored by NKGSB Bank. These prize-winning videos are available to watch on our FB page.

**Tutorials were uploaded on our FB page. One such series of tutorials was;**

#### **‘Phool Gantuche’ tutorials**

On our FB page, flower knitting or ‘Phool Gantuche’ tutorials are posted regularly by our Mahila Shakha to help people master this art. These videos are made by Smt. Gautami Acharya. There are various combination of flowers and other items. The material used are shevanti, rajnigandha, durva, chana (chick peas), jai mogare, betel leaves, sugandhi, Daswala / Hibiscus Mala, Crepe Jasmine ( Tagar) Mala, Navratri special - Bangle mala, Kartik mass special Amla ( Gooseberry ) Mala. and many more. The garland with betel leaves has got the highest response with 700 likes, 436 shares and 36,000 views. Mahila Shakha extends their thanks to Smt. Gautami Acharya for making these very popular videos.

#### **Tutorial on Achaar- Vichar (Hindu Calendar month simplified)**

On the auspicious occasion of Kartik Ekadashi GSB Sabha Mumbai’s Mahila Shakha began a tutorial series on explaining of important days (Tithis) in our Hindu Calendar Month and their importance and Significance.

Mahila Shakha extends their thanks to Vedamurthy Shri Trivikram Acharya.

#### **Tutorial on traditional G.S.B. Cuisine**

Its an indispensable experience when you cook food at home for your loved once, There is no limit to your joy when you cook authentic GSB cuisines at home like savorys, sweets, chutneys, gojjus etc. etc. There are many dishes which we are not aware of or tasted. Traditionally people prefer to prepare sweets, savorys etc. at home. To share the making of and the receipes of all these GSB dishes Mahila Shakha introduced tutorial video with Diwali Phalara Poleru. The videos of how to make Besan Laadu, Chakuli, Tukdi, Chivda, gojjus, chutneys etc was published on FB. It was well received and appreciated. Mahila Shakha extends their thanks to Aditi Shenoy for demonstrating and sharing the recipes.

The Mahila Shakha Committee meetings are held once a month. In addition, special Meetings are held, if required. A total of 10 meetings were held from April 2020 to March 2021, of which 01 meeting was offline and 09 meetings were held on the virtual platform. The attendance details of each member are given below.



NAME	DESIGNATION	MEETING ATTENDED	OUT OF
Smt. Prafula Rau	President	10	10
Smt. Maya Nayak	Vise President	10	10
Smt. Amita Kini	Jt. Hon. Secretary	9	10
Smt. Aarti Pai	Jt. Hon. Secretary (Became Jt. Hon. Secretary. W.e.f. January 2021)	10	10
Smt. Purnima Kini	Jt. Hon Treasurer	10	10
Smt. Jayashree Rao	Jt. Hon Treasurer (Till Dec.2020)	10	10
Smt. Shanteri Nayak	Committee Member	8	10
Smt. Bina Shenoy	Committee Member	10	10
Smt. Chitra Kamath	Committee Member	8	10
Smt. Seema Pai	Committee Member	5	10
Smt. Laxmi Nayak	Committee Member (Resigned from MS Committee in Dec.2020)	5	6



**LIST OF MEMBERS ENROLLED FROM 1<sup>ST</sup> APRIL 2020 TO 31<sup>ST</sup> MARCH 2021.**

<b>PATRONS.</b>		
PAI	SHRI ANANT PANDURANG	NP 3266

<b>LIFE MEMBERS</b>		
BHAT	SHRI RATNAKAR	NL 3265
GOVEKAR- PRABHU,	SHRI VIGNESH ABHAYRAJ	NL 3268
KINI	SHRI KODI VENKAPPA	NL 3267
LAVNIS	SHRI UMESH ANAND	NL 3269
PRABHU	SMT NEETA RAJESH	NL 3270

**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.

Be a part of an organization working since 88 years in the service of the community





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## 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 Medical Centre has fully equipped Pathology, Digitalised X-ray, including an Image Intensifier TV(IITV), Dental and Physiotherapy Departments. The second, Centre HEALTH RAKSHAK 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, Gynaecology, 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, Sialogram, 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..

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

### 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 organized the following health check up: Routine Health Check up, Pre-Employment Check up, 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)**

The GSBS Medical Trusts' Mahim Centre in Association with the J.N.Wadia Charitable dispensary has Physiotherapy, eye clinic, Dental , pediatric Orthopedic etc. facilities.

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.

All safety mechanisms in all centres are introduced for the better working of Dental department. OPG machine at Health Rakshak is added to get better view of the Jaw,

Dental Department is recently upgraded, keeping the present pandemic in view.

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

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

Dharavi Centre  
Subhash Chandra Bose Co  
Op.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.24446665 / 24466665

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.



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**Details of Personalized Endowments As on 31-03-2021**

						Amt. in Rs.
Sr No	Name of Donor	In Memory Of	Towards	Opening Balance	Received during the year	Closing Balance
1	Shri Mohan Pai	His parents, Late Smt. Rama & Shri Hari Panduranga Pai	Vidyanidhi	3,629,271	724,372	4,353,643
2	Shri Dinesh M. Bhandarkar	His mother, Late Smt. Sarojini M. Bhandarkar	Medical Aid	100,000		100,000
3	Sujir Marketing Pvt Ltd	Late Shri Sujir Surendranath Nayak	Medical Aid	100,000		100,000
4	Sashas Marketing Pvt Ltd	Late Smt. Ratna Nayak	Medical Aid	100,000		100,000
5	G.S.B. Sabha, Mumbai	H.H.Shrimad Sudhindra Tirtha Swamiji	Vidyanidhi	85,500		85,500

**Appeal for Personalized Endowments**

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

Would you like to celebrate a happy occasion in your life or in your family ?

You can set up a Personalized endowment fund to support any of our charitable initiatives in the fields of

- Education
- Health Care
- Senior Citizen Welfare
- Marriage Assistance

You can set up a Personalized Endowment by donating the minimum prescribed amount and top it up in the years to come.

Not only does this noble gesture of yours create a personalized endowment which will be announced in every Annual Report of the Sabha, this also helps us reach out to the needy sections of our Community and support them with our various initiatives.

In case you wish to know more about personalized endowments you can drop us an email at [gsbsabha@gmail.com](mailto:gsbsabha@gmail.com) OR you can reach out to one of the following :

Shri Laxmikant T. Prabhu, President	:	98203 16495
Smt. Bina N. Shenoy, Jt. Hon. Secretary	:	98205 07690
Shri Uday V. Malya, Jt. Hon. Treasurer	:	98206 98756



**MINUTES OF THE 81<sup>st</sup> AGM OF THE GSB SABHA, MUMBAI HELD ON SUNDAY THE 24<sup>th</sup> JANUARY 2021 AT 10:30 AM IN THE I. M. PAI HALL, SUJIR GOPAL NAYAK MEMORIAL KREEDA MANDIR.**

Since there was no quorum by 10:45 a.m. the Jt Hon. Secretary, Shri Satish V. Manel, adjourned the meeting to 11:00 a.m.

At 11:00 a.m. the adjourned meeting commenced. 33 Members were present. Sabha President, Shri Laxmikant Prabhu, presided over the meeting.

The Jt Hon Secretary, 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 the President 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. He thanked the Mahila Shakha members for conducting various programmes online and on Facebook in the past year as physical programmes was not possible due to the pandemic. He also thanked the members of the Sabha for their generosity in donating to the Sabha and hoped they would continue to do so in future also.

Shri Laxmikant thanked the Trustees for their co-operation and guidance in the functioning of the Sabha. Thereafter Shri Satish V. Manel requested Smt. Prafula Rau, President of the Mahila Shakha to address the Members.

Smt. Prafula Rau thanked the Mahila Shakha team for their cooperation and support in conducting the Online Programmes. Smt Rau thanked members for their support and hoped that they will continue their generosity to the Mahila Shakha.

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 80th AGM held on 1<sup>st</sup> March 2020 were printed on Pages 50-54 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 that the Annual Report had been sent to all the members. No queries had been received in the Sabha office on the same. He checked with the members present as to whether they had any queries on the Report. There were no queries. He, then, moved the following resolution :

“RESOLVED that the 85<sup>th</sup> Annual Report of the Sabha be and is hereby adopted “

Proposed by Shri Prakash Pai

Seconded by Smt Amita Kini.

Passed Unanimously

Thereafter, Shri Uday Malya Jt. Hon. Treasurer of the Sabha, explained a few salient points in the audited financials of the Sabha. He moved the following resolution :





“RESOLVED that the Income & Expenditure Accounts for the FY April 2019 to March 2020 and the Balance Sheet as on 31<sup>st</sup> March 2020 of the GSB Sabha, Mumbai audited by Ford Rhodes Parks & Co., LLP, Chartered Accountants be and is hereby adopted”

Proposed by Shri Ramesh Bhandarkar.

Seconded by Shri Damodar Mallya.

Passed Unanimously

Further, Shri Uday Malya appealed to the members to contribute to the Senior Citizens Medical Aid Fund, since the income generated by the fund was falling short of the expenses. He said that any member can adopt a senior citizen and fund his monthly medical expenses. The Managing Committee will only act as an intermediary.

### **AGENDA No 3: TO ELECT UPTO 21 MEMBERS TO THE MANAGING COMMITTEE.**

Shri Satish V. Manel informed that, as per Sabha's Constitution, 10 members were due to retire by rotation and their names had been printed on Page 3 of the Annual Report. They were eligible for re-election. Further, terms of two co-opted members would also end at this AGM and were eligible to be elected to the Committee.

He further informed the members that he had received 12 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 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 A. Shenoy.
10. Shri Damodar B. Mallya.
11. Ms. Geeta M. Shenoy.
12. Shri Srinivas J Pai.

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

The President Shri Laxmikant Prabhu informed the members that Shri N. N. Pal who was retiring as Trustee of the Medical Trust on 30<sup>th</sup> June, 2020, had expressed his inability to continue and had written a letter confirming the same. Shri Laxmikant Prabhu thanked Shri N. N. Pal for the services rendered by him as Sabha's nominated Trustee to the Medical Trust.

The Managing Committee of the Sabha, at its meeting held on 24<sup>th</sup> May 2020 has decided to nominate Shri B. T. Mallya as a Trustee of the Medical Trust in his place.

Also, the Medical Trust had informed the Sabha, vide its letter dated 29<sup>th</sup> June, 2020, that two of their Trustees, Smt Gita R Pai and Shri Anant P Pai, would retire on 30<sup>th</sup> June, 2020. Both had consented to continue for a further period of 3 years, if re-appointed. The Managing Committee had approved





of these re-appointments at its meeting held on 27<sup>th</sup> September 2020. The Managing Committee recommends these appointment/re-appointments for ratification by the General Body. This was accepted by the General Body. Shri Laxmikant Prabhu moved the following resolution :

“RESOLVED that This 81<sup>st</sup> Annual General Meeting of the GSB Sabha, Mumbai ratifies the appointment of Smt Gita R Pai and Shri Anant P Pai as Trustees of the GSBS Medical Trust for a period of Three Years from 01.07.2020 to 30.06.2023, and of Shri B.T. Mallya as Trustee of the GSBS Medical Trust for a period of Three Years from 01.07.2020 to 30.06.2023 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 27<sup>th</sup> September 2020”.

Proposed by Shri Damodar Mallya.

Seconded by Shri Prakash Pai

Passed Unanimously

#### **AGENDA No 5: APPOINTMENT OF HON. AUDITOR FOR THE YEAR 2020-21.**

The Jt. Hon. Treasurer Shri Uday Malya informed the Members that for several decades Shri. B. R. Prabhu was the Hon. Auditor of the Sabha. After his demise, his son Shri Shrikant B. Prabhu has continued his association with the GSB Sabha by auditing the Books of Accounts. 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 moved by Shri Uday Malya :

“RESOLVED that This 81<sup>st</sup> 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 2020-21.”

Proposed by : Shri Subhas Rao.

Seconded by : Shri Bharat Kini.

Passed Unanimously

#### **AGENDA No 6: ANY OTHER BUSINESS**

Shri Satish V. Manel informed the members that various GSB 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

- a) Thereafter Shri Uday V. Malya Jt. Hon. Treasurer moved the following resolution :

“RESOLVED that This 81<sup>st</sup> 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 31<sup>st</sup> March 2020.”

Proposed by : Smt Mohini Hegde.

Seconded by : Smt Amita Kini.

Passed Unanimously

- b) Shri Laxmikant Prabhu, President moved the following resolution.

“RESOLVED that This 81<sup>st</sup> Annual Meeting of the GSB Sabha, Mumbai expresses its deep sense of gratitude to Konkani Charitable Fund, Inc U.S.A for their support to the charitable initiatives of the Sabha for the year ended 31<sup>st</sup> March 2020.”



Proposed by Smt Sudha G Pai.  
Seconded by Smt. Tanushree Shenoy.  
Passed Unanimously

- c) Smt Prafula Rau, President of the Mahila Shakha, moved the following 2 resolutions

“This 81<sup>st</sup> 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 Shravan Haldi Kumkum On 2<sup>nd</sup> August 2019.

Proposed by Smt Shanteri Nayak.  
Seconded by Smt Mohini Hegde  
Passed Unanimously

“This 81<sup>st</sup> Annual Meeting of the GSB Sabha, Mumbai expresses its deep sense of gratitude to the Managing Committee of GSB Mandal, Dombivili for their support in the conduct in holding the 73<sup>rd</sup> Get together of Boys and Girls meet on 9<sup>th</sup> June 2019 at G.S.B. Mandal’s Shri Sitaram A Pai Memorial School. Dombivili.”

Proposed by Smt Aarti Pai.  
Seconded by Smt Narmada Kini.  
Passed Unanimously

Shri Satish V. Manel informed the members that the detailed Agenda had concluded. He then requested the 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 to the Senior Citizens as well the other members of the community towards their medical expenses. Shri Mallya suggested that the Sabha along with the Medical Trust should initiate their activities in different areas of Mumbai.
2. Shri N. N. Pal: Shri Pal congratulated the Managing Committee for the good performance during the financial year. However, Shri Pal noted that in view of the falling rates of interest, the Committee should try to maximize the collections of funds from the community members. Also the Committee should explore a few other options in investing the funds received.
3. Smt. Sudha G. Pai: Smt. Pai congratulated the Committee for the good performance. She said that the Sabha always remembers Late Shri Gurpur Dattananda Bhat maam for his generosity to the Sabha which resulted in Sabha setting up initiatives for GSB Senior Citizen Medical Welfare, Higher Education Aid and a separate fund for medical aid for critical illnesses.

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

*With Best Compliments from :*



**CANCER IS CURABLE  
WHEN  
DIAGNOSED EARLY**

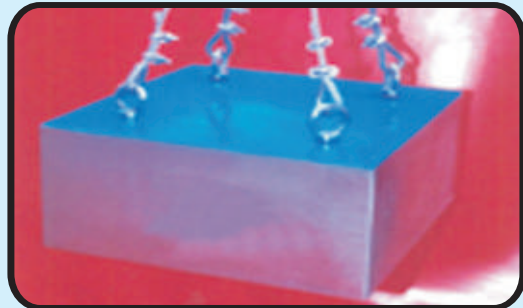
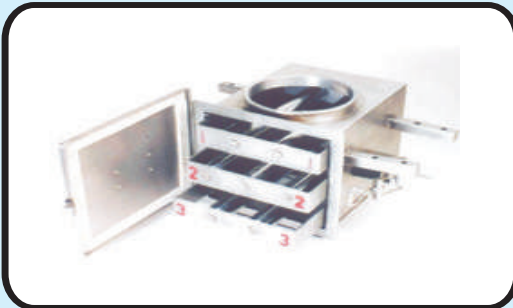
**TRIUMPH ONCOLOGY  
CLINIC**

504, Om Chambers, Kemps Corner, Mumbai - 400 036.  
Tel.: 022 6664 1852 • Fax : 022 6664 1853  
Email : [triumphoncology@hatway.com](mailto:triumphoncology@hatway.com)

**With Best Compliments from**  
***M/S. P. M. ENTERPRISES***

**EXPORTERS OF:**

**SUGAR PLANT, ACCESSORIES,  
MACHINERY AND ALL OTHER  
ENGINEERING ITEMS**



15, KAMAT INDUSTRIAL ESTATE, V.S.MARG,  
PRABHADEVI, MUMBAI - 400 025.

**Mob.:** 98213 83569

**E-mail :** pmentprs@gmail.com

**Website :** [www.pmenterprises.org](http://www.pmenterprises.org)

**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 31<sup>st</sup> March, 2021 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 31<sup>st</sup> March, 2021: 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 26, 2021**

**Shrikant B. Prabhu**  
**Partner**  
**Membership No. 35296**  
**UDIN : 210335296AAAADW7728**



**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 : 31<sup>st</sup> MARCH 2021

- |  |                                       |
|--|---------------------------------------|
| (a) Whether accounts are maintained regularly and in Accordance with the provisions of the Act and the Rules;  | YES                                   |
| (b) Whether receipts and disbursements are properly And correctly shown in the accounts;   | YES                                   |
| (c) Whether the cash balance and vouchers in the custody Of the manager or trustee on the date of audit were in Agreement with the accounts;   | YES                                   |
| (d) Whether all books, deeds, accounts, vouchers or other Documents or records required by the auditor were Produced before him;   | YES                                   |
| (e) Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with;  | YES                                   |
| (f) Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him;  | YES                                   |
| (g) Whether any property of funds of the Trust were Applied for any object or purpose other than the Object or purpose of the trust;   | NO                                    |
| (h) The amounts of outstandings for more than one year and the amounts written off, if any   | Rs. 2,000/-<br>Recovered Subsequently |
| (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;  | YES            |
| (n) Whether the maximum and minimum number of the trustees is Maintained;  | YES            |
| (o) Whether the meetings are held regularly as provided in such instrument;  | YES            |
| (p) Whether the minute books of the proceedings of the meeting is maintained;  | YES            |
| (q) Whether any of the trustees has any interest in the Investment of the Trust;   | NO             |
| (r) Whether any of the trustees is a debtor or creditor of The Trust;  | NO             |
| (s) Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit; | 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 26, 2021**

**Shrikant B. Prabhu**  
**Partner**  
**Membership No. 35296**  
**UDIN : 210335296AAAADW7728**

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 26, 2021**

**Shrikant B. Prabhu**  
**Partner**  
**Membership No. 35296**  
**UDIN : 210335296AAAADX8825**

GOWD SARASWAT BRAHMAN SABHA,  
INCOME AND EXPENDITURE ACCOUNT

EXPENDITURE	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.
TO PROPERTY EXPENSES			
Ground Rent	26,589.00		71,717.00
Rates, Taxes & Cesses	134,609.00		123,642.00
Water Charges	41,160.00		24,830.00
Building Repairs & Renovation	57,500.00		46,000.00
Insurance Premium	43,298.00		39,339.00
		303,156.00	305,528.00
TO ESTABLISHMENT EXPENSES			
Salaries, Wages & Allowances	455,450.00		487,619.00
Repairs & Maintenance	104,758.00		102,890.00
Printing & Stationery	58,570.00		88,908.00
Electricity Charges	59,353.00		160,627.00
Postage & Telephone	28,475.40		32,774.00
Society Conveyance Transfer Expenses	0.00		100,724.00
Sundry Expenses	211,574.61		239,489.15
		918,181.01	1,213,031.15
TO DEPRECIATION		302,275.00	327,876.00
TO CONTRIBUTION TO PUBLIC TRUST FUND		60,542.00	93,441.00
TO AMORTIZED PREMIUM ON G-SECS		655.00	0.00
TO EXPENDITURE ON OBJECTS OF THE TRUST			
Educational	1,157,000.00		1,167,334.00
Relief Of Poverty	1,527,803.00		1,480,299.00
Religious	7,021.00		30,395.00
Sports	235,043.00		503,505.00
Social Functions & Activities Expenses	121,946.00		825,458.20
		3,048,813.00	4,006,991.20
TO AMOUNTS TRANSFERRED TO SPECIFIC FUNDS (NET) (As per Schedule 'F' Attached)		1,466,605.00	1,281,429.00
TO EXCESS/(DEFICIT) OF INCOME OVER EXPENDITURE DURING THE YEAR		(550,418.04)	(31,725.05)
		<b>5,549,808.97</b>	<b>7,196,571.30</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/W100089Place : Mumbai  
Dated : December 26, 2021(SHRIKANT PRABHU)  
Partner  
M.No. 35296





(A-1618[BOM])

FOR THE PERIOD 1<sup>st</sup> APRIL 2020 TO 31<sup>st</sup> MARCH 2021

INCOME	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.
BY INTEREST			
On Bonds	1,144,000.00		1,144,000.00
On G-Secs	71,086.00		
On Fixed Deposits with Banks	1,231,974.00		1,460,611.00
On Fixed Deposits with Public Sector Institutions	413,078.00		276,372.00
On Savings Accounts with Banks	60,997.00		48,169.30
On Income tax refund	24,811.97		0.00
		2,945,946.97	2,929,152.30
BY AMORTIZED DISCOUNT ON G-SECS		13.00	
BY DONATIONS IN CASH OR IN KIND		1,666,341.00	1,457,150.00
BY HALL BOOKING CHARGES RECEIVED		69,000.00	205,750.00
BY ADVERTISING RECEIPTS		44,500.00	207,000.00
BY INCOME FROM OTHER SOURCES			
Sports Club Fees, Sponsorships & Ground Charges	651,141.00		1,287,460.00
Social Functions & Activities Receipts	22,035.00		716,928.00
Electricity Expenses Recoveries	22,601.00		162,678.00
Miscellaneous Receipts	3,700.00		90,880.00
		699,477.00	2,257,946.00
BY PATRONSHIP, LIFE MEMBERSHIP & ENTRANCE FEES RECEIVED		3,005.00	29,547.00
BY TRANSFER FROM		57,500.00	0.00
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		0.00	46,000.00
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 surrender of tenancy rights and value credited to Capital Reserve Account		64,026.00	64,026.00
		<b>5,549,808.97</b>	<b>7,196,571.30</b>

(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

FUNDS AND LIABILITIES	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.
TRUST FUND OR CORPUS			
(General Fund)			
Balance as per last Balance Sheet	900,663.72		871,116.72
Add : Transfer from Income & Expenditure Account			
(being Patronship, Life Membership & Entrance Fees)	3,005.00		29,547.00
		903,668.72	900,663.72
OTHER EARMARKED FUNDS			
Endowments & Other Corpus Funds			
As per Schedule 'A' attached	42,577,854.68		40,266,904.68
Other Funds & Reserves			
As per Schedule 'B' attached	6,538,916.57		5,132,816.57
		49,116,771.25	45,399,721.25
LIABILITIES			
For Expenses & Others	1,449,407.00		1,743,367.00
For Deposits	271,500.00		491,500.00
		1,720,907.00	2,234,867.00
UNAMORTIZED DISCOUNT ON G-SECS		15,757.00	0.00
INCOME & EXPENDITURE ACCOUNT SURPLUS/(DEFICIT)			
Balance as per last Balance Sheet	1,391,854.49		(560,758.39)
Add : Excess of income over expenditure during the year	(550,418.04)		(31,725.05)
	841,436.45		(592,483.44)
Add : Transfer from Sports Committee Fund	0.00		1,984,337.93
		841,436.45	1,391,854.49
<b>TOTAL</b>		<b>52,598,540.42</b>	<b>49,927,106.46</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/W100089Place : Mumbai  
Dated : December 26, 2021(SHRIKANT PRABHU)  
Partner  
M.No. 35296



**(A-1618[BOM])**  
**AS ON 31<sup>st</sup> MARCH 2021**

<b>ASSETS</b>	<b>Current Year Rs. Ps.</b>	<b>Current Year Rs. Ps.</b>	<b>Previous Year Rs. Ps.</b>
IMMOVABLE PROPERTIES			
As per Schedule 'C' attached		4,430,858.09	4,522,843.09
INVESTMENTS (AT COST)			
As per Schedule 'D' attached		43,700,479.60	40,919,624.60
FURNITURE, FIXTURES & EQUIPMENTS			
As per Schedule 'E'		779,146.90	968,436.90
ADVANCES(Including Deposits)		1,741,811.85	1,937,320.88
INCOME OUTSTANDING			
Interest Accrued		324,642.00	293,867.00
Income Receivable		104,140.00	144,660.00
UNAMORTIZED PREMIUM ON G-SECS		86,245.00	
CASH & BANK BALANCES			
Cash on hand	26,719.27		28,313.67
In Savings Accounts with Banks (in the name of the Sabha)			
Bank of Baroda	863,603.26		745,819.51
Federal Bank	8,544.00		0.00
NKGSB Co-op Bank Ltd (FCRA A/c)	26,637.28		57,388.24
Saraswat Co-op Bank Ltd	435,332.30		32,346.90
Syndicate Bank	0.00		0.00
Union Bank of India	70,380.87		276,485.67
		1,431,216.98	1,140,353.99
<b>TOTAL</b>		<b>52,598,540.42</b>	<b>49,927,106.46</b>

**(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, MUMBAI

## SCHEDULE 'A'

ENDOWMENT AND OTHER CORPUS FUNDS AS ON 31<sup>st</sup> MARCH 2021

Sr No	Name of Fund	Opening Balance	Contribution Recd During the year	Depreciation on Office Premises	Closing Balance
		Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.
<b>A) ENDOWMENT FUNDS</b>					
1.	Adyatmik Programme Endowment Fund	95,001.00			95,001.00
2.	Bhajan Endowment Fund	46,894.00			46,894.00
3.	G.S.B. Higher Education Aid Endowment Fund	10,000,000.00			10,000,000.00
4.	G.S.B, Lifetime Achievement Award Endowment Fund	250,000.00			250,000.00
5.	GSB Senior Citizen Adhaar Endowment Fund (earlier called Destitute Senior Citizens Welfare Endowment Fund)	2,749,686.56	600,000.00		3,349,686.56
6.	G.S.B. Senior Citizen Medical Welfare Endowment Fund	5,000,000.00	1,040,604.00		6,040,604.00
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)	100,000.00			100,000.00
9.	G.S.B. Women Entrepreneur Award Endowment Fund	130,000.00			130,000.00



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'A'**  
**ENDOWMENT AND OTHER CORPUS FUNDS AS ON 31<sup>st</sup> MARCH 2021**

Sr No	Name of Fund	Opening Balance	Contribution Recd During the year	Depreciation on Office Premises	Closing Balance
		Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.
10.	M.S. Educational Awards Endowment Fund	660,129.00	10,000.00		670,129.00
11.	M.S. Marriage Assistance Endowment Fund	447,684.00			447,684.00
12.	M.S. Social Activities Endowment Fund	70,001.00			70,001.00
13.	Medical Aid Endowment Fund	2,615,020.00			2,615,020.00
14.	Medical Aid Endowment Fund (Critical Illness)	5,000,000.00			5,000,000.00
15.	V.R.Shenoy Memorial Cricket Tournament Endowment Fund	450,000.00			450,000.00
16.	Vidyanidhi Endowment Fund	8,774,943.17	724,372.00		9,499,315.17
<b>TOTAL ENDOWMENT FUNDS</b>		<b>36,444,913.73</b>	<b>2,374,976.00</b>		<b>38,819,889.73</b>
<b>B) OTHER CORPUS FUNDS</b>					
1.	Building Pavilion Fund (Corpus)	779,683.95			779,683.95
2	Capital Reserve **	3,042,307.00		64,026.00	2,978,281.00
<b>TOTAL OTHER CORPUS FUNDS</b>		<b>3,821,990.95</b>	<b>0.00</b>	<b>64,026.00</b>	<b>3,757,964.95</b>
<b>GRAND TOTAL (A+B)</b>		<b>40,266,904.68</b>	<b>2,374,976.00</b>	<b>64,026.00</b>	<b>42,577,854.68</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 31<sup>st</sup> MARCH 2021**

	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		77,983.00		68,870.00	
Add/(Less) : Transfer from/(to)		6,691.00		9,113.00	
Income & Expenditure A/c					
			84,674.00		77,983.00
Representing :					
Donations				21,100.00	
Interest	6,691.00			7,163.00	
	6,691.00			28,263.00	
Less : Expenses				19,150.00	
incurred on Adhyatmik					
Programme					
	6,691.00			9,113.00	
<b>2. BHAJAN FUND</b>					
Balance as per last Balance Sheet		86,071.49		74,925.49	
Add/(Less) : Transfer from/(to)		17,783.00		11,146.00	
Income & Expenditure A/c					
			103,854.49		86,071.49
Representing :					
Donations	15,000.00			15,000.00	
Interest	3,303.00			3,536.00	
	18,303.00			18,536.00	
Less : Bhajan				7,390.00	
Expenses	520.00				
	17,783.00			11,146.00	
<b>3. GSB HIGHER EDUCATION AID FUND</b>					
Balance as per last Balance Sheet		895,271.00		737,271.00	
Add/(Less) : Transfer from/(to)		98,303.00		158,000.00	
Income & Expenditure A/c					
			993,574.00		895,271.00
Representing :					
Donations				6,000.00	
Interest	704,303.00			754,000.00	
	704,303.00			760,000.00	
Less : Educational	606,000.00			602,000.00	
Assistance					
Disbursed					
during the year					
	98,303.00			158,000.00	



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'B'**  
**OTHER FUNDS AND RESERVES AS ON 31<sup>st</sup> MARCH 2021 (Cont'd)**

	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		3,348.00			
Add/(Less) : Transfer from/(to)		17,608.00		3,348.00	
Income & Expenditure A/c			20,956.00		3,348.00
Representing :					
Interest	17,608.00			3,348.00	
	<u>17,608.00</u>			<u>3,348.00</u>	
<b>5. GSB SENIOR CITIZEN ADHAAR FUND</b>					
Balance as per last Balance Sheet		794,556.00		486,525.00	
Add/(Less) : Transfer from/(to)		377,308.00		52,126.00	
Income & Expenditure A/c					
		<u>1,171,864.00</u>		<u>538,651.00</u>	
Add : Balance transferred from MS Senior Citizen Adhaar Fund				255,905.00	
			1,171,864.00		794,556.00
Representing :					
Donations	523,291.00			113,500.00	
Interest	196,517.00			169,626.00	
	<u>719,808.00</u>			<u>283,126.00</u>	
Less : Welfare Assistance Given during the year	342,500.00			231,000.00	
	<u>377,308.00</u>			<u>52,126.00</u>	
<b>6. GSB SENIOR CITIZEN MEDICAL WELFARE FUND</b>					
Balance as per last Balance Sheet		197,154.50		413,253.50	
Add/(Less) : Transfer from/(to)		399,220.00		(216,099.00)	
Income & Expenditure A/c					
			596,374.50		197,154.50
Representing :					
Donations	739,000.00			202,200.00	
Interest	369,523.00			377,000.00	
	<u>1,108,523.00</u>			<u>579,200.00</u>	
Less : Welfare Assistance Given during the year	709,303.00			795,299.00	
	<u>399,220.00</u>			<u>(216,099.00)</u>	



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'B'**  
**OTHER FUNDS AND RESERVES AS ON 31<sup>st</sup> MARCH 2021 (Cont'd)**

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
<b>7. GSB TALENT RECOGNITION FUND</b>					
Balance as per last Balance Sheet		14,532.00		18,845.00	
Add/(Less) : Transfer from/(to)		3,913.00		(4,313.00)	
Income & Expenditure A/c					
			18,445.00		14,532.00
Representing :					
Donations					
Interest	3,913.00			4,189.00	
	3,913.00			4,189.00	
Less : Expenses on awards given during the year				8,502.00	
	3,913.00			(4,313.00)	
<b>8. GSB WOMEN CANCER AWARENESS FUND</b>					
Balance as per last Balance Sheet		23,772.00		16,232.00	
Add/(Less) : Transfer from/(to)		7,043.00		7,540.00	
Income & Expenditure A/c					
			30,815.00		23,772.00
Representing :					
Donations					
Interest	7,043.00			7,540.00	
	7,043.00			7,540.00	
<b>9. GSB WOMEN ENTREPREUNER AWARD FUND</b>					
Balance as per last Balance Sheet		5,589.00		12,827.00	
Add/(Less) : Transfer from/(to)		9,156.00		(7,238.00)	
Income & Expenditure A/c					
			14,745.00		5,589.00
Representing :					
Donations					
Interest	9,156.00			9,802.00	
	9,156.00			9,802.00	
Less : Expenses on awards given during the year				17,040.00	
	9,156.00			(7,238.00)	





**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'B'**  
**OTHER FUNDS AND RESERVES AS ON 31<sup>st</sup> MARCH 2021 (Cont'd)**

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
<b>10. M. S. EDUCATIONAL AWARDS FUND</b>					
Balance as per last Balance Sheet		82,648.82		85,620.82	
Add/(Less) : Transfer from/(to)		46,879.00		(2,972.00)	
Income & Expenditure A/c					
			129,527.82		82,648.82
Representing :					
Donation					
Interest	46,879.00			49,486.00	
	46,879.00			49,486.00	
Less : Awards Given and related expenses				52,458.00	
	46,879.00			(2,972.00)	
<b>11. M.S. MARRIAGE ASSISTANCE FUND</b>					
Balance as per last Balance Sheet		135,196.65		106,441.65	
Add/(Less) : Transfer from/(to)		186,531.00		28,755.00	
Income & Expenditure A/c					
			321,727.65		135,196.65
Representing :					
Donation	200,000.00			45,000.00	
Interest	31,531.00			33,755.00	
	231,531.00			78,755.00	
Less : Marriage Assistance Given	45,000.00			50,000.00	
	186,531.00			28,755.00	
<b>12. M. S. SENIOR CITIZEN ADHAAR FUND</b>					
Balance as per last Balance Sheet		-		100,205.00	
Add/(Less) : Transfer from/(to)		-		155,700.00	
Income & Expenditure A/c					
		-		255,905.00	
Less : Balance transferred to GSB Senior Citizen Adhaar Fund				(255,905.00)	
Representing :					
Donations				174,000.00	
Interest				37,700.00	
				211,700.00	
Less : Expenses				56,000.00	
				155,700.00	



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'B'**  
**OTHER FUNDS AND RESERVES AS ON 31<sup>st</sup> MARCH 2021 (Cont'd)**

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
<b>13. M. S. SOCIAL ACTIVITIES FUND</b>					
Balance as per last Balance Sheet		83,637.11		80,324.11	
Add/(Less) : Transfer from/(to)		9,930.00		3,313.00	
Income & Expenditure A/c					
			93,567.11		83,637.11
Representing :					
Sponsorship/	5,000.00			58,900.00	
Donation & Collection during activities conducted					
Interest	4,930.00			5,278.00	
	9,930.00			64,178.00	
Less : Expenses				60,865.00	
	9,930.00			3,313.00	
<b>14. MEDICAL AID FUND</b>					
Balance as per last Balance Sheet		172,882.00		127,709.00	
Add/(Less) : Transfer from/(to)		35,177.00		45,173.00	
Income & Expenditure A/c					
			208,059.00		172,882.00
Representing :					
Donations	12,000.00			11,000.00	
Interest	184,177.00			197,173.00	
	196,177.00			208,173.00	
Less : Medical Aid Disbursed	161,000.00			163,000.00	
	35,177.00			45,173.00	
<b>15. MEDICAL AID FUND (CRITICAL ILLNESS)</b>					
Balance as per last Balance Sheet		409,136.00		217,136.00	
Add/(Less) : Transfer from/(to)		82,152.00		192,000.00	
Income & Expenditure A/c					
			491,288.00		409,136.00
Representing :					
Donations					
Interest	352,152.00			377,000.00	
	352,152.00			377,000.00	
Less : Medical Aid Disbursed	270,000.00			185,000.00	
	82,152.00			192,000.00	



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'B'**  
**OTHER FUNDS AND RESERVES AS ON 31<sup>st</sup> MARCH 2021 (Cont'd)**

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
<b>16. SPORTS COMMITTEE FUND</b>					
Balance as per last Balance Sheet		-		1,984,337.93	
Add/(Less) : Transfer from/(to)		-		-	
Income & Expenditure A/c					
		-		1,984,337.93	
Less : Transfer to Income & Expenditure Account in view of Managing Committee Decision of not having a separate Fund for this purpose		-		(1,984,337.93)	
Representing :					
Sports Fees etc.	-			-	
Interest	-			-	
	-			-	
Less : Expenses	-			-	
Depreciation	-			-	
	-			-	
<b>17. SPORTS PAVILION BUILDING REPAIRS &amp; MAINTENANCE FUND</b>					
Balance as per last Balance Sheet	119,500.00			49,750.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c	23,000.00			69,750.00	
		142,500.00			119,500.00
Representing :					
Donation	23,000.00			69,750.00	
	23,000.00			69,750.00	
<b>18. SPORTS PAVILION BUILDING &amp; OFFICE REPAIRS, RENOVATION &amp; EXTENSION FUND</b>					
Balance as per last Balance Sheet	266,246.26			87,346.26	
Add/(Less) : Transfer from/(to)	-			474,900.00	
Income & Expenditure A/c					
	266,246.26			562,246.26	
Less : Transfer to Income & Expenditure Account to meet expenses on pavilion repairs and renovation				46,000.00	
	266,246.26			516,246.26	



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'B'**  
**OTHER FUNDS AND RESERVES AS ON 31<sup>st</sup> MARCH 2021 (Cont'd)**

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
Less : Amount transferred to Sports Pavilion Building & Office Repairs, Renovation & Extension Fund (Allocated u/s 11(2) of the Income Tax Act, 1961)		-	266,246.26	250,000.00	266,246.26
Representing :					
Donation	-			474,900.00	
	-			474,900.00	
<b>19. 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	250,000.00			-	
Add : Transfer from Sports Pavilion Building & Office Repairs, Renovation & Extension Fund	-			250,000.00	
Less : Transfer to Income & Expenditure Account on utilization	57,500.00			-	
			192,500.00		250,000.00
<b>20. VIDYANIDHI FUND</b>					
Balance as per last Balance Sheet	1,508,450.74			1,234,411.74	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c	111,212.00			274,039.00	
			1,619,662.74		1,508,450.74
Representing :					
Donation	44,050.00			208,700.00	
Interest	618,162.00			578,215.00	
	662,212.00			786,915.00	
Less : Educational Assistance Disbursed Printing & Stationery Expenses	551,000.00			511,000.00	
				1,876.00	
	111,212.00			274,039.00	



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'B'**  
**OTHER FUNDS AND RESERVES AS ON 31<sup>st</sup> MARCH 2021 (Cont'd)**

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
<b>21. V. R. SHENOY MEMORIAL CRICKET FUND</b>					
Balance as per last Balance Sheet		6,842.00		9,241.00	
Add/(Less) : Transfer from/(to)		31,694.00		(2,399.00)	
Income & Expenditure A/c			38,536.00		6,842.00
Representing :					
Sponsorship				40,000.00	
Cricket Tournament Registration Fees					
Interest	31,694.00			33,930.00	
	31,694.00			73,930.00	
Less : Cricket Tournament Expenses				76,329.00	
	31,694.00			(2,399.00)	
<b>TOTAL</b>			<b>6,538,916.57</b>		<b>5,132,816.57</b>

**GOWD SARASWAT SABHA, MUMBAI**  
**SCHEDULE 'C'**  
**IMMOVABLE PROPERTIES AS ON 31<sup>st</sup> MARCH 2021**

Particulars	Written Down Value as on 1/Apr/20 Rs. Ps.	Additions During the Year Rs. Ps.	Depreciation For the Year Rs. Ps.	Sold/Scrapped During the Year Rs. Ps.	Written Down Value as on 31/Mar/21 Rs. Ps.
Astroturf Cricket Pitch - Concrete Base	73,311.00	-	1,244.00	-	72,067.00
Compost Pit	-	15,000.00	250.00	-	14,750.00
Compound Wall	9.00	-	2.00	-	7.00
Concrete Pathway	84,932.00	-	16,986.00	-	67,946.00
Monsoon Protection Cover	5,239.00	-	1,048.00	-	4,191.00
Office Premises	3,042,307.00	-	64,026.00	-	2,978,281.00
Sports Pavilion Building	723,882.09	-	-	-	723,882.09
Underground Water Tank	576,577.00	-	20,112.00	-	556,465.00
Water Pipe Line	16,586.00	-	3,317.00	-	13,269.00
<b>TOTAL</b>	<b>4,522,843.09</b>	<b>15,000.00</b>	<b>106,985.00</b>	<b>0.00</b>	<b>4,430,858.09</b>
<b>PREVIOUS YEAR</b>	<b>4,528,752.09</b>	<b>100,000.00</b>	<b>105,909.00</b>	<b>0.00</b>	<b>4,522,843.09</b>



## GOWD SARASWAT BRAHMAN SABHA, MUMBAI

## SCHEDULE 'D'

INVESTMENTS AS ON 31<sup>st</sup> MARCH 2021

	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
<b>LONG TERM</b>				
<b>IN GOI SECURITIES</b>				
6.67 % GOI 17-12-2050	3,000,000.00			
6.80 % GOI 15-12-2060	1,000,000.00			
6.76 % GOI 22-02-2061	1,900,000.00			
		5,900,000.00		
<b>IN BONDS</b>				
8 % GOI Taxable Bonds		14,300,000.00		14,300,000.00
<b>IN FIXED DEPOSITS WITH BANKS</b>				
Bank of Baroda	8,372,717.00		9,257,153.00	
Corporation Bank	-		2,900,000.00	
NKGSB Co-op Bank Ltd.	-		3,400,000.00	
Saraswat Co-operative Bank Ltd.	4,157,762.60		2,867,471.60	
Shamrao Vithal Co-op Bank	-		2,500,000.00	
Union Bank Of India	4,560,000.00		1,210,000.00	
<b>TOTAL FIXED DEPOSITS WITH BANKS</b>		17,090,479.60		22,134,624.60
<b>IN FIXED DEPOSITS WITH PUBLIC INSTITUTIONS</b>				
HDFC Trust Deposits		6,410,000.00		4,485,000.00
<b>TOTAL LONG TERM INVESTMENTS AS ON 31.03.2021</b>		<u>43,700,479.60</u>		<u>40,919,624.60</u>

**Note :** Of the above investments, fixed deposits of the value of Rs. 2,50,000/- (previous year Rs. 2,50,000/-) are earmarked investments against allocations made u/s 11(2) of the Income Tax Act, 1961.

## GOWD SARASWAT SABHA, MUMBAI

## SCHEDULE 'E'

FURNITURE, FIXTURES AND EQUIPMENT AS ON 31<sup>st</sup> MARCH 2021

Particulars	Written Down Value as on 1/Apr/20 Rs. Ps.	Additions During the Year Rs. Ps.	Depreciation For the Year Rs. Ps.	Sold/Scrapped During the Year Rs. Ps.	Written Down Value as on 31/Mar/21 Rs. Ps.
Air Conditioning System	619,097.00	-	123,819.00	-	495,278.00
Bhajan Equipment	830.43	-	125.00	-	705.43
CCTV System	74,696.00	-	14,939.00	-	59,757.00
EDP Equipment	190.00	-	114.00	-	76.00
Office Equipment	1,382.72	-	207.00	-	1,175.72
Furniture & Fixtures	91,932.75	-	13,790.00	-	78,142.75
Sports Pavilion Equipment	178,682.00	6,000.00	41,971.00	-	142,711.00
Fire Fighting Equipment -Pavillion	1,626.00	-	325.00	-	1,301.00
<b>TOTAL</b>	968,436.90	6,000.00	195,290.00	-	779,146.90
<b>PREVIOUS YEAR</b>	1,129,673.90	60,730.00	221,967.00	-	968,436.90



## GOWD SARASWAT BRAHMAN SABHA, MUMBAI

## SCHEDULE 'F'

AMOUNTS TRANSFERRED FROM/(TO) SPECIFIC ACTIVITIES FUNDS FROM INCOME AND  
EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021

Sr No		Current Year	Previous Year
		Rs. Ps.	Rs. Ps.
1	Trust Fund(Patronship, Life Membership & Entrance Fees)	3,005.00	29,547.00
2	Adhyatmik Programme Fund	6,691.00	9,113.00
3	Bhajan Fund	17,783.00	11,146.00
4	GSB Higher Education Aid Fund	98,303.00	158,000.00
5	GSB Lifetime Achievement Award Fund	17,608.00	3,348.00
6	GSB Senior Citizen Adhaar Fund	377,308.00	52,126.00
7	GSB Senior Citizen Medical Welfare Fund	399,220.00	(216,099.00)
8	GSB Talent Recognition Fund	3,913.00	(4,313.00)
9	GSB Women Cancer Detection Fund	7,043.00	7,540.00
10	GSB Women Entrepreneur Fund	9,156.00	(7,238.00)
11	M.S. Educational Awards Fund	46,879.00	(2,972.00)
12	M.S. Marriage Assistance Fund	186,531.00	28,755.00
13	M.S. Senior Citizen Adhaar Fund	0.00	155,700.00
14	M.S. Social Activities Fund	9,930.00	3,313.00
15	Medical Aid Fund	35,177.00	45,173.00
16	Medical Aid Fund (Critical Illness)	82,152.00	192,000.00
17	Sports Pavilion Building Repairs & Maintenance Fund	23,000.00	69,750.00
18	Sports Pavilion Building & Office Repairs, Renovation & Extension Fund	0.00	474,900.00
19	Vidyanidhi Fund	111,212.00	274,039.00
20	V R Shenoy Memorial Cricket Fund	31,694.00	(2,399.00)
<b>TOTAL</b>		<b>1,466,605.00</b>	<b>1,281,429.00</b>

## GOWD SARASWAT BRAHMAN SABHA, MUMBAI

## SCHEDULE 'G'

## NOTES TO ACCOUNTS

**1. SIGNIFICANT ACCOUNTING POLICIES**

- Method Of Accounting is accrual.
- Fixed Assets are stated at cost less depreciation except Sports Pavilion Building stated at cost on which no depreciation is provided being adequately covered by the balance in the Building Pavilion Fund (Corpus).
- Depreciation on Office Premises is recouped from Capital Reserve which represents value of self ownership premises allotted to Sabha in 2006-2007 in lieu of surrender of tenancy rights.
- Long Term Investments are stated at cost less provision made for permanent diminution, if any, in it's value. Short Term Investments are stated at lower of cost or net realisable value.
- Premium/Discount on purchase of long term investments (G-Secs) is amortized over the holding period of the investment till the date of maturity. The amortized premium/discount for the year is reflected in the Income & Expenditure Account as expenditure/income respectively. Unamortized premium/discount is carried forward.
- 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 2020-2021**

Sr. No	Name of the Donor	Donated Towards	Amount Rs.	Amount Rs.
1	Smt. Vasumati & Shri Mohan Pai in memory of his parents, Smt. Rama & Shri Hari Panduranga Pai through Konkani Charitable Fund Inc., USA	Vidyanidhi GSB Senior Citizen Medical Welfare	724,372 72,651	797,023
2	Konkani Charitable Fund Inc., USA	GSB Senior Citizen Medical Welfare GSB Senior Citizen Adhaar	217,953 144,788	362,741
3	Dr. Ganesh Kini in memory of his parents Shri Kulai Narasimha Kini and Smt. Vimala Narasimha Kini	GSB Senior Citizen Medical Welfare		250,000
4	Smt. Kiran Vilas Rane nee Kanchan Kamath	GSB Senior Citizen Adhaar		100,000
5	Smt. Suman & Dr. R. N. Kini	GSB Senior Citizen Medical Welfare		100,000
6	Shri Sunil R. Shenoy	GSB Senior Citizen Adhaar		100,000
7	Shri Anant Pandurang Pai	GSB Senior Citizen Medical Welfare		60,000
8	Shri Iruvile Umesh Pai	GSB Senior Citizen Medical Welfare		50,000
9	Shri S P Shenoy	GSB Senior Citizen Adhaar		50,000
10	Shri Satish Shenoy	GSB Senior Citizen Medical Welfare		33,000
11	Shri Sudhakar Mallya	GSB Senior Citizen Medical Welfare		30,000
12	Shri Dinesh Madhav Bhandarkar	GSB Senior Citizen Medical Welfare GSB Senior Citizen Adhaar	12,000 15,000	27,000
13	Smt. Sapna & Shri Uday V. Malya	GSB Senior Citizen Adhaar		25,000
14	Smt. Suchitra and Shri Shridhar Prabhu	GSB Senior Citizen Medical Welfare		25,000
15	Shri Venkatesh Narasimha Malya	GSB Senior Citizen Adhaar		25,000





**Details of Donations/Advertisements/Sponsorships of Rs. 10,000/-  
and above received in Financial Year 2020-2021 (Cont'd)**

Sr. No	Name of the Donor	Donated Towards	Amount Rs.	Amount Rs.
16	Shri Damodar B. Mallya	GSB Senior Citizen Medical Welfare	12,000	
		GSB Senior Citizen Adhaar	12,000	24,000
17	Shri Rupesh Bhandarkar	GSB Senior Citizen Medical Welfare		24,000
18	Shri Prakash M. Pai	GSB Senior Citizen Medical Welfare	12,000	
		Bhajan Fund	5,000	17,000
19	Smt. Prafula & Shri Prakash Mohan Rau	GSB Senior Citizen Medical Welfare	11,000	
		GSB Senior Citizen Adhaar	5,000	16,000
20	Smt. Bharati & Shri Vivek Krishna Bhandarkar	GSB Senior Citizen Medical Welfare		15,000
21	Smt. Ranjana & Shri Raghuveer Prabhu	Vidyanidhi	5,000	
		GSB Senior Citizen Medical Welfare	5,000	
		GSB Senior Citizen Adhaar	5,000	15,000
22	Shri Narasinha Narayan Pal	GSB Senior Citizen Medical Welfare		14,000
23	Smt. Asha Vishwanath Shenoy	Medical Aid		12,000
24	Smt. Kripa Kamath	GSB Senior Citizen Adhaar		12,000
25	Shri Laxmikant T. Prabhu	GSB Senior Citizen Adhaar		12,000
26	Shri Mangalore Prakash Hegde	GSB Senior Citizen Medical Welfare		12,000
27	Shri Pradip Goverdhan Bhat	GSB Senior Citizen Medical Welfare		12,000
28	Shri Sandeep A. Bhat	GSB Senior Citizen Adhaar		12,000
29	Smt. Shantala & Shri Ramesh Bhandarkar	Vidyanidhi		11,550
30	Smt. Priyanka and Shri Rohan Gurudatt Pai	GSB Senior Citizen Medical Welfare		11,000



**Details of Donations/Advertisements/Sponsorships of Rs. 10,000/-  
and above received in Financial Year 2020-2021 (Cont'd)**

Sr. No	Name of the Donor	Donated Towards	Amount Rs.	Amount Rs.
31	Evergreen Engineering Co Pvt Ltd	Voice of GSB Advertisement	5,000	
		Annual Report Advertisement	5,000	10,000
32	Inmar Engineering Services Pvt Ltd	Voice of GSB Advertisement	5,000	
		Annual Report Advertisement	5,000	10,000
33	Shri K G Saraf	GSB Senior Citizen Adhaar		10,000
34	Shri M. Nityanand Kamath	GSB Senior Citizen Adhaar		10,000
35	Shri Madhusudan Shenoy	Vidyanidhi		10,000
36	Mahila Shakha Bhajan Group	Bhajan Fund		10,000
37	Ms. Manjiri Prakash Pai	GSB Senior Citizen Medical Welfare		10,000
38	Smt. Indira (nee Bhagirathi) and Shri Balkunje Keshav Konappa Shenoy Memorial Award instituted by their daughter-in-law Smt. Shambavi R. Shenai	M S Educational Awards		10,000
39	P M Enterprises	Voice of GSB Advertisement	5,000	
		Annual Report Advertisement	5,000	10,000
40	Shri Pundalik Bhat	Vidyanidhi		10,000
41	Steel Plant Specialities LLP	Voice of GSB Advertisement	5,000	
		Annual Report Advertisement	5,000	10,000
42	Shri Vasudev Prabhu	GSB Senior Citizen Medical Welfare		10,000
43	Triumph Oncology Clinic	Voice of GSB Advertisement	5,000	
		Annual Report Advertisement	5,000	10,000
44	Smt. Usha M. Shenoy	GSB Senior Citizen Adhaar		10,000
45	Smt. Vidya P. Bhat	GSB Senior Citizen Medical Welfare		
		In memory of Shri V S Bhat	5,000	
		In memory of Shri Moodbidri Narayan Prabhu	5,000	10,000
46	Smt. Vijaya Vivek Kamath	GSB Senior Citizen Adhaar		10,000

# *Thank you!*



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