



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
ESTD, 1934

Registration No. 1618(Bom)
of the Bombay Public Trusts Act, 1950

REGD OFFICE

101, Shreenidhi, 76 Bhau Daji Road, Matunga,
Mumbai - 400 019 Tel.: 2408 1499 / 3172 6426

SPORTS PAVILION

Sujir Gopal Nayak Memorial Kreedha Mandir,
Entrance Next to SNDT Women's College,
R. A. Kidwai Road, King's Circle, Mumbai - 400 019
Tel.: 2409 6739

89th

ANNUAL REPORT

NOTICE OF THE

85TH ANNUAL GENERAL BODY MEETING

AND

89TH ANNUAL REPORT AND ACCOUNTS FOR THE
FINANCIAL YEAR APRIL 2023 TO MARCH 2024

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Dhanyavadu

26th August 2024

Dear patrons,

As we celebrate our 90th anniversary, we are filled with gratitude and pride. Nine decades of service to the community, preserving our cultural heritage, and fostering social welfare.

We thank our founders, members, donors, sponsors, and well-wishers for their unwavering support. Your trust and belief in our mission have been our strength.

We commemorate this milestone with a renewed commitment to our values and a vision for a brighter future. We will continue to strive for excellence, inclusivity, and community empowerment.

Join us in celebrating this landmark achievement and share your memories and wishes with us. Together, let's script the next chapter in our journey!

Thank you for being an integral part of our story.

Sincerely,
G.S.B. Sabha, Mumbai





G.S.B. Sabha, Mumbai
89th Annual Report
F Y 2023-2024

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G.S.B. SABHA, MUMBAI



TRUSTEES

Shri B. T. Mallya (upto 10-12-2023)
 Shri N. N. Pal (upto 29-02-2024)
 Smt. Sudha G. Pai
 Dr. Suhas V. Prabhu (w.e.f. 10-12-2023)
 Smt. Gita R. Pai (w.e.f. 26-05-2024)



PRESIDENT

Shri Laxmikant T. Prabhu



VICE PRESIDENTS

Shri Bharat S. Kini
 Smt. Bina N. Shenoy
 Smt. Prathima P. Pai



JT. HON. SECRETARIES

Smt. Amita A. Kini
 Smt. Anuradha S. Shenoy
 Shri Damodar B. Mallya



JT. HON. TREASURERS

Smt. Mohini M. Hegde
 Shri Uday V. Malya
 Shri Pandurang V. Nayak (upto 11-08-2024)
 Ms. Divya M. Hegde
 (Appointed as Jt. Hon. Treasurer on 22-09-2024)



MANAGING COMMITTEE MEMBERS

Smt. Shanteri N. Nayak	Shri S. D. Shenoy
Smt. Tanushree A. Shenoy	Smt. Chitra S. Kamath
Shri Ullal Sudhakar Mallya	Dr. Anita G. Shenoy
Smt. Suchitra D. Sukhtankar	
Smt. Sai Prabha S. Kamath	Smt. Prafulla P. Shenoy
(Co-opted on 18-02-2024)	(Co-opted on 18-02-2024)
Shri Amit R. Shanbaug	Shri Premanand G. Shanbhag
(Co-opted on 24-03-2024)	(Co-opted on 09-06-2024)



HON. AUDITOR

Shri Shrikant B. Prabhu, C. A.



GOWD SARASWAT BRAHMAN SABHA, MUMBAI

Registered Office:

101, Shreenidhi, 76 BhauDaji Road,
Matunga, Mumbai – 400 019.
Tel.: 2408 1499 / 3172 6426.

NOTICE

Notice is hereby given that the 85th Annual General Meeting of the members of G.S.B.Sabha, Mumbai will be held on Sunday, 10th November, 2024 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 84th Annual General Meeting held on 10th December, 2023 and the Special Meeting of the General Body held on 26th May, 2024*.
2. To receive and adopt the Managing Committee's Report and the Audited Statement of Accounts for the year 2023-2024**.
3. To elect upto 23 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 2026-2027 or earlier***.
4. To ratify the appointment of Dr. Sandhya Kamath as Trustee of the GSBS Medical Trust for a period of three years from 01/07/2024 to 30/06/2027.****
5. To appoint an Hon. Auditor for the year 2024-2025.
6. To transact any other business with the permission of the Chair.

For and on behalf of the Managing Committee

Place : Mumbai
Date : 22nd September, 2024

Smt. Amita A. Kini
Smt. Anuradha S. Shenoy
Shri Damodar B. Mallya
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 84th Annual General Meeting held on 10th December, 2023 and the Special Meeting of the General Body, held on 26th May, 2024, are printed elsewhere in this Report.
- 3.** Members desirous of asking any questions/queries regarding the Annual Report/Accounts must send the same by e-mail to gsbsabha@gmail.com or in writing to the Hon. Secretaries at the Office of the Sabha before Wednesday, 6th November, 2024 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 Laxmikant T. Prabhu	2.	Shri Bharat S. Kini
3.	Smt. Bina N. Shenoy	4.	Smt. Anuradha S. Shenoy
5.	Shri Damodar B. Mallya	6.	Smt. Mohini M. Hegde
7.	Shri Uday V. Malya	8.	Ms. Divya M. Hedge
9.	Smt. Shanteri N. Nayak	10.	Shri Ullal Sudhakar Mallya

In addition, the terms of the following members, who were co-opted to the Managing Committee are ending at the conclusion of this General Body meeting. They are eligible for re-election.

1. Smt. Sai Prabha S. Kamath
2. Smt. Prafulla P. Shenoy
3. Shri Amit R. Shanbaug
4. Shri Premanand G. Shanbhag

Forms for Nomination to the Managing Committee are available in the Sabha's office from Monday to Saturday (Time: 2 to 5 p.m.). The completed nomination forms should be handed over to the Sabha's Office Manager in the office hours on or before Wednesday, 6th November, 2024.

- 5.*** The G.S.B.S. Medical Trust, vide their letter dated 15th June 2024, informed the Sabha that their Trustee, Dr. Sandhya Kamath will retire by rotation on 30th June 2024 and is eligible for re-appointment. The Medical Trust has recommended her re-appointments and have also forwarded her consent letter to continue as Trustee, if re-appointed. At its meeting held on 21st July, 2024, the Managing Committee accepted this recommendation and recommends the same for ratification by the General Body.



GOWD SARASWAT BRAHMAN SABHA, MUMBAI.

89th ANNUAL REPORT

Dear Members,

The 89th Annual Report, together with the Audited Statement of Accounts for the financial year 2023-2024, is presented hereunder.

PART A – TRUSTEES, MANAGING COMMITTEE AND MEMBERS

1. TRUSTEES

Shri B. T. Mallya, Trustee of the Sabha since 2011, stepped down from the Trusteeship for personal reasons at the conclusion of the 84th Annual General Meeting held on 10th December, 2023. In his place, the General Body appointed Dr. Suhas Prabhu,, Senior Pediatrician and President Trustee of GSBS Medical Trust, as a Trustee of the Sabha.

Shri N. N. Pal, who had been appointed as a Trustee of the Sabha in the Annual General Meeting held on 13th April, 2013, has shifted to Mangalore and consequently, resigned from the Trusteeship of the Sabha on 29th February, 2024. At a Special meeting of the General Body convened on 26th May, 2024, for this purpose, the General Body appointed Smt. Gita R. Pai as a Trustee of the Sabha. Smt. Gita R. Pai had served as President of the Sabha for 13 years from 1990 to 2003. She is presently the Chairperson of the G.S.B. Scholarship League, Trustee-Secretary with the G.S.B.S. Medical Trust and Trustee of M.R.Pai Foundation, which carries forward the legacy of her husband, Late Shri Mangalore Ranga Pai (M.R.Pai).

Dr. Suhas V. Prabhu and Smt. Gita R. Pai join Smt. Sudha G. Pai as the trustees of the Sabha

2. THE MANAGING COMMITTEE

Presently, the Managing Committee comprises of 21 members. Managing Committee meetings are held once a month. In addition, special Meetings are held, if required. A total of 10 meetings and 1 Special Meeting were held from the last A.G.M. on 10th December, 2023, till the date of this report. The attendance details of each member for the Monthly meetings held in this year is given below.

Sr No	Name	Meetings Attended	LOA Granted	Absent	Total
1	Shri Laxmikant T. Prabhu	10			10
2	Shri Bharat S. Kini	8	1	1	10
3	Smt. Bina N. Shenoy	6	4		10
4	Smt. Prathima P. Pai	4	6		10
5	Smt. Amita A. Kini	9	1		10
6	Smt. Anuradha S. Shenoy	7	3		10
7	Shri Damodar B. Mallya	6	4		10
8	Smt. Mohini M. Hegde	8	2		10



Sr No	Name	Meetings Attended	LOA Granted	Absent	Total
9	Shri Uday V. Malya	9	1		10
10	Shri Pandurang V. Nayak (upto 14-08-2024)	6	3		9
11	Ms. Divya M. Hegde	2	8		10
12	Smt. Shanteri N. Nayak	2	7	1	10
13	Shri S. D. Shenoy	7	3		10
14	Smt. Tanushree A. Shenoy	2	5	3	10
15	Smt. Chitra Kamath	5	5		10
16	Shri Ullal Sudhakar Mallya	3	6	1	10
17	Dr. Anita G. Shenoy	7	3		10
18	Smt. Suchitra D. Sukhtankar	5	4	1	10
19	Smt. Sai Prabha S. Kamath (Co-opted on 18-02-2024)	5	2		7
20	Smt. Prafulla P. Shenoy (Co-opted on 18-02-2024)	4	3		7
21	Shri Amit R. Shanbaug (Co-opted on 24-03-2024)	3	1	2	6
22	Shri Premanand G. Shanbhag (Co-opted on 09-06-2024)	3			3

3. NEW MEMBERS

During the year under review, 9 Patrons and 40 Life Members were enrolled as members of the Sabha. Total number of Members enrolled up to 31.3.2023 is 3403. A list of the Members admitted as Patrons / Life Members from 1st April, 2023 to 31st March, 2024 is given elsewhere in this Report.

PART B – SOCIO - CULTURAL INITIATIVES

4. PROGRAMMES/CONTESTS HELD DURING THE F Y 2023-2024

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

A brief description of all programs conducted by the Managing Committee is provided below:

A) BHAKTI NATYA TARANG PROGRAMME HELD ON 8th JULY, 2023

Pandit Shaunak Abhisheki, son of illustrious singer-composer Pandit Jitendra Abhisheki, presented bhajans, bhav-geet and Marathi Natya sangeet in our annual Bhakti Natya Tarang (BNT) program. This was held at the centrally located Pracharya B.N. Vaidya Sabhagraha of the Indian Education Society at Hindu Colony, Dadar, on 8th July, 2023.



Accompanying artistes were Shri Sudhir Nayak on the harmonium, Shri Yogeesh Bhat on the tabla, Shri Hari Bagde on the pakhawaj and Shri Gopal Prabhu on the manjira while Shri Hemant Barve did the compering for the evening. Vocal support was provided by Abhed Abhisheki, Meghan Shrikhande and Ragini Deoley.

The program was sponsored by SBI General Insurance, who were represented by their Deputy Managing Director, Shri Anand Pejavar. Venue support was received from Indian Education Society. Co-sponsorship from NKGSB Co-op. Bank and Shri Mangalore Prakash Hegde and generous donation support ensured the BNT 2023 was a success.

B) 90th FOUNDATION DAY CELEBRATED ON 20th AUGUST, 2023.

Our Sabha's 90th Foundation Day celebration was held on 20th August 2023. The venue was the third floor of the Dwarakanath Bhavan Hall, Wadala and gracing the occasion as Chief Guest was Sabha Trustee, Shri B.T. Mallya who graciously stepped in after the scheduled Chief Guest, Shri Devendra, Pai could not attend due to an exigency.

After the auspicious beginning by the lighting of the lamp, 90 meritorious students who had excelled in academic studies from S.S.C. onwards in Academic Year 2022-2023 were felicitated with Merit Certificates. Toppers in each stream of study were also presented with silver medals, sponsored by Smt. Jayashree Ramesh Shenoy. Motivational/self-development books, selected considering the age of the awardee, were also presented to each student. These felicitations were done from the various endowments received by the Sabha over the years for this purpose.

The students felicitated on this occasion were as under :

S.No	Name of Student	Course	Year of Passing	%, CGPA, etc.
1	Shanbhag Amruta Shreenivas Shwetashri	S.S.C.	2023	96.20%
2	Koppiker Rohan Nilesh Vidhya	S.S.C.	2023	95.60%
3	Shanbhag Kriti Mahesh Madhuri	S.S.C.	2023	92.40%
4	Shanbhag Vibhuti Ulhas Priti	S.S.C.	2023	92.40%
5	Kamat Lavanya Girish Gauri	S.S.C.	2023	92.20%
6	Pai Nikunj Vivekanand Vishaka	S.S.C.	2023	91.80%
7	Naik Shravani Shirish Shreya	S.S.C.	2023	91.00%
8	Nayak Anushree Pramod Anita	S.S.C.	2023	90.20%
1	Shenoy Sanika Sandeep Radhika	C.B.S.E. Std X	2023	96.40%
2	Rao Aaryan N Shradha	C.B.S.E. Std X	2023	92.80%
1	Nabar Aniket Nilesh Gauri	I.C.S.E. Std X	2023	99.60%
2	Nabar Saket Nilesh Gauri	I.C.S.E. Std X	2023	99.20%
3	Shanbhag Asmi Ajit Geeta	I.C.S.E. Std X	2023	98.80%
4	Pai Amey Rajesh Shanteri	I.C.S.E. Std X	2023	98.40%



S.No	Name of Student	Course	Year of Passing	%, CGPA, etc.
5	Samsi Akshat Sandeep Rakhee	I.C.S.E. Std X	2023	98.00%
6	Kamath Madhusudan Sudesh Kanchan	I.C.S.E. Std X	2023	96.20%
7	Prabhu Aditi Vijay Surekha	I.C.S.E. Std X	2023	96.00%
8	Nayak Anagha Narasimha Karaya	I.C.S.E. Std X	2023	95.60%
9	Kamath Preet Shrikant Sneha	I.C.S.E. Std X	2023	95.20%
10	Nayak Saloni Sumeet Prajna	I.C.S.E. Std X	2023	94.60%
11	Kini Pooja Prashant Deepa	I.C.S.E. Std X	2023	93.40%
12	Nayak Chinmay Gopalkrishna Ashwini	I.C.S.E. Std X	2023	92.20%
13	Prabhu Shivani Upendra Shailaja	I.C.S.E. Std X	2023	91.60%
1	Nayak Sahil Gurudatt Ashwini	I.G.C.S.E. Std X	2023	98.40%
2	Samagod Sushil Suhas Anita	I.G.C.S.E. Std X	2023	95.80%
1	Pai Meghana Nagesh Nisha	H.S.C. Arts	2023	95.20%
2	Kamat Shruti Rajesh Jyoti	H.S.C. Arts	2023	84.50%
1	Kamath Subhiksha Sudarshan Sai	H.S.C. Commerce	2023	94.70%
2	Kudva Saundarya Vinayak Suvasini	H.S.C. Commerce	2023	94.50%
3	Nayak Kairavi Ravikiran Bindu	H.S.C. Commerce	2023	92.00%
4	Kamat Satyaprasad Prakash Pooja	H.S.C. Commerce	2023	91.70%
5	Shenoy Pratiksha Dinesh Deepa	H.S.C. Commerce	2023	86.80%
6	Bhat Prathamesh Narasimha Asha	H.S.C. Commerce	2023	84.70%
7	Shanbhag Amogh Ramesh Veena	H.S.C. Commerce	2023	80.50%
1	Bhandarkar Dhruv Prakash Vidya	C.B.S.E. Std XII Commerce	2023	97.60%
1	Kamat Tanmay Satish Sunitta	H.S.C. Science	2023	92.83%
2	Prabhu Ratan Sanjeeva Savita	H.S.C. Science	2023	85.67%
1	Shenai Siddhanth Guruprasad Smita	C.B.S.E. Std XII Science	2023	97.00%
1	Pai Anuradha Prathamesh Prathima	I.S.C. Std XII Science	2023	95.60%



S.No	Name of Student	Course	Year of Passing	%, CGPA, etc.
2	Pai Geetanjali Prathamesh Prathima	I.S.C. Std XII Science	2023	94.80%
3	Shenoy Shobhita Manoj Anasuya	I.S.C. Std XII Science	2023	92.00%
1	Kumta Purva Vikas Varsha	I.S.C. Std XII Arts	2023	94.20%
1	Kamath Adhish Jayprakash Pradnya	B. Com.	2023	CGPI 9.07
1	Shenai Seema Sudhir Saroja	B. Sc.	2023	GPA 3.87 out of 4
1	Nadkarni Shreya Sandeep Shilpa	B. Sc. Statistics	2023	CGPI 9.87
1	Shenoy Ankita Harish Shraddha	B. Sc. Microbiology & Biochemistry	2023	SGPA 10
1	Hegde Abhay Ramamohan Prabha	M. Com.	2023	CGPA 9.13
1	Shenoy Nishant Shantaram Sneha	B. E. Computer Engineering	2023	CGPA 9.64
2	Hegde Vardhika Narsimha Vandana	B. E. Computer Engineering	2023	CGPI 9.24
1	Kamath Saksham Shivshankar Priya	B. E. Electrical & Electronics	2023	CGPA - 9.13
1	Kini Sameeksha Yeshwanth Arti	B. Tech Data Science	2023	CGPA - 3.73 out of 4
1	Kamath Srihari Narendra Vidya	B. Tech Electronics & Telecommunications	2023	CGPA - 8.70
1	Prabhu Vijay Subash Usha	M.B.B.S.	2022	
1	Kamath Akshay Vijay Roopa	M. Tech. Geophysical Technology	2023	CGPA 9.592



S.No	Name of Student	Course	Year of Passing	%, CGPA, etc.
1	Prabhu Archana Raghuram Renuka	CA	2022	Passed Both Groups
2	Kamath Prarthana Praveen Prathvi	CA	2022	Passed Both Groups
1	Kamath Isha Venkatesh Vinaya	LL.B.	2023	CGPI 7.63
1	Kamath Vaishali Vasant Vasanti	Ph. D. Botany	2023	Completed
1	Pai Shruti Srinivas Padma	Post Graduate Diploma in Management - Human Resource Management	2023	72.00%
	Applicaions received after cut off date			
1	Kini Aanika Gurudutt Archana	I.C.S.E. Std X	2023	96.00%
2	Shenoy Riddesh Rajesh Rashmi	I.C.S.E. Std X	2023	95.20%
1	Pai Vibhuti Madhukar Mahalasa	H.S.C. Science	2023	85.00%
1	Kamath Abhishek Abhay Pooja	C.B.S.E. Std XII Commerce	2023	86.00%
1	Kamath Hitesh Ramchandra Swati	M.Com. - Banking & Finance	2022	CGPI 9.75
1	Pai Jagruti Madhukar Mahalasa	M.S. - Marketing Analytics from University of Maryland	2022	CGPA 3.293 out of 4

From our Vidyanidhi students, one topper from Std I to Std IX each was encouraged for their excellent academic performance in A Y 2022-23 and received a Certificate, a book from the above collection besides a cash prize of Rs. 500. These awards have been instituted in memory of Shri V.R. Shenoy who served on the Sabha's Managing Committee in various capacities till his demise in 2010 and have been sponsored since their inception by Shri B. T. Mallya.



The students felicitated with the V. R. Shenoy Memorial Vidyanidhi Merit Award were :

S.No	Name of Student	Standard
1	Nayak Hritvik Vinayak Rashmi	1
2	Shenoy Aarav Rajeev Hemlata	2
3	Shenoy Khushi Ganesh Preeti	3
4	Nayak Yug Sandesh Siddhi	4
5	Nayak Swasthik Upendra Pramila	5
6	Shenoy Tilak Jagdish Jyoti	6
7	Nayak Manish Ramananda Prathima	7
8	Nayak Nidhi Nityanand Shashikala	8
9	Nayak Shreya Upendra Pramila	9

The GSB Promising Talent award was instituted to encourage our budding artists who contribute their works of art to the Art Gallery page of the Sabha's quarterly newsletter, Voice of GSB. This year there were 12 Promising Talent awardees. These children also received an age-appropriate book. sponsored by Shri B. T. Mallya.

The GSB Promising Talent Awardees were :

S.No	Name of Child	Age
1	Samika Rao	4.5 years
2	Aavya Vikram Kamath	6 years
3	Mukund Kamath	7 years
4	Arjun Pai	9 years
5	Kanak Kamath	9 years
6	Padma Shenvi	10 years
7	Navya Prabhu	10 years
8	Anagha Nayak	13 years
9	Vaishnavi Shanbhag	13 years
10	Tanvi Balgi	13 years
11	Harshit Prabhu	13 years
12	Aditi Prabhu	16 years

To encourage all to find out more about our GSB roots and to increase awareness, the Sabha gifted all awardee families a unique book "Saraswat Parichay".

The singing of the National Anthem marked the end of this eventful evening. The tasty snacks served were sponsored by Smt. Shanteri Nayak of Café Mysore.

We are grateful to the Wadala Muth Committee for their venue support for this event

C. PHOTO CONTESTS ON FACEBOOK DURING 2023

This year, the Sabha held two photo contests on our Facebook page, details of which are given below. It was decided by the Committee members to keep the contest open to all GSBS around the world. It was amazing to see the participation from across the globe.



Both the contests were judged by Shri Venkatray Mallya, an avid wildlife photographer from Mangalore. Sabha is very grateful to him for his time and effort.

Sabha also thanks NKGSB Co-op. Bank for their kind gesture in gifting the vouchers to the winners.

- a) **JANMASHTAMI PHOTO CONTEST** opened on the Sabha's Facebook page on 6th September 2023 and closed on 9th September 2023. About 150 entries were received.

The winners of the contest were:

- First Prize** : Smt. Vasudha Prabhu (Bangalore)
Second Prize : Smt. Vijaya Nayak (Vasai, Mumbai)
Third Prize : Smt. Deepa Kini (Abu Dhabi)
Consolation Prize : Smt. Namratha Prabhu (Mangalore).

- b) **VAINA POOJA PHOTO CONTEST** was opened on the Sabha's Facebook page on 18th September 2023 and closed on 20th September 2023.

The winners of the Vaina Pooja contest were:

- First Prize** : Shri Satish Padiyar (Udupi)
Second Prize : Smt. Bhuvaneshwari Shenoy (Faridabad)
Third Prize : Smt. Aupama Hegde (Kalyan, Mumbai)
Consolation Prize : Smt. Ashwini Govindraj Shenoy (Mumbai).

The Sabha is grateful to all participants for making the contests eventful.

D. ADHYATMIK PROGRAMME ON 25th NOVEMBER, 2023

The annual Adhyatmik program of the GSB Sabha Mumbai was held on Saturday, 25th November 2023, at the I.M. Pai Hall, Sujir Gopal Nayak Memorial Kreedha Mandir. Founded on an initiative and endowment given by our beloved ex-President, Late Smt. Sanjivi Bhat, and ably supported by our generous anonymous co-sponsors, this year's Adhyatmik program also received additional support from sevadars, Smt. Rupa and Shri K. R. Bhakta, Smt. Suman and Shri S. D. Shenoy, Smt. and Shri S. P. Shenoy and Smt. Geeta and Shri Dinesh Bhandarkar

After enjoying soulful and melodious bhajans presented by the Mahila Shakha Bhajan group, led by Smt. Maya Nayak, a guided meditation session was conducted by volunteers of Isha Foundation, a spiritual organisation of global repute.

Vote of thanks was extended to Isha Foundation and their volunteers, Founder Sponsor, co-sponsors and Sevadars. The programme ended with prasad vittarana.

E. ARKO BHAJAN SEVA – NAVATHI CELEBRATIONS 7th JANUARY 2024

At dawn on Sunday, 7th January 2024, the members of the Sabha assembled at the Sabha office at Matunga. After Prarthana by Vaidik Prashant Bhat, the idols of Vitthal-Rakhumai, the Aradhya devatas of our Sabha, were taken in a procession with traditional vadya (musical instruments) to the celebration venue at I.M. Pai Hall, Sujir Gopal Nayak Kreedha Mandir, King's Circle, Mumbai.



While mahilas accorded a Purna Kumbha Swagat with Tamde Udak, the idols were installed, followed by pranapratishtha and lighting of the traditional Arko Bhajan Divli.

‘Arko Bhajan’, Bhajan seva performed non-stop by GSB Bhajani Mandals for 12 hours— i.e, from 8 am to 8 pm. The bhajans were so melodious and enthralling that some of the attendees burst into Nrutya seva (dancing) around the Divli!

Arrangements were made for people to offer various seva to Vittal-Rakhumai such as Annasantarpan seva, Pushpalankar seva, Abhushan seva, Vhonti seva, Nandadeep seva, Phala naivedya seva, Kumkum archana seva, etc. Devotees offered these sevas in large numbers.

The attendees were offered different Ekadashi Phalaharu throughout the day.

The event was well-attended with devotees and well-wishers coming from far-flung areas around Mumbai.

Visarjan pooja was offered at 8.15 pm after which the idols were taken back to the Sabha office with the same protocol.

F. SENIOR CITIZEN PICNIC ON 11th FEBRUARY, 2024

The Sabha organized its annual Senior Citizens’ Picnic on 11th February, 2024, as a day trip to Maharashtra Nature Park Society (MNPS) located at Sion, Mumbai. There 70 enthusiastic senior and accompanying non senior participants.

After breakfast, Informative and helpful guides from a nature enthusiast group guided us for an approximately 2.5-hour Nature Trail in the morning. Post lunch, there were quizzes, games and Housie.

We thank Smt. Roopa Prabhu and Shri. Vishnu Prabhu for sponsoring the picnic bus.

5. MAHILA SHAKHA COMMITTEE

- A) The Mahila Shakha conducts several programs throughout the year. A detailed Report of the Mahila Shakha is printed elsewhere in this report.
- B) The Matrimonial Information Service is the popular activity of the Mahila Shakha Committee. On the 4th Saturday of every month, this Service is provided at the Sabha’s Office between 4.00 p.m. and 6.00 p.m. where the parents of eligible boys/girls come and exchange information/ horoscopes.
- C) Periodic get-togethers of eligible boys and girls along with their parents/guardians are held, under the banner ‘PARICHAY’, where the youngsters are given an opportunity to interact with each other. During the year, get-togethers of eligible boys and girls was held, details of which are available in the Mahila Shakha Committee Report referred to above.
- D) Mahila Shakha has created a WhatsApp group ‘GSBS MS PARICHAY’ to provide faster and more effective service to members.
- E) In February 2023, GSB Sabha, Mumbai’s Mahila Shakha created a WhatsApp group, “TEJASWINI” exclusively for GSB Mahilas from in and around Mumbai to stay connected. GSB women from Mumbai, Navi Mumbai, Thane and Kalyan who are above 18 years can join the ‘Tejaswini GSB Mahila group’ to stay updated on Sabha’s programmes, initiatives and community related services. Moreover, to encourage and empower women entrepreneurs, the group provides a platform and opportunity to showcase their talent and promote their products and services.



6. BHAJANS/RELIGIOUS PROGRAMMES

- a) This year, Sutta Punnava was on 29th August, 2023. New jannuvas, blessed by Bhat maam, were distributed at Sabha office from 8 a.m. onwards on that day.
- b) The weekly bhajan seva were offered on Tuesdays in the Sabha office by the Mahila Shakha Bhajan Group.
- c) Our Mahila Shakha's Bhajan group rendered Bhajan seva on the following occasions at different venues :
 - 1) 12th August, 2023 : Kurla Balaji Mandir Ekko Bhajan during Adhika Maasa.
 - 2) 23rd August, 2023 and 15th September, 2023 : Shantikunj Sevashram, Harigram, Panvel on the occasion of P P Shrimad Vidyadeesh Teerth Sripad Vader Swamiji's Chaturmas Vrata.
 - 3) 6th September 2023: Gokul Temple, Sion, on the occasion of Krishna Janmashtami festival.
 - 4) 22nd September, 2023 : King's Circle during Ganeshotsav celebrations of GSB Seva Mandal.
 - 5) 27th September, 2023 : Dwarkanath Bhavan, Wadala during Ganeshotsav Celebrations of GSB Sarvajanic Ganeshotsav Samiti.
 - 6) 4th October, 2023 : Shree Ram Mandir, Wadala during P P Shrimad Vidyadeesh Teerth Sripad Vader Swamiji's Camp .
 - 7) 17th October, 2023 : Balaji Mandir Vashi Navaratri Bhajan Seva.
 - 8) 25th November, 2023 : Kreedha Mandir during Sabha's Adhyatmik program.
 - 9) 24th December, 2023 : Balaji Mandir, Kurla Ekko bhajan on account of Vaikunta Ekadashi (Gita Jayanti).
 - 10) 7th January, 2024 : Kreedha Mandir during Arko bhajan on account of Navathi celebration of our Sabha.
 - 11) 20th January, 2024 : Shree Ram Mandir, Wadala Rama Nama Bhajan seva in during Ayodhya Ram temple inauguration celebrations.
Chanting of Ramnaam at Shree Nidhi on account of Ayodhya Ram temple inauguration
 - 12) 1st March 2024 : Shri Walkeshwar Kashimath during Udghatan Ceremony H H Samyameendra Swamiji's Camp.

7. SPORTS ACTIVITIES

A) V. R. SHENOY MEMORIAL INTER GSB CRICKET TOURNAMENT

The 12th edition of V. R. Senoy Memorial Inter-GSB Cricket Tournament was held on 3rd December, 2023 on GSB Sabha Sports Ground. 10 teams participated.

Mr. Gaurav Payyade, owner of Payyade International Group of Hotels and an ex-committee member of Mumbai Cricket Association (MCA), inaugurated the tournament.



Finals were played between GSB Andheri and GSB Dahisar. GSB Andheri won the match. Evening prize distribution was held by the hands of NKGSB Co-op Bank Director, Shri Sandeep Prabhu and Sabha's Mahila Shaka President, Smt. Amita Kini.

An endowment to support this annual tournament has been set up by Shri Sunil Shenoy, USA, son of Shri V R Shenoy. This year's tournament was sponsored by Saraswat Co-op. Bank and supported by NKGSB Co-op. Bank and Shri Madhusudan Shenoy.

Winner- GSB Andheri, Runner up- GSB Dahisar, Man of the series - Aditya Sakardande, Best Batsman -Amog Bhatkal, Best Bowler – Deepesh Shenoy.

B) M R PAI MEMORIAL CARROM TOURNAMENT FOR PHYSICALLY CHALLENGED

The G.S.B. Sabha, Mumbai's Sports Club held its annual M. R. Pai Memorial Carrom Tournament for the Physically Challenged on Sunday, 21st January, 2024, at the I. M. Pai Hall of its Sujir Gopal Nayak Memorial Kreedha Mandir. The tournament was sponsored by Bank of Baroda.

The tournament has been conducted every year since its inauguration in the 1990s, except in 2021 and 2022 due to the pandemic.

This year saw participation from over 100 people from all over Mumbai. The participants were divided into 5 categories viz. Physically Challenged, Wheel Chair, Mentally Challenged, Hearing Impaired and Women.

The tournament is held in close coordination with the Mumbai District Carrom Association, which supports the Sabha in organising the tournament.

A prize distribution function was held in the evening to felicitate winners and runner ups in each category. Certificates were awarded to all participants. Day long refreshments were arranged.

Vote of Thanks was extended to the sponsor, Bank of Baroda and to Shri Mandar Kasare, Smt Poonam Kasare, Shri Arun Kedar and other members of MDCA for their support and guidance which made this tournament successful.

(C) OTHER SPORTS ACTIVITIES

A group of enthusiastic members play cricket regularly on the Sabha's ground. Schools and Colleges are given the ground for their annual sports at nominal reimbursement of cleaning charges so as to encourage sports activities.

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

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:

- a. Educational Assistance
- b. Medical Aid for hospitalization/surgeries
- c. Marriage Assistance



- d. Senior Citizen Welfare, by providing them with a sustenance allowance; financial support for the medicines and procedures that they need on a regular basis; provision of a monthly grocery kit 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. 12,59,500/-. 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. Total amount disbursed in this year was Rs. 6,51,500/-, as under :

School Students	80 students	:	Rs. 2,00,000/-
College Students (upto graduate level)	77 students	:	Rs. 2,69,500/-
Post-graduates, professionals etc.	28 students	:	Rs. 1,82,000/-
Total	185 students		Rs. 6,51,500/-

2. GSB HIGHER EDUCATION AID FUND

(Principal Sponsor and Donor : Shri Gurbur Dattananda Bhat)

This fund had set up in F Y 2017-2018 from the funds bequeathed by Shri Gurbur 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 sixth year of disbursements from this Fund. Total amount disbursed in this year was Rs. 6,08,000/- as under :

Amt. in Rs.

Course of Study	Boys		Girls		Total	
	Number	Amount	Number	Amount	Number	Amount
Engineering	17	4,23,000	6	90,000	23	5,13,000
Pharmacy			1	45,000	1	45,000
Physiotherapy			1	50,000	1	50,000
Total	17	4,23,000	8	1,85,000	25	6,08,000

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. An amount of Rs. 3,000/- is transferred every quarter to the bank account of the senior citizen beneficiaries.

A total of 31 beneficiaries were provided assistance of Rs. 3,60,000/- from this Fund during the year.

The Sabha is also facilitating the stay of a senior citizen at Shantikunj Sevasharam, Panvel, from this Fund.

2. GSB SENIOR CITIZEN MEDICAL WELFARE FUND

A very generous donation of Rs.50 Lakhs by Shri Gurpur 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 from the economic necessity point of view, the application is verified by our Panel Doctor from a medical point of view. The panel doctor checks the medical papers and the medicines prescribed and, accordingly, recommends a monthly limit upto which medicine cost can be reimbursed by the Committee. Accordingly, quarterly reimbursements are done to the beneficiaries against the bills submitted by them.

During this year, 24 beneficiaries were disbursed total assistance of Rs. 4,21,787/- from this Fund.

3. DISTRIBUTION OF GROCERY KIT TO OUR SENIOR CITIZEN BENEFICIARIES

The initiative to home deliver a grocery kit to our senior citizen beneficiaries was started in May 2021 during Covid-19 and has been continued since then. A kit containing 16 items which includes rice, atta, cooking oil, dals, pohas, jaggery, salt, sugar and spices, is home delivered to the senior citizen beneficiaries who are spread across the suburbs of Mumbai.

With our donors' overwhelming support for the scheme, we continued extending this support beyond the originally planned three months and Sep 2024 marks the 40th month in which the grocery kits have been home delivered to the beneficiaries. We remain grateful to our donors whose support has enabled us to start one more initiative for our senior citizen beneficiaries.

An amount of Rs. 4,82,864/- was applied by the Sabha for this purpose during the year.

4. SPREADING DIWALI CHEER AMONG OUR SENIOR CITIZEN BENEFICIARIES

We continued the initiative started by us in the last year of spreading Diwali Cheer among our senior citizen beneficiaries by doing something special for them. This year, we gifted them

- 1) A Stainless Steel Thali Set
- 2) Two Diyas made by blind students.
- 3) A Diwali Snacks box



These were home delivered to all the senior citizens covered by us.

It was very touching to get a calls expressing gratitude from the beneficiaries for this simple gesture.

We hope that we have generous donors coming forward in the coming years too so that we can bring some happiness to the lives of our disadvantaged senior citizens.

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 defined critical illnesses.

During this year, 13 beneficiaries were extended total medical aid of Rs. 3,07,500/- collectively 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. There have been no applications received for assistance from this Fund since two years. The Committee has, therefore, decided to expand the scope of the coverage of this Fund to cover Shodasha Samskaras and provide assistance as needed for the same.

PART D – ACCOUNTS

12. ACCOUNTS

The audited accounts of the Sabha are printed elsewhere in this Annual Report. Some of the salient features are :

1. Expenditure on Trust Objects at Rs. 47.31 lakhs represent 72 % of the total expenditure of the Sabha.
2. In order to meet its various objects, the Sabha is managing endowment Funds of Rs. 470.54 lakhs and non-endowment funds of Rs. 128.52 lakhs vis-a-vis previous year figures of Rs. 435.51 lakhs and Rs. 110.15 lakhs respectively.
3. The investments of the Sabha as at year end were at Rs. 583.27 lakhs vis-à-vis Rs. 533.82 lakhs at the previous year end.

PART E – OTHER MATTERS

13. 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 every quarter 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 issue onwards. We resumed the printing of VoG regularly 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 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 have also introduced "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.

14. ACKNOWLEDGEMENTS/ THANKS

The Managing Committee is extremely grateful to

- a) **OUR TRUSTEES:** Shri N.N. Pal, Smt. Sudha.G.Pai, Dr. Suhas V. Prabhu and Smt. Gita R. 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.

15. OBITUARY:

A generous philanthropist, Shri Manipur Vasant Kini (M V Kini) attained Sadgati on 28th June, 2023. Shri Bantwal Trivikram Mallya, our ex-Trustee, left for his Heavenly abode on 25th April, 2024. On 17th May, 2024, we got the sad news of the passing away of Shri Raghunandan Kamath, the founder of Naturals Ice Creams and the recipient of Sabha's Dr. B. M. Acharya Memorial Jeevan Gaurav Puraskar in 2023.

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

For and on behalf of the Managing Committee

Smt. Amita A. Kini
Smt. Anuradha S. Shenoy
Shri Damodar B. Mallya
Jt.Hon. Secretaries

Place : Mumbai
Date : 22nd September, 2024

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Join Us In Strengthening Our Community By Donating To Our Funds

Every Little Bit Helps

Sr.No	Fund	Objective
1.	Senior Citizen Adhaar Fund	Financial assistance for day-to-day expenses for those who need it and have completed age 60 To facilitate the stay in old age homes for those who need it and can't afford it
2.	GSB Senior Citizen Medical Welfare	Cover domiciliary medical expenses of economically weaker section of senior citizens of the community with daily medical expenses <i>Not covered by any other health scheme</i>
3	Medical Aid	One-time assistance for hospitalization expenses
4.	Medical Aid (Critical Illness)	One-time assistance towards medical emergencies, hospitalization or surgery expenses to those battling 23 critical illness as defined
5.	GSB Higher Education Fund	Provide assistance to needy and meritorious students for pursuing higher education
6.	Vidyanidhi	Educational assistance to school students from Std I to X, undergraduate and graduate college students and students pursuing post graduate / professional courses
7.	Sahodari	A scheme to help GSB Women in need
8.	GSB Shodasha Samskara	Assistance for the 16 prescribed Samskaras

Donations:

1. Online : <http://donate.gsbsabhamumbai.org>
2. NEFT / IMPS :
 - a. Savings Bank Account with Bank of Baroda, Bhau Daji Road Branch
 - b. Account Holder Name: Gowd Saraswat Brahman Sabha, Mumbai
 - c. Account Number: 05800100014288
 - d. IFSC Code: BARB0BHAUDA (Kindly note: The 5th character is a zero and not the letter 'O')
 - e. Email: gsbsabha@gmail.com
3. Cheque or DD can be addressed in the name of GSB Sabha, Mumbai payable at Mumbai and delivered to The Treasurer, GSB Sabha Mumbai, 101, Shreenidhi, Opp. Bank of Baroda, 76 Bhau Daji Road, Matunga (C.Rly), Mumbai – 400019.
 - a. On the back of the cheque / DD, kindly mention the fund to which you are donating along with details of in whose name you wish to make the donation
4. International Donations (for international currencies): The Sabha has FCRA registration and a separate bank account for accepting donations in foreign currencies. For wire transfers, please send us an email at gsbsabha@gmail.com so that we can coordinate with our bank and provide you the necessary details



Report of the GSB Sabha, Mumbai's MAHILA SHAKHA for 2023-2024

A brief report of various programmes conducted by our Mahila Shakha (MS) is given below :

2nd April 2023 : 79th PARICHAY

The 79th PARICHAY, get-together of eligible boys and girls, was organised at Shree Balaji Mandir, Kurla (W), Mumbai. More than 80 eligible aspirants and their parents attended. The response was found to be highly encouraging and the function was attended by people from Mumbai as well as from places other than Mumbai.

The programme was sponsored by Shri Nagnath Pai and co-sponsored by Shri Vilas Narsingh Nayak.

Mahila Shakha expresses gratitude to the Managing Committee of GSB Sabha (K.C.G), for providing us the hall and all other facilities, including sumptuous refreshments to everyone present.

16th April, 2023 : NATURE NURTURE

A summer camp 'NATURE NURTURE', consisting of a session on Microgreens for adults and a gardening workshop for kids was organized at I.M. Pai Hall, Kreedha Mandir.

The kids got hands-on experience of preparing the soil for seeds, planting the seeds and watering of seedlings, taking care of the plants as well. Simultaneously, a session on 'Microgreens' was held for adults (open to all) where the speaker Shri. Sachin Rane, Founder, Naturalist Foundation, explained how to grow these nutrients-rich microgreens at home easily and use them in soup and salads. He also explained the process of storing the microgreens which could be consumed later. The talk was interesting and participants appreciated the take-home message - nurture nature. The programme ended with sumptuous snacks and Frooti.

18th June, 2023: 80th PARICHAY

The 80th PARICHAY, get-together of eligible boys and girls with parents, was held on Sunday, at Vitthal Rakhumai Mandir, Sudhindra Nagar, Dahisar East. It was the first time Mahila Shakha went paperless for 'PARICHAY'. There were approximately 116 registrations and the details of the prospective boy/girl were projected on screen along with their profile photo. The response was highly encouraging and the programme was attended by people from Mumbai, Nashik and Pune.

Mahila Shakha expresses gratitude to the Managing Committee Dahisar Shri Kashi Math for providing the Hall and other facilities, including refreshments to the members.

30th July, 2023: Namami Purushottamam

Namami Purushottamam, chanting of Vishnu Sahasranaam by GSB kids, during Purushottam Maasa (Adhik Shravana Maasa), a month dedicated to Lord Vishnu, was organized at our Sabha Office, Shree Nidhi.

Held under Parampara Hastantaran series, kids invoked Shri Hari Vishnu's blessings by chanting His thousand names.

According to their ages, children were divided into three categories - Group Madhava (4-8 years), Group Keshava (9-12 years) and Group Govinda (13-15 years) and given select verses for chanting.



It was a sight to behold when the children recited the sacred verses with dedication and devotion, after introducing themselves in Konkani.

Participating kids were felicitated with certificates and a cash prize sponsored by Shri. Sadanand Pai from the US in memory of his wife late Smt. Sharda Pai.

The programme ended with delicious refreshments.

18th August 2023: SHRAVAN HALDI KUMKUM 2023

“Everything around us in nature has a purpose in our life. Be it plants, birds, animals, numbers that we come across, our date of birth and even the colours around us,” revealed Smt. Lathha Shenoy, Spiritual Wellness Life Coach, in her inspiring talk on ‘Women’s mental and emotional health care – Need of the hour’ on the auspicious occasion of Shraavan Haldi Kumkum on August 18, 2023, sponsored by Smt. Sulakshana Pai and Smt. Seema Nayak.

After this interesting talk, mahilas came forward to display their vibrant and beautiful choodis that they had made with love using flowers and leaves available in their neighbourhood. The programme concluded with Haldi Kumkum and sumptuous snacks and beverages.

We are grateful to Wadala Ram Mandir Committee for providing the Dwarakanath Bhavan Hall for conducting the programme. We thank our sponsors Smt. Sulakshana Pai and Smt. Seema Nayak for graciously sponsoring the event.

22nd October 2023: Bhajan Competition and Navratri Haldi Kumkum

On the occasion of Navratri, a Bhajan Competition and Kumari Pujan was organised at the Haldi Kumkum function at I M Pai Hall, Kreed Mandir.

The programme started with Bhajan competition. Seasoned bhajan singers Shri. Padmanaba Pai and Smt. Suvarna Nayak were the Judges.

There were 16 entries under 3 categories. The prize winners’ were :

	Group 1 – Upto 18 yrs	Group 2 – 18 to 40 years	Group 3 – Above 40 yrs
1 st Prize	Sanvita Pai	Vardhika Hegde	Prathima Pai
2 nd Prize	Shivani Bhagvat	Shailaja Nayak	Ranjana Kamath
3 rd Prize	Tejashri Bhat	Vaibhavi Pai	Lata Shenoy

Following the bhajan competition, there was aarti to the goddess, after which women sevadars performed Kumari pujan of girls aged between 3 and 8 years. Kumari Pujan is a ritual celebrating Navadurgas and girls are considered as the embodiments of goddesses. The little kanyas looked divine after the rituals. They were also presented with gifts galore.

The evening ended with snacks and coffee. We are grateful to Dr. Smt. Rajani Pai and Smt. Savitha Nayak for sponsoring the programme.

5th November 2023: Anand Bazaar – Happiness Unlimited

After a gap of seven years, shoppers’ delight Anand Bazaar was back with a bang on 5th November, 2023. The event spread joy and cheer among pre-Diwali shoppers in the city.



The event was organised to support and empower women entrepreneurs and promote the idea of vocal for local. The event was inaugurated by Smt. Suman Kini in a traditional way by lighting the lamp and breaking the coconut.

The event was revived after a gap of 7 years and it was welcomed with great enthusiasm by people from all walks of life. From art, textiles and fashion to finance, home decor and wellness, there were around 50 stalls offering a wide range of products and services to suit every pocket and every taste.

Needless to say, the star attraction was GSB Konkani vegetarian cuisine where one could savour items such as ambado, khotto, muddo, buns and goli bajjo!

There was also a complimentary health check-up conducted by GSBS Medical Trust for visitors.

9th December 2023: Annual Get-together and Cookery Competition

The Annual Get-together held at IM Pai Hall proved to be an enlightening and enriching experience for GSB mahilas.

Dr Smt. Vaishali Kamath, Assistant Professor in the Department of Botany at Dr D Y Patil College of Arts, Science and Commerce, Pune, who was speaker for the day, made a case for bringing back traditional but forgotten wild foods into our diet.

‘Sprouts’ was the theme for this year’s cookery competition. The participants came up with delicious and innovative recipes which impressed the judge Smt. Amritha Pai, retired senior official at CIDCO, who has a passion for cooking amchigele food. The winners of the Cookery Competition were 1st Prize - Smt. Nirmala Pai, 2nd Prize - Smt. Naina Prabhu, 3rd Prize - Smt. Shwetha Prabhu and Consolation Prize – Smt. Sheetal Bhat.

The event concluded with coffee and packed snacks.

28th January 2024: Sankranti Haldi kum

A special programme—Matru Pitru Pada Pujan— was held during the Sankranti Haldi Kumkum function at I. M. Pai Hall, Matunga. The Matru Pitru Pada Pujan was a one of its kind events which gave an opportunity for children to honour and express their gratitude to their parents. Being a unique function, Smt. Shantala R Bhat, a Retired Banker, now associated with Chinmaya Mission and Vishwa Hindu Parishad, Navi Mumbai, was the Special Guest for the occasion. Smt. Sai Prabha Kamath Joint Honorary Secretary of Mahila Shakha was the main sponsor for the event, supported by Smt. Shweta Balgi.

10th March 2024: 81st Parichay

The 81st Parichay, a get-together for eligible boys and girls with parents, was held on 10th March, 2024 at I. M. Pai Hall, Kreed Mandir. There was a good response with 99 online registrations online.

Special seating arrangements were made in the Hall for the eligible boys, girls and parents. In this paperless format of the get-together, the profile of the eligibles, which briefly specified the candidates details were displayed on a screen. An opportunity was given to each boy/girl/ parent(s) to share any additional information about their profile, family, food habits, etc. Senior members who had completed a long married life were asked to share some tips about a successful marriage. Some parents went on to share some experiences in finding a match for their children. Breakfast, lunch and high tea was served.



MAKING OF ORGANIC COMPOST - MAHILA SHAKHA'S GREEN INITIATIVE

The Mahila Shakha makes compost on the Kreedha Mandir grounds under the guidance and support of Shri Umesh Pai and Dr. Krishna Pai, Proprietor, Earth Crop Fertilizers. The compost is used for the plants and trees within the premises and the remaining compost is made available to public for a nominal donation.

Two pits of 2 ft x 3 ft x 3 ft have been made next to I M Pai Hall in the open area where the compost is being made. This purely organic compost is made from a combination of dried leaves and flowers collected from inside the premises and organic components such as vegetable waste sourced from the vegetable market.

The feedback from nature lovers, after using this 100% pure organic compost, in their garden is fabulous. After using this compost, one green enthusiast was pleasantly surprised to find her hibiscus plant, which had stopped flowering, blooming again after several years.

Shri. Sachin Rane, Founder of Naturalist Foundation, who conducted a workshop 'Nature Nurture' organised by Mahila Shakha, also vouched for the quality of the compost.

MS COMMITTEE MEETINGS

The Mahila Shakha Committee meetings are generally held once a month. In addition, special Meetings are also held, if required. A total of 11 meetings were held from April 2023 to March 2024. The month of May is a yearly off for Mahila Shakha activities.

The attendance particulars of the Mahila Shakha Committee members at meetings held during the year April 2023 to March 2024 has been as under:

NAME	DESIGNATION	MEETING ATTENDED	OUT OF
Smt. Amita Kini	President	11	11
Smt. Maya Nayak	Vice President	09	11
Smt. Sai Prabha Kamath	Jt. Hon. Secretary	10	11
Smt. Purnima Kini	Jt. Hon. Secretary	09	11
Smt. Deepika Prabhu	Jt. Hon. Treasurer	08	11
Smt. Shanteri N. Nayak	Committee Member	05	11
Smt. Aarti Pai	Committee Member	10	11
Smt. Jayashree Rao	Committee Member	07	11
Smt. Chitra S. Kamath	Committee Member	04	11
Smt. Amritha Pai (Co-opted on 20.11.2023)	Committee Member	04	04



G.S.B SABHA, Mumbai is happy to announce “SAHODARI” Scheme

Sahodari - A scheme to help needy Gowd Saraswat Brahman community Bhaginis.

The Bhaginis whom we can assist

1 Eligibility:

The eligible beneficiary should meet all of the following criteria :

- a) Is a woman of the Gowd Saraswat Brahman community.
- b) Residing in Mumbai or surrounding areas of Navi Mumbai, Thane and Raigad districts.
- c) 18 and above and should not have reached 60 years completed age on the date of the application.
- d) Is facing financial distress for her day-to-day living. Some examples of the eligible beneficiaries will be widows, single mothers, divorcees/ separated, physically challenged.

2. Procedure

- a) The applicant shall have to submit an application, with complete details and required supporting documents.
- b) A team will review the application and scrutinize the documents by doing a house visit and meeting the applicant.
- c) In case of expenses of medicines needed on a regular basis by the applicant for her ailments, the applicant will have to submit original copies of the prescription on doctor's letter-head and medicine bills to substantiate the claims.
- d) The above team will recommend to the Managing Committee the benefits which could be provided to the applicant. The applicant will be added as a beneficiary with the benefits as decided by the Managing Committee.
- e) Medical reimbursements will be decided based on the evaluation by the panel doctor of the Sabha.

3. Entitlements

Each beneficiary will receive all or some of the benefits detailed below, depending on the circumstances of the case as determined during the house visit.

- a) Monthly allowance to be disbursed on a quarterly basis in the months of March, June, September and December.
- b) Grocery Kit (as being provided to senior citizens).
- c) Reimbursement of cost of medicines on submission of bills for their purchase. The reimbursement will be done on a quarterly basis.

In addition, the beneficiary will be informed about the other schemes of the Sabha such as Vidyanidhi Fund, GSB Higher Education Aid Fund and Medical Aid Funds, so that she can avail the benefit as per circumstances.

4. General

- a) The Sabha's decision to sanction, reject or to sanction only a part of expenses will be final.
- b) Disbursement of assistance will be strictly subject to availability of funds available, under this initiative during any financial year.
- c) Sabha shall have an absolute power, at any time or from time to time to add, amend, modify or delete any of the rules herein and to consider on merit any deserving cases and to sanction appropriate higher reliefs as it may deem fit.



DETAILS OF MEMBERS ENROLLED FROM 01-04-2023 TO 31-03-2024.

SURNAME	NAME	MEMBERSHIP NO.
HEGDE	SHRI OMKAR MURALIDHAR	NP-3384
KAMAT	SMT. JYOTI RAJESH	NP-3359
KAMATH	SHRI BALKRISHNA ANANTVITHAL	NP-3379
KANKONKAR	SHRI MAYUR KHEMU	NP-3403
NAIK	MS. ASHA MAHESH	NP-3356
NAYAK	SHRI PRAMOD EKNATH	NP-3382
PANDIT	SHRI RAJEEV SHIVANAND	NP-3401
PRABHU	SMT. PRATIBHA GURUDUTH	NP-3393
SHENOY	SMT. PRIYANKA SHRIKANT	NP-3390

LIFE MEMBERS		
BALGI	SMT. ASHA VISHWANATH	NL-3371
HEGDE	SMT. SUNITA SURESH	NL-3402
KAMAT	SMT. SEEMA PRASHANT	NL-3360
KAMAT	MS. ANURADHA NAGESH	NL-3399
KAMATH	SMT. SNEHA SHRIKANT	NL-3375
KAMATH	DR. (SMT.) VAISHALI	NL-3380
KAMATH	SHRI GANESH SUHAS	NL-3400
KODIYAL	MS. ANKITA NAVIN	NL-3386
KODIYAL	SHRI NIKHIL JEEVAN	NL-3387
KULKARNI	SHRI NAYAN	NL-3355
KUMTA	MS. VARSHA VIKAS	NL-3385
NADKARNI	SHRI SHRIPAD VASANT	NL-3357
NADKARNI	MS. SHREYA SANDEEP	NL-3383
NAIK	SHRI SHIRISH HEMCHANDRA	NL-3381
NAIK	MS. VINITA DEORAO	NL-3397
NAYAK	SMT. SWATI VIKRAM	NL-3358
NAYAK	SHRI GURUDATT MUKUND	NL-3369
NAYAK	SMT. KARAYA NAMRATHA NARASIMHA	NL-3372
NAYAK	SMT. PRIYA VINAYAK	NL-3396
NAYAK	MS. PRIYANKA PRASAD	NL-3398



LIFE MEMBERS		
PAI	SHRI NAGESH SHESHAGIRI	NL-3373
PAI	SMT. AMRITHA GIRISH	NL-3392
PRABHU	MS. GEETA S	NL -3395
PRABHU	SMT. SAKSHI JAGDISH	NL-3363
PRABHU	SHRI UPENDRA DEVDAS	NL-3364
PRABHU	SMT. VIDYA VIKAS	NL-3366
PRABHU	MS. BHAVYA RAVINDRA	NL-3388
PRABHU	SHRI NIKHIL RAVINDRA	NL-3389
PRABHU GOVEKAR	SHRI ABHAYRAJ NARAHARI	NL-3361
SHANBHAG	DR. ANIL ANANT	NL-3362
SHANBHAG	SHRI VASANT NAGESH	NL-3370
SHANBHAG	SMT. GEETA AJIT	NL-3376
SHANBHAG	SHRI RAMESH VYANKTESH	NL-3377
SHENOY	SHRI MANOJ RAJKUMAR	NL-3365
SHENOY	SHRI PRAKASH UPENDRA	NL-3367
SHENOY	SMT. PRAFULLA PRAKASH	NL-3368
SHENOY	SMT. ANASUYA MAJOJ	NL-3374
SHENOY	SHRI SANDEEP MOHANDAS	NL-3378
SHENOY	SHRI N. MADHAV	NL-3394
SUKHTHANKAR	SMT. SUCHITRA	NL-3391

**Become a member of
G.S.B. Sabha, Mumbai**

Life Membership : Rs. 501/-

Patron Membership : Rs. 1001/-

For membership application form, please contact Sabha Office on 022-3172 6426 (Mon to Sat 2.00 pm to 6.00 pm) or download the form from our website www.gsbsabhamumbai.org



GSBS MEDICAL TRUST

gsbsmedicaltrust@yahoo.com

The GSBS Medical Trust was established as an independent charitable organization in 1973 offering diagnostic services and treatment to needy patients at exceedingly reasonable rates. It has the 80G income tax exemption certificate which is an incentive for the donors to support this Trust. **GSBS Medical Trust completed 50 Golden years of Service in the year 2023.**

Our Mission statement

- To provide quality healthcare to the maximum number at minimum cost to all citizens, irrespective of caste, community and creed.
 - ✓ By running diagnostic services and consultations
 - ✓ By providing & promoting preventive health check-ups
 - ✓ By providing free medical care and drugs to the really needy patients and a strong Dental Care Department.

Currently, the Trust operates 4 diagnostic centres offering medical/surgical consultations, pathology, radiology, dentistry and physiotherapy services.

Over 350 patients visit these 4 centres every day for their diagnostic issues and treatment from places as far away as Dombivili, Virar, Navi Mumbai etc. The Medical Services at the Centres are delivered by over 220 Consultants with post graduate and post doctoral super specialty qualifications in various branches of Modern Medicine

Trust started the **“Arogyanidhi”** scheme. Patients who come under certain economic criteria, are attended to without any charges. They receive FREE consultation, FREE testing and even the recommended medicines are given FREE. Cataract operations and Dental corrections are done FREE of cost to these patients. **Trust needs more donations to expand the scope of this scheme and humbly request generous people to donate to the “Arogyanidhi Fund” and strengthen the Trust’s hands to support more needy patients.**

As an adjunct to these main activities of diagnosis, the Trust also maintains a number of Medical accessory equipments such as, Oxygen cylinders, Wheel chairs, Commode Chairs, Bed pans, Walkers, Walking crutches, Water beds etc. They are given to the needy patients against a nominal deposit and a small monthly rental so that the users can retain these for the period they need it and can return to the Trust. This facility can be availed by any person with the recommendation of the patient’s family doctor.

Trust periodically holds full medical camps either in Dwarkanath Bhavan, or at Dharavi Centre, and also in our other Centres as awareness program or for the benefit of neighboring patients including police groups. At present The Cancer detection Camps are the popular ones and are going on for the past 5 years.

The good relationship Medical Trust developed has yielded big support in getting all equipment to the centres. Most of the equipment in each of the centres are donated by individual well-wishers, Institutions or by Corporate Houses. Whether dental chair, or the automated analyser for the Laboratory, the eye equipment or the sonography machine, X-Ray machine, all were the symbols of Trust’s goodwill



and generosity of people around us. Special mention has to be made that Smd Vidyadhiraj Swamiji donated 2D Echo machine to the Trust and graced the occasion to inaugurate the machine.

GSBS's Mahim Centre, in collaboration with J.N.Wadia Medical Trust is another example of goodwill achievement.

Some more services available at the centre are:

Gastroenterologists and endoscopy surgeons on our panel perform

- Diagnostic Oesophago-Gastro-Duodenoscopy (OGD scopy) with biopsy for diagnosis of disease in the upper gastrointestinal tract
- Colonoscopy with biopsy for diagnosis of disease in the lower gastrointestinal tract
- Most recent addition is the Physiocare department opened at Mahim has been very useful for the polio patient, Stroke patient Heart attack patient, and many such dependent patients. Dermacare is another important department giving service in SKIN care. One has to see to believe this NEW activity at the Mahim Centre to mark the GOLDEN JUBILEE year of the GSBS Medical Trust.
- Please contact the Registered office at Dasturwadi for all Health requirements.

Dasturwadi: Contact numbers Ms.Reena Kanade 022-24111749, 022-24112322

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
Details of Personalized Endowments As on 31-03-2024

Sr. No.	Name of Donor	In Memory Of	Towards	Amt. in Rs.		
				Opening Balance	Received during the year	Closing Balance
1	Shri Mohan Pai	His parents, Late Smt. Rama & Shri Hari Panduranga Pai	Vidyanidhi	56,74,767	6,59,522	63,34,289
2	Shri Dinesh M. Bhandarkar	His mother, Late Smt. Sarojini M. Bhandarkar	Medical Aid	1,00,000		1,00,000
3	Sujir Marketing Pvt Ltd	Late Shri Sujir Surendranath Nayak	Medical Aid	1,00,000		1,00,000
4	Sashas Marketing Pvt Ltd	Late Smt. Ratna Nayak	Medical Aid	1,00,000		1,00,000
5	G.S.B. Sabha, Mumbai	H.H.Shrimad Sudhindra Tirtha Swamiji	Vidyanidhi	85,500		85,500
6	Smt. Asha & Shri Vishwanath K. Shenoy	His parents, Late Smt. Shreemati and Late Shri Pangal Krishnaraya Shenoy	Medical Aid	1,00,505		1,00,505
7	Shri Pundalik Narayan Bhat	His mother, Smt. Indira Narayan Bhat	Vidyanidhi	1,00,000	50,000	1,50,000
8	Smt. Latha Balachandra Mallya	Her Husband, Shri U Balachandra Mallya	GSB Senior Citizen Medical Welfare		1,00,000	1,00,000
9	Shri Mohan Manjunath Pai	His wife, Smt. Suman Mohan Pai	GSB Senior Citizen Medical Welfare		2,00,000	2,00,000



MINUTES OF THE 84TH ANNUAL GENERAL MEETING OF THE MEMBERS OF G.S.B. SABHA, MUMBAI HELD ON SUNDAY, 10TH DECEMBER, 2023 AT 10 A.M. AT I.M.PAI HALL, SUJIR GOPAL NAYAK MEMORIAL KREEDA MANDIR, KING'S CIRCLE, MUMBAI 400019.

Since the required quorum was not available by 10.15 a.m., the Jt. Hon. Secretary, Smt. Anuradha S. Shenoy, adjourned the meeting and the meeting was reconvened at 10.30 a.m. 36 members were present.

Smt. Anuradha S. Shenoy mentioned that the the Notice of the AGM was printed on Page 3 of the Annual Report and sought the permission of the General Body to take it as read. She then requested the Sabha's President, Shri Laxmikant Prabhu, the Trustees present on the occasion, Shri N..N. Pal and Smt. Sudha G. Pai, the Mahila Shakha President, Smt Amita Kini and Jt. Hon. Treasurer, Shri Uday V. Malya to join her on the dais.

Shri Laxmikant Prabhu, Sabha President, presided over the meeting.

Smt. Anuradha Shenoy requested the President to address the members.

Shri Laxmikant Prabhu welcomed the Trustees present on the stage and all the members present. He informed the members that the Sabha is now in its Navathi (90th) year. To celebrate this landmark milestone, an Arko Bhajan Seva from 8 a.m. to 8 p.m, had been planned on Sunday, 7th January, 2024 (Margasheersh, Krishna Paksha Ekadashi) in which the Sthapana of Vithal Rakhumai, the Aradhya Devatas of the Sabha will be done in the I.M. Pai Hall, followed by day-long Bhajan Seva offered by GSB Bhajan Mandalis. He invited the members to this function.

Shri Laxmikant Prabhu also appreciated the good work being done by GSBS Medical Trust, a quality health care institution, set up by the Sabha in 1973. He encouraged the members to visit any of the four centres run by the Trust and see first hand the noble work being carried out by them.

He requested the Trustees to continue with their advice and support in this year also as they have been doing so in the past. He appreciated the diverse activities offered by the Sabha's Mahila Shakha. He solicited the support from the donors and members also.

Smt. Anuradha Shenoy requested Mahila Shakha President, Smt. Amita Kini, to address the members. Smt Amita Kini welcomed the Trustees and the members present. She informed that the Shravan, Navratri and Sankranti Haldi Kumkum have been organised this year too with pomp and enthusiasm and there was good participation of our mahilas. Highlighting about M S Bhajan activity, she said the bhajan team offered multiple bhajan sevas during Chaturmas of His Holiness Shrimad Vidhyadeesh Teerth Sripad Vader Swamiji's Chaturmasa Vrata at Shantikunj Sevashram at Harigram, Panvel. She updated the members about the most popular activity of Mahila Shakha i.e matrimonial get together of eligible boys and girls held under the PARICHAY banner. The 80th PARICHAY, held in June 2023 was at Dahisar Kashimath, Vithal Rakumai Mandir. And it was paperless. It was the first time everything was digital, including registration and payment.

She also said in February 2023, GSBMS created a WhatsApp group exclusively for the women of our community from around Mumbai to stay connected. GSB women from Mumbai, Navi Mumbai, Thane and Kalyan who are above 18 years are eligible to join this 'Tejaswini GSB Mahila group' to stay updated on Sabha's programmes, initiatives and community related services. Moreover, to encourage and empower women entrepreneurs, the group provides a platform and opportunity to showcase their talent and promote their products and services



She also updated the meeting about the variety of activities held during the year which included activities for kids like gardening, chanting of Ganesh Atrharva Shirsha, and chanting of Vishnushasranaam by kids during Pursottam masa and all these activities were held under PARAMPARA HASTANTARAN. Another achievement was revival of Anand Bazaar after a gap of 7 years a very popular activity, which everyone always looked forward to. It was a grand success with 30 stalls.

Smt Amita Kini thanked the Mahila Shakha team for making all the programs a success. She thanked the Trustees and the Managing Committee for their support.

The business of the AGM was then carried out, as per the agenda.

AGENDA No 1. CONFIRMATION OF MINUTES. Smt. Anuradha S. Shenoy proposed to the members that the Minutes of the 83rd AGM, held on 19th February, 2023 and printed on Pages 36,39-40 of the Annual Report, be taken as read and confirmed. The members agreed and the Minutes were confirmed.

AGENDA No 2. ADOPTION OF THE ANNUAL REPORT AND THE AUDITED STATEMENT OF ACCOUNTS FOR THE F.Y. 2022-2023.

Smt. Anuradha S. Shenoy informed that the Annual Report was circulated to all Members and no queries had been received in the Sabha Office. She checked with the members present whether they had queries, and since there were no queries the following Resolution was moved.

“Resolved that the 88th Annual Report of the Sabha be and is hereby adopted”

Proposed by Shri Mohan Pai.

Seconded by Shri Ramesh Bhandarkar

Passed unanimously.

Thereafter Shri Uday Malya, Jt Hon Treasurer explained a few points in the Audited Financials of the Sabha. And the following Resolution was moved by Shri Uday Malya :

“Resolved that the Income and Expenditure Accounts for the financial year 2022-2023, and the Balance Sheet as on 31st March, 2023, audited by Ford Rhodes Parks & Co, LLP, Chartered Accountants be and is hereby adopted”

Proposed by Shri Satish Manel.

Seconded by Shri Mohan Pai

Passed unanimously.

AGENDA No 3. TO ELECT UPTO 24 MEMBERS TO THE MANAGING COMMITTEE.

Smt. Anuradha S. Shenoy informed that as per the Sabha’s Constitution 10 members were due to retire by rotation at the conclusion of this Annual General Meeting and they are eligible for re-election. Their names were printed on Page 4 of the Annual Report. She also stated that the Sabha’s Constitution defined the maximum strength of the Managing Committee to be 30 people, so there was scope to add more members.



She further informed that Nomination Forms of the following members had been received and she had found the same in order. As the number of nominations received were less than the vacancies, all members were declared as elected.

The elected members were as follows:

1. Smt. Prathima P. Pai
2. Smt. Amita A. Kini
3. Smt. Anuradha S. Shenoy
4. Shri Damodar B. Mallya
5. Smt. Mohini M. Hegde
6. Shri Uday V. Malya
7. Shri Pandurang V. Nayak
8. Shri S. D. Shenoy
9. Smt. Tanushree A. Shenoy
10. Smt. Chitra S. Kamath
11. Smt. Suchitra Sukhtankar
12. Dr. Anita Shenoy

AGENDA NO 4. TO APPOINT A TRUSTEE IN PLACE OF SHRI B. T. MALLYA WHO HAS RESIGNED FOR PERSONAL REASONS.

The President, Shri Laxmikant Prabhu, informed the members that Shri B. T. Mallya, Trustee of the Sabha since 2011, has expressed his desire to step down from the Trusteeship for personal reasons. The Managing Committee, at its meeting held on 28th May, 2023, has decided to recommend to the General Body the appointment of Dr. Suhas V. Prabhu to fill up the vacancy caused. Dr. Suhas V. Prabhu is the President Trustee of GSBS Medical Trust. He is a senior paediatrician and, among his many achievements, was appointed the Chairman of the Covid-19 Paediatric Task Force set up by the Government of Maharashtra in May 2021. The Managing Committee is of the opinion that the Sabha will benefit from his appointment to the trusteeship. Dr. Suhas Prabhu had given his consent to the proposed appointment.

Shri Laxmikant Prabhu stated that , as per Clause 7 of the Sabha's Trust Deed, Trustees have to be appointed in the General Body by majority of at least two-thirds of the members present. He moved the following resolution :

“Resolved that Dr. Suhas Prabhu be appointed as Trustee of the Sabha in place of Shri B. T. Mallya, who has resigned for personal reasons.”

Proposed by Shri Ramesh Bhandarkar

Seconded by Smt. Prathima Pai

Passed unanimously

Shri Laxmikant Prabhu stated that the Managing Committee will miss the guidance of Shri B. T. Mallya. He said that Mallya maam provided mentorships to the Managing Committee with his valuable inputs on Finance, Health care and other aspects to keep us relevant in the current times. On behalf of the Sabha, he felicitated Shri B. T. Mallya with a shawl, sought his blessings and wished him a healthy and peaceful life.



AGENDA NO. 5 : To nominate a Trustee to GSBS Medical Trust in place of present nominated Trustee, Shri B. T. Mallya, who expressed his desire not to continue in the position after his term expired on 30th June, 2023.

The President, Shri Laxmikant Prabhu informed that Shri B. T. Mallya was also Sabha's nominated Trustee at GSBS Medical Trust. On the expiry of his term at the Medical Trust on 30th June, 2023, he expressed his desire not to continue in that position. As per the Trust Deed of GSBS Medical Trust, at least one Trustee of the Sabha shall be ex-officio Trustee of the GSBS Medical Trust and if he is a member of the medical profession, he shall be ex-officio President of the GSBS Medical Trust. The Managing Committee, at its meeting held on 28th May, 2023, decided to recommend to the General Body the nomination of Dr. Suhas Prabhu as Trustee at GSBS Medical Trust, once his appointment as Trustee of the Sabha is approved by the General Body.

He moved the following resolution :

"Resolved that Dr. Suhas Prabhu, Trustee of the Sabha, be nominated as a Trustee of GSBS Medical Trust to hold office with immediate effect to 30/06/2026"

Proposed by Smt. Tanushree Shenoy

Seconded by Shri A. V. Shenoy

Passed unanimously

AGENDA NO 6. TO RATIFY THE APPOINTMENT OF TRUSTEES TO THE GSBS MEDICAL TRUST.

The President informed the members that the GSBS Medical Trust had informed us that their Trustees, Smt. Gita R. Pai and Shri Anant P. Pai, retired by rotation on 30th June, 2023 and are eligible for reappointment. Both of them had given their consent for the proposed re-appointment. The Managing Committee at its meeting on 25th June, 2023 had approved these appointments and requested the General Body to ratify the same. Shri Laxmikant Prabhu moved the following resolution ;

"Resolved that this 84th Annual General Meeting of G. S. B. Sabha, Mumbai ratifies the appointments of Smt. Gita R. Pai and Shri Anant P. Pai as Trustees of the G. S. B. S. Medical Trust for a period of three years from 01/07/2023 to 30/06/2026, in accordance with clause 6 (b) of the Medical Trust Deed and as per the recommendation made by the Managing Committee of the Sabha at its meeting held on 25th June 2023.

Proposed by Shri Satish Manel

Seconded by Shri Girish Pai

Passed Unanimously

AGENDA NO. 7 APPOINTMENT OF HON AUDITOR FOR THE YEAR 2023-24.

The Jt. Hon Treasurer, Shri Uday V. Malya proposed to the members that Ford Rhodes Parks & Co. LLP, Chartered Accountants, through their representative, Shri Shrikant B. Prabhu, who have been auditing the Sabha Accounts be retained as the Auditor for the current financial year also. This was approved by the General Body and the following resolution was moved by Shri Uday Malya.

"Resolved that this 84th Annual General Meeting of G.S.B. Sabha, Mumbai appoints Ford Rhodes Parks & Co, LLP, Chartered Accountants (Firm Regn No 102860W/W100089) as the Hon. Auditors of the Sabha for the financial year 2023 -2024."



Proposed by Shri Ramesh Bhandarkar
Seconded by Shri K R Bhakta
Passed Unanimously

AGENDA 8. ANY OTHER BUSINESS. THANKSGIVING.

Smt. Anuradha S. Shenoy informed the members that various individuals and institutions had extended support and co-operation to the Sabha during the year under review. Therefore, she proposed that the Sabha should express its thanks to these individuals / institutions.

- a) Shri Uday Malya , Jt. Hon Treasurer moved the following resolution

“Resolved that this 84th Annual General Meeting of G.S.B. Sabha, Mumbai expresses its deep sense of gratitude to Ford Rhodes Parks & Co, LLP, Chartered Accountants, for their honorary services as auditors for the year ended on 31st March 2023.”

Proposed by Shri S. D. Shenoy
Seconded by Smt. Prathima Pai
Passed Unanimously

- b) Shri Laxmikant Prabhu, President, moved the following resolutions

“Resolved that this 84th Annual General Meeting of G.S.B. 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 31st March 2023.”

Proposed by Shri Mohan Pai
Seconded by Shri Bharat Kini
Passed Unanimously

“Resolved that this 84th Annual General Meeting of the G.S.B. Sabha, Mumbai expresses its deep sense of gratitude to Dr R. N. Kini for his honorary services to the Sabha in his guidance and co-operation in the Medical and Health Care Schemes.”

Proposed by Shri Bharat Kini
Seconded by Shri Damodar Mallya
Passed Unanimously

- c) Smt. Amita Kini, Mahila Shakha President, moved the following resolution

“Resolved that this 84th Annual General Meeting of G.S.B. Sabha, Mumbai, expresses its deep sense of gratitude to the Managing Committee of Shree Samsthan Gokarn Parthagali Jeevottam Math, Wadala, for permitting use of its Dwarkanath Bhavan Hall, for holding the Shravan Haladi Kumkum programme, conducted by the Sabha’s Mahila Shakha, on 31st July, 2022.”

Proposed by Smt. Aarti Pai
Seconded by Smt. Bina Shenoy
Passed Unanimously

Shri Laxmikant Prabhu directed Smt. Anuradha Shenoy to send the copies of the resolutions to the respective individuals/institutions.



Thereafter Smt. Anuradha S. Shenoy informed the members that the detailed agenda had concluded. She requested the Trustees to say a few words.

1. Shri B. T. Mallya appreciated the work done by the Sabha. He suggested that the Committee should start planning for a landmark project to mark the Centenary Year of the Sabha. He also suggested that the Sabha should establish a Fund in memory of Shri B. R. Prabhu, who was the Hon. Auditor of the Sabha for six decades before he passed away in 2012.
2. Shri N N Pal wished the Sabha good luck in its activities and projects. He appreciated the good attendance at the AGM. He stated that he was grateful for the opportunity to serve the Sabha, which is one of the oldest GSB institutions in Mumbai.
3. Smt. Sudha G. Pai stated that she was happy to note that functions of the Sabha, which had been suspended during Covid, had been restarted now after a gap of two years.

Smt. Anuradha Shenoy informed the members that an email had been received from Shri B. G. Nayak congratulating the Managing Committee for the socio-cultural initiatives, without losing focus during the pandemic. She invited members present to express their views, if any. Shri Mohan Pai appreciated the good activities of the Sabha and the clear presentation of Accounts.

Thereafter Shri Uday Malya thanked the Staff of the Sabha for their services to the Sabha.

There being no other matter the meeting ended with thanks to the Chair.

MINUTES OF THE SPECIAL GENERAL BODY MEETING OF THE MEMBERS OF G.S.B. SABHA, MUMBAI HELD ON SUNDAY, 26th MAY, 2024 AT 10 A.M. AT I.M.PAI HALL, SUJIR GOPAL NAYAK MEMORIAL KREEDA MANDIR, KING'S CIRCLE, MUMBAI 400019.

Since the required quorum was not available by 10.15 a.m., the Jt. Hon. Secretary, Smt. Anuradha S. Shenoy, adjourned the meeting and the meeting was reconvened at 10.30 a.m. 30 members were present.

She welcomed the members present and invited Sabha President, Shri Laxmikant Prabhu, and Trustees, Smt. Sudha G. Pai and Dr. Suhas Prabhu on the dais. Before the start of proceedings, she requested Shri Uday Malya, Jt. Hon. Treasurer, to speak a few words about Shri B. T. Mallya, ex Trustee of the Sabha, who passed away on 25th April, 2024.

Shri Uday Malya mentioned that Shri Bantwal Trivikram Mallya, who was Sabha's Trustee since 2011, resigned from the Trusteeship for personal reasons last year. He was also Sabha's Nominated Trustee at the G.S.B.S. Medical Trust from 2020 to 2023. He said that the Managing Committee benefited greatly from Shri Mallya's guidance and advice. Community welfare always being close to his heart, Shri Mallya inspired us with his paradigm thinking to take up projects and initiatives with great community outreach. He fostered a collaborative and forward-thinking environment that inspired everyone around him. His emphasis on good governance and optimal investment of Sabha funds was a guiding light for us in our working. He also contributed effectively in the Board of Trustees on the G.S.B.S. Medical Trust and its various sub-committees, of which he was a member.

Shri Uday Malya also made a mention of the passing away of Shri Raghunandan Kamath on 17th May, 2024. Shri Raghunandan Kamath, the founder of Natural Ice Creams, was felicitated with the Dr. B.M. Acharya Memorial G.S.B. Jeevan Gaurav Puraskar by the Sabha at its Sneh Milan programme held in 2023.



He requested members to observe two minutes silence in the memory of Shri B. T. Mallya and Shri Raghunandan Kamath.

Thereafter, Smt. Anuradha Shenoy explained that the need for this Special General Body Meeting was due to vacancy created by the resignation of Shri N N Pal from Sabha trusteeship on 29 February 2024, owing to his shifting to Mangalore. The Managing Committee, at its meeting held on 24th March, 2024, had decided to recommend to the General Body the appointment of Smt. Gita R. Pai to fill up the vacancy caused. Smt. Gita R. Pai had served as President of the Sabha for 13 years from 1990 to 2003. She is presently the Chairperson of the G.S.B. Scholarship League, Trustee-Secretary with the G.S.B.S. Medical Trust and Trustee of M.R.Pai Foundation, which carries forward the legacy of her husband, Late Shri Mangalore Ranga Pai (M.R.Pai). The Managing Committee is of the opinion that the Sabha will benefit from her appointment to the trusteeship.

She stated that as per Clause 7 of the Sabha's Trust Deed, Trustees have to be appointed in the General Body by majority of at least two-thirds of the members present. Smt. Gita R. Pai has given her consent to the proposed appointment. The Managing Committee recommends the adoption of the proposed resolution.

Before putting the resolution to vote, she requested Smt. Gita Pai to briefly leave the hall. Thereafter, she moved the following resolution :

“RESOLVED THAT Smt. Gita R. Pai be and is hereby appointed as a Trustee of G.S.B. Sabha. Mumbai, in place of Shri N. N. Pal who resigned from the Trusteeship on 29th February, 2024.”

Proposed By: Shri Mukund Kulkarni

Seconded By: Smt. Maya Nayak

Unanimously Approved

Thereafter, Smt. Gita Pai was welcomed to the meeting with an applause and was requested by Smt. Anuradha Shenoy to join the Trustees and the President on the dais. She requested all the dignitaries present on the dais to say a few words.

Smt. Gita Pai said she was very happy by the warm welcome received at the Sabha and thanked the members for giving her an opportunity to serve as a Trustee. She fondly reminisced the days when she served in the Managing Committee of the Sabha in several positions.

Smt. Sudha Pai welcomed Smt. Gita Pai to the Trusteeship position. She thanked the members who attended the meeting and hoped members will attend Sabha programmes in greater numbers.

Dr. Suhas Prabhu accorded a warm welcome to Smt. Pai and also thanked the members for appointing him as a Trustee at the Annual General Meeting of the Sabha which was held in December 2023. He recollected the inspiring presence of Shri Mallya on the Board of Trustees of GSBS Medical Trust and the interactions that he personally had with Shri Kamath in the past.

This was followed by an address to the members present by President Shri Laxmikant Prabhu. Welcoming the new trustee, the President hoped that under the able guidance of the Trustees, the Sabha would surely expand its horizons and take up more challenges towards enhancing community well-being.

The meeting ended with some delicious snacks sponsored by Smt. Sudha Pai.



**Details of Donations/Advertisements/Sponsorships of Rs. 10,000/-
and above received in Financial Year 2023-2024**

Sr. No	Name of the Donor	Donated Towards	Amount Rs.	Amount Rs.
1	Smt. Vasumati & Shri Mohan Pai through Konkani Charitable Fund Inc., USA	Vidyanidhi Endowment Fund in memory of his parents, Smt. Rama and Shri Hari Panduranga Pai		6,59,522
2	Konkani Charitable Fund Inc., USA	Vidyanidhi Endowment Fund		4,93,908
3	Saraswat Co-op. Bank	V.R.Shenoy Memorial Inter GSB Cricket Tournament Sponsorship	2,00,000	
		Advertisement in Annual Report	5,000	2,05,000
4	Shri Mohan Manjunath Pai	GSB Senior Citizen Medical Welfare Endowment Fund in memory of Smt. Suman Pai		2,00,000
5	SBI General Insurance Co. Ltd.	Sponsorship of Bhakti Natya Tarang 2023		1,50,000
6	Shri Umesh Pai	Donation for Grocery Kit	50,000	
		Navathi Celebrations	25,001	
		Donation for Compost Pits	25,000	1,00,001
7	Smt. Latha B. Mallya	GSB Senior Citizen Medical Welfare Endowment Fund in memory of Shri U. Balachandra Mallya		1,00,000
8	Shri Dinesh M Bhandarkar	GSB Senior Citizen Medical Welfare Fund	60,000	
		Navathi Celebrations	25,001	85,001
9	Bank of Baroda	Sponsorship of M.R.Pai Memorial Cricket Tournament for Physically Challenged		75,000
10	NKGSB Co-op. Bank	Sneh Milan Sponsorship	25,000	
		Advertisements in Voice of GSB	20,000	
		V.R.Shenoy Memorial Cricket Tournament Sponsorship	15,000	
		Advertisement in Annual Report	5,000	65,000
11	Shri Mangalore Prakash Hegde	Bhakti Natya Tarang 2023 Sponsorship		50,001
12	Shri Pundalik Narayan Bhat	Vidyanidhi Endowment Fund in memory of his mother, Smt. Indira Narayan Bhat		50,000
13	Smt. Bina and Shri Nityanand Shenoy	Navathi Celebrations	25,000	
		Donation for grocery kit to Non Senior citizens	14,594	39,594
14	Shri Satish Shenoy	GSB Senior Citizen Medical Welfare Fund		36,000
15	Smt. Mohini & Shri Muralidhar Hegde	Navathi Celebrations		35,002



**Details of Donations/Advertisements/Sponsorships of Rs. 10,000/-
and above received in Financial Year 2023-2024**

Sr. No	Name of the Donor	Donated Towards	Amount Rs.	Amount Rs.
16	Shri Sanjay Jagdish Badgamia	GSB Senior Citizen Medical Welfare Fund		35,000
17	Smt. Sapna and Shri Uday Malya	Navathi Celebrations	15,002	
		Bhakti Natya Tarang 2023	10,000	
		GSB Senior Citizen Adhaar Fund	5,000	30,002
18	Redi Port Limited	Sneha Milan Sponsorship	25,000	
		Advertisement in Annual Report	5,000	30,000
19	Triumph Oncology Clinic	Advertisements in Voice of GSB	20,000	
		Advertisement in Annual Report	5,000	25,000
20	Evergreen Engineering Private Limited	Advertisements in Voice of GSB	20,000	
		Advertisement in Annual Report	5,000	25,000
21	Inmar Engineering Pvt Ltd	Advertisements in Voice of GSB	20,000	
		Advertisement in Annual Report	5,000	25,000
22	Shri Prakash Sunder Prabhu	Mahila Shakha Activities		25,000
23	P M Enterprises	Advertisements in Voice of GSB	20,000	
		Advertisement in Annual Report	5,000	25,000
24	Smt. Maya Nayak	Navathi Celebrations	21,112	
		General Donation	1,000	22,112
25	Shri Damodar Mallya	Navathi Celebrations	15,001	
		GSB Senior Citizen Adhaar Fund	5,000	20,001
26	GSBS Medical Trust	Advertisements in Voice of GSB		20,000
27	Smt Rupa and Shri K Ramchandra Bhakta	Navathi Celebrations	10,000	
		Adhyatmik Programme Fund	6,000	16,000
28	Smt. Shantala and Shri Ramesh Bhandarkar	Vidyanidhi Fund		16,000
29	Smt. Prathima Pratamesh Pai	Navathi Celebrations	10,001	
		GSB Senior Citizen Adhaar Fund	5,000	15,001
30	Smt. Sandhya and Shri Laxmikant Prabhu	Navathi Celebrations	10,001	
		GSB Senior Citizen Adhaar Fund	5,000	15,001



**Details of Donations/Advertisements/Sponsorships of Rs. 10,000/-
and above received in Financial Year 2023-2024**

Sr. No	Name of the Donor	Donated Towards	Amount Rs.	Amount Rs.
31	Amrita Travels	Advertisements in Voice of GSB		15,000
32	Smt. Sai Prabha Kamath	Sankranti Haldi Kumkum Sponsorship		15,000
33	Shri Dattatray Nayak	GSB Senior Citizen Medical Welfare Fund in memory of Late Shri Damodar Nayak		15,000
34	Smt. Seema Nayak	Shravan Haldi Kumkum Sponsorship		15,000
35	Shri Girish Upendra Pai	Donation for Grocery Kit		15,000
36	Smt. Rajani Pai	Navratri Haldi Kumkum Sponsorship		15,000
37	Smt. Sulakshana Anant Pai	Shravan Haldi Kumkum Sponsorship		15,000
38	Smt. Savita Laxman Prabhu	Navratri Haldi Kumkum Sponsorship		15,000
39	Kamath Caterers	Donations	11,000	
		Voice of GSB Donations	2,000	13,000
40	Shri Bantwal Trivikram Mallya	Foundation Day Awards Sponsorship		11,474
41	Shri N. Sridhar	Donations		11,250
42	Shri Vasant Mallya	Navathi Celebrations		11,111
43	Shri Prakash M. Pai	Navathi Celebrations		11,002
44	Shri Rajendra Ramakrishna Gadiyar	Navathi Celebrations		10,001
45	Smt. Poornima R. Nayak	Navathi Celebrations		10,001
46	Smt. Anuradha Shenoy	Navathi Celebrations	5,001	
		GSB Senior Citizen Adhaar Fund	5,000	10,001
47	A G Consultancy	Bhakti Natya Tarang 2023		10,000
48	Shri Neelesh Borkar	Navathi Celebrations		10,000
49	Shri Suresh V. Kamath	Navathi Celebrations		10,000
50	Smt. Mamata and Shri Venkatesh Malya	Vidyanidhi Fund		10,000
51	Smt Roopa and Shri Vishnu Prabhu	Sponsorship of Bus for Senior Citizen Picnic		10,000
52	Shri Kamalax G. Saraf	Voice of GSB Donation		10,000
53	Shri S. D. Shenoy	Navathi Celebrations		10,000
54	G.S.B.Sabha, Mumbai's Mahila Shakha	Bhajan Fund		10,000
55	Music Learners Hub	Voice of GSB Advertisements		10,000



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
- Sahodari (Women in need)

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 OR you can reach out to one of the following :

Shri Laxmikant T. Prabhu, President : 98203 16495

Smt. Bina N. Shenoy, Vice President : 98205 07690

Shri Uday V. Malya, Jt. Hon. Treasurer : 98206 98756

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Email : triumphoncology@hatway.com

**AUDITOR'S REPORT****TO THE MEMBERS OF GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

I have audited the attached balance sheet of Gowd Saraswat Brahman Sabha, Mumbai as at 31st March, 2024 and also the Income and Expenditure Account for the year ended on that date annexed thereto. These financial statements are the responsibility of the Sabha's management. My responsibility is to express an opinion on these financial statements based on this audit.

I conducted my audit in accordance with accounting standards generally accepted in India. These standards require that I plan and perform the audit to obtain reasonable assurance whether the financial statements are free of material mis-statement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. I believe that my audit provides a reasonable basis for my opinion.

I report that

- (a) I have obtained all the information and explanations which to the best of my knowledge and belief were necessary for the purpose of my audit;
- (b) The financial statements have been prepared in accordance with the requirements of the Bombay Public Trusts Act 1950 and the Rules therein;
- (c) In my opinion and to the best of my information and according to the explanations given to me, the financial statements, give a true and fair view in conformity with the accounting principles generally accepted in India:

- (a) in case of the Balance Sheet, of the state of affairs of the Sabha as at 31st March, 2024: and
- (b) in case of the income and expenditure account, of the surplus for the year ended on that date.

My audit report under Rule 19 of the Maharashtra Public Trust Rules, 1950 is annexed thereto.

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

Place : Mumbai
Date : September 27, 2024

Shrikant B. Prabhu
Partner
Membership No. 35296
UDIN : 24035296BKCOEZ4740



**Report of an auditor relating to accounts audited
Under sub-section (2) of section 33 & 34 and rule 19
Of the Maharashtra Public Trusts Act**

Registration No. : A-1618 (BOM)
Name of the Public Trust : GOWD SARASWAT BRAHMAN SABHA, MUMBAI
For the year ending : 31st MARCH 2024

- | | |
|--|--|
| (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. 12,000/-
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 compiled with by the trustees during the period of audit; | NOT APPLICABLE |
| (t) Any special matter which the auditor may think fit or Necessary to bring to the notice of the Deputy or Assistant Commissioner. | NONE |

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

Place : Mumbai
Date : September 27, 2024

Shrikant B. Prabhu
Partner
Membership No. 35296
UDIN : 24035296BKCOEZ4740

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 : September 27, 2024

Shrikant B. Prabhu
Partner
Membership No. 35296
UDIN : 24035296BKCOEZ4740



**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	66,189.00		81,617.00
Rates, Taxes & Cesses	1,23,642.00		1,23,642.00
Water Charges	27,354.00		47,082.00
Insurance Premium	43,950.00		42,899.00
		2,61,135.00	2,95,240.00
TO ESTABLISHMENT EXPENSES			
Salaries, Wages & Allowances	4,92,700.00		4,92,616.00
Repairs & Maintenance	1,36,969.00		1,07,640.00
Printing & Stationery	75,410.00		70,735.00
Electricity Charges	1,94,427.00		1,50,238.00
Postage & Telephone	25,859.50		28,446.20
Sundry Expenses	2,59,239.64		2,18,934.85
		11,84,605.14	10,68,610.05
TO DEPRECIATION		2,39,131.00	2,59,445.00
TO CONTRIBUTION TO PUBLIC TRUST FUND		1,29,615.00	1,40,119.00
TO AMORTIZED PREMIUM ON G-SECS		5,184.00	2,636.00
TO EXPENDITURE ON OBJECTS OF THE TRUST			
Educational	13,41,934.00		13,83,476.80
Relief Of Poverty	16,61,188.00		16,73,457.00
Religious	45,112.00		90,663.00
Sports	5,94,959.00		4,79,587.00
Social Functions & Activities Expenses	10,87,886.00		11,18,814.60
		47,31,079.00	47,45,998.40
TO AMOUNTS TRANSFERRED TO SPECIFIC FUNDS (NET) (As per Schedule 'F' Attached)		8,43,622.00	24,47,678.00
TO AMOUNT ALLOCATED U/S 11(2) OF THE INCOME TAX ACT, 1961 to the Sports Pavilion Building & Office Repairs, Renovation and Extension (Allocated) Fund		10,25,000.00	10,00,000.00
TO EXCESS/(DEFICIT) OF INCOME OVER EXPENDITURE DURING THE YEAR		3,01,880.08	-5,94,839.23
TOTAL		87,21,251.22	93,64,887.22

See Schedule 'G' For Notes to Accounts

As per our Report of even date

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

Place : Mumbai
Dated : September 27, 2024

(SHRIKANT PRABHU)
Partner
M.No. 35296



(A-1618[BOM])
FOR THE PERIOD 1st APRIL 2023 TO 31st MARCH 2024

INCOME	Current Year	Current Year	Previous Year
	Rs. Ps.	Rs. Ps.	Rs. Ps.
BY INTEREST			
On Bonds	4,22,593.22		11,39,022.22
On G-Secs	16,30,991.00		12,60,167.00
On Fixed Deposits with Banks	9,02,535.00		4,32,853.00
On Fixed Deposits with Public Sector Institutions	8,41,649.00		5,78,029.00
On Savings Accounts with Banks	1,44,725.00		97,564.00
On Income tax refund	0.00		4,034.00
		39,42,493.22	35,11,669.22
BY AMORTIZED DISCOUNT ON G-SECS		15,093.00	14,550.00
BY DONATIONS IN CASH OR IN KIND		14,26,338.00	29,59,153.00
BY HALL BOOKING CHARGES RECEIVED		1,89,000.00	2,35,750.00
BY ADVERTISING RECEIPTS		1,99,000.00	1,87,000.00
BY INCOME FROM OTHER SOURCES			
Sports Club Fees, Sponsorships & Ground Charges	15,41,987.00		13,91,928.00
Social Functions & Activities Receipts	10,27,295.00		7,71,308.00
Electricity Expenses & Water Charges Recoveries	2,51,560.00		1,38,112.00
Miscellaneous Receipts	33,013.00		46,641.00
		28,53,855.00	23,47,989.00
BY PATRONSHIP, LIFE MEMBERSHIP & ENTRANCE FEES RECEIVED		30,048.00	44,573.00
BY TRANSFER FROM		1,398.00	177.00
Sports Pavilion Building And Office Repairs, Renovation and Extension Fund representing depreciation on assets purchased from specific donations to the Fund			
BY TRANSFER FROM			
Capital Reserve representing depreciaion surrender of tenancy rights and value credited to Capital Reserve Account		64,026.00	64,026.00
TOTAL		87,21,251.22	93,64,887.22

(SMT. SUDHA G. PAI) (LAXMIKANT T. PRABHU) (SMT. AMITA A. KINI) (SMT. MOHINI M. HEGDE)
Trustee President Jt. Hon. Secretary Jt. Hon. Treasurer

(SMT. ANURADHA S. SHENOY) (SHRI UDAY V. MALYA)
Jt. Hon. Secretary Jt. Hon. Treasurer

(SHRI DAMODAR B. MALLYA) (MS. DIVYA M. HEGDE)
Jt. Hon. Secretary 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	9,55,753.72		9,11,180.72
Add : Transfer from Income & Expenditure Account (being Patronship, Life Membership & Entrance Fees)	<u>30,048.00</u>		<u>44,573.00</u>
		9,85,801.72	9,55,753.72
OTHER EARMARKED FUNDS			
Endowments & Other Corpus Funds			
As per Schedule 'A' attached	5,06,20,402.68		4,71,80,833.68
Other Funds & Reserves			
As per Schedule 'B' attached	<u>1,28,51,996.97</u>		<u>1,10,14,820.97</u>
		6,34,72,399.65	5,81,95,654.65
LIABILITIES			
For Expenses & Others	21,11,595.00		29,03,624.00
For Deposits	<u>4,36,500.00</u>		<u>2,51,500.00</u>
		25,48,095.00	31,55,124.00
UNAMORTIZED DISCOUNT ON G-SECS		3,33,138.00	3,48,231.00
INCOME & EXPENDITURE ACCOUNT SURPLUS/(DEFICIT)			
Balance as per last Balance Sheet	-4,98,044.84		96,794.39
Add : Excess of income over expenditure during the year	<u>3,01,880.08</u>		<u>-5,94,839.23</u>
		-1,96,164.76	-4,98,044.84
TOTAL		6,71,43,269.61	6,21,56,718.53

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 : September 27, 2024(SHRIKANT PRABHU)
Partner
M.No. 35296



(A-1618[BOM])
AS ON 31st MARCH 2024

ASSETS	Current Year	Current Year	Previous Year
	Rs. Ps.	Rs. Ps.	Rs. Ps.
IMMOVABLE PROPERTIES			
As per Schedule 'C' attached		42,87,736.09	44,26,414.09
INVESTMENTS (AT COST)			
As per Schedule 'D' attached		5,83,27,762.60	5,33,82,153.60
FURNITURE, FIXTURES & EQUIPMENTS			
As per Schedule 'E'		4,13,082.90	5,13,535.90
ADVANCES(Including Deposits)		12,35,795.19	18,90,014.07
INCOME OUTSTANDING			
Interest Accrued		6,45,144.00	4,41,294.00
Income Receivable		1,92,860.00	1,49,180.00
UNAMORTIZED PREMIUM ON G-SECS		1,13,682.00	83,866.00
CASH & BANK BALANCES			
Cash on hand	11,477.31		17,349.81
In Savings Accounts with Banks (in the name of the Sabha)			
Bank of Baroda	3,93,444.01		4,63,225.93
Federal Bank	40,870.11		7,095.11
NKGSB Co-op Bank Ltd (FCRA A/c)	5,34,357.38		4,38,220.98
Saraswat Co-op Bank Ltd	2,11,051.64		2,17,847.29
State Bank of India	1,10,901.56		11,242.90
Union Bank of India	6,25,104.82		1,15,278.85
		19,27,206.83	12,70,260.87
TOTAL		6,71,43,269.61	6,21,56,718.53

The above Balance Sheet, to the best of our belief, contains a true account of the Funds and Liabilities and of the Property and Assets of the Trust

(SMT. SUDHA G. PAI) Trustee	(LAXMIKANT T. PRABHU) President	(SMT. AMITA A. KINI) Jt. Hon. Secretary	(SMT. MOHINI M. HEGDE) Jt. Hon. Treasurer
		(SMT. ANURADHA S. SHENOY) Jt. Hon. Secretary	(SHRI UDAY V. MALYA) Jt. Hon. Treasurer
		(SHRI DAMODAR B. MALLYA) Jt. Hon. Secretary	(MS. DIVYA M. HEGDE) Jt. Hon. Treasurer



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'A'
ENDOWMENT AND OTHER CORPUS FUNDS AS ON 31st MARCH 2024

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.
A) ENDOWMENT FUNDS					
1.	Adyatmik Programme Endowment Fund	95,001.00			95,001.00
2.	Bhajan Endowment Fund	46,894.00			46,894.00
3.	Educational Awards Endowment Fund	11,45,129.00			11,45,129.00
4.	G.S.B. Higher Education Aid Endowment Fund	1,00,00,000.00	10,00,000.00		1,10,00,000.00
5.	G.S.B, Lifetime Achievement Award Endowment Fund	2,50,000.00			2,50,000.00
6.	GSB Senior Citizen Adhaar Endowment Fund	33,49,686.56	10,00,000.00		43,49,686.56
7.	G.S.B. Senior Citizen Medical Welfare Endowment Fund	87,00,006.00	3,00,000.00		90,00,006.00
8.	G.S.B. Talent Recognition Endowment Fund	55,555.00			55,555.00
9.	G.S.B. Women Cancer Awareness Endowment Fund	1,00,000.00			1,00,000.00
10.	G.S.B. Women Entrepreneur Award Endowment Fund	1,80,000.00			1,80,000.00
11.	M.S. Marriage Assistance Endowment Fund	4,47,684.00			4,47,684.00
12.	M.S. Social Activities Endowment Fund	70,001.00			70,001.00



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'A'
ENDOWMENT AND OTHER CORPUS FUNDS AS ON 31st MARCH 2024 (Cont'd)

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.
13.	Medical Aid Endowment Fund	27,15,525.00			27,15,525.00
14.	Medical Aid Endowment Fund (Critical Illness)	50,00,000.00			50,00,000.00
15.	V.R.Shenoy Memorial Cricket Tournament Endowment Fund	4,50,000.00			4,50,000.00
16.	Vidyanidhi Endowment Fund	1,09,45,439.17	12,03,595.00		1,21,49,034.17
TOTAL ENDOWMENT FUNDS		4,35,50,920.73	35,03,595.00		4,70,54,515.73
B) OTHER CORPUS FUNDS					
1.	Building Pavilion Fund (Corpus)	7,79,683.95			7,79,683.95
2.	Capital Reserve **	28,50,229.00		64,026.00	27,86,203.00
TOTAL OTHER CORPUS FUNDS		36,29,912.95	0.00	64,026.00	35,65,886.95
GRAND TOTAL (A+B)		4,71,80,833.68	35,03,595.00	64,026.00	5,06,20,402.68

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



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2024

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
1. ADHYATMIK PROGRAMME FUND					
Balance as per last Balance Sheet		86,914.00		91,311.00	
Add/(Less) : Transfer from/(to)		-2,044.00		-4,397.00	
Income & Expenditure A/c			84,870.00		86,914.00
Representing :					
Donations	17,005.00			13,000.00	
Interest	6,821.00			6,945.00	
	<u>23,826.00</u>			<u>19,945.00</u>	
Less : Expenses incurred on Adhyatmik Programme	<u>25,870.00</u> <u>-2,044.00</u>			<u>24,342.00</u> <u>-4,397.00</u>	
2. BHAJAN FUND					
Balance as per last Balance Sheet		1,27,198.49		1,04,140.49	
Add/(Less) : Transfer from/(to)				23,058.00	
Income & Expenditure A/c		3,256.00	1,30,454.49		1,27,198.49
Representing :					
Donations	12,079.00			23,140.00	
Interest	3,367.00			3,428.00	
	<u>15,446.00</u>			<u>26,568.00</u>	
Less : Bhajan Expenses	<u>12,190.00</u> <u>3,256.00</u>			<u>3,510.00</u> <u>23,058.00</u>	
3. EDUCATIONAL AWARDS FUND					
Balance as per last Balance Sheet		1,15,474.02		1,76,869.82	
Add/(Less) : Transfer from/(to)				-61,395.80	
Income & Expenditure A/c		-214.00	1,15,260.02		1,15,474.02
Representing :					
Interest	82,220.00			70,017.00	
	<u>82,220.00</u>			<u>70,017.00</u>	
Less : Awards Given and related expenses	<u>82,434.00</u> <u>-214.00</u>			<u>1,31,412.80</u> <u>-61,395.80</u>	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2024 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
4. GSB HIGHER EDUCATION AID FUND					
Balance as per last Balance Sheet		10,71,167.00		8,98,231.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c		<u>1,55,366.00</u>		<u>1,72,936.00</u>	
			12,26,533.00		10,71,167.00
Representing :					
Interest		<u>7,63,366.00</u>		<u>7,31,000.00</u>	
		7,63,366.00		7,31,000.00	
Less : Educational Assistance Disbursed during the year	6,08,000.00			5,58,064.00	
		<u>1,55,366.00</u>		<u>1,72,936.00</u>	
5. GSB LIFETIME ACHIEVEMENT AWARD FUND					
Balance as per last Balance Sheet		9,591.00		38,422.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c		<u>17,950.00</u>		<u>-28,831.00</u>	
			27,541.00		9,591.00
Representing :					
Interest		<u>17,950.00</u>		<u>18,275.00</u>	
		17,950.00		18,275.00	
Less : Expenses on awards given during the year				<u>47,106.00</u>	
		<u>17,950.00</u>		<u>-28,831.00</u>	
6. GSB SENIOR CITIZEN ADHAAR FUND					
Balance as per last Balance Sheet		9,39,306.00		10,42,398.00	
Add/(Less) : Transfer from/(to)		-95,769.00		-1,03,092.00	
Income & Expenditure A/c					
			8,43,537.00		9,39,306.00
Representing :					
Donations	41,500.00			51,500.00	
Interest	<u>2,92,101.00</u>			<u>2,44,862.00</u>	
	3,33,601.00			2,96,362.00	
Less : Welfare Assistance Given during the year	4,29,370.00			3,99,454.00	
	<u>-95,769.00</u>			<u>-1,03,092.00</u>	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2024 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
7. GSB SENIOR CITIZEN ADHAAR FUND (GROCERY)					
Balance as per last Balance Sheet		12,01,473.00		5,35,622.00	
Add/(Less) : Transfer from/(to)		-3,96,364.00		6,65,851.00	
Income & Expenditure A/c					
			8,05,109.00		12,01,473.00
Representing :					
Donations	86,500.00			11,21,006.00	
	86,500.00			11,21,006.00	
Less : Welfare Assistance Given during the year	4,82,864.00			4,55,155.00	
	<u>-3,96,364.00</u>			<u>6,65,851.00</u>	
8. GSB SENIOR CITIZEN MEDICAL WELFARE FUND					
Balance as per last Balance Sheet		15,64,335.50		9,58,009.50	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c		3,56,455.00		6,06,326.00	
			19,20,790.50		15,64,335.50
Representing :					
Donations	1,45,500.00			4,84,282.00	
Interest	6,32,742.00			5,56,341.00	
	7,78,242.00			10,40,623.00	
Less : Expenses on awards given during the year	4,21,787.00			4,34,297.00	
	<u>3,56,455.00</u>			<u>6,06,326.00</u>	
9. GSB TALENT RECOGNITION FUND					
Balance as per last Balance Sheet		2,450.00		22,326.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c		3,989.00		-19,876.00	
			6,439.00		2,450.00
Representing :					
Interest	3,989.00			4,061.00	
	3,989.00			4,061.00	
Less : Expenses on awards given during the year				23,937.00	
	<u>3,989.00</u>			<u>-19,876.00</u>	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2024 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
10. GSB WOMEN CANCER AWARENESS FUND					
Balance as per last Balance Sheet		45,112.00		37,802.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c	-22,820.00			7,310.00	
			22,292.00		45,112.00
Representing :					
Interest	7,180.00			7,310.00	
	7,180.00			7,310.00	
Less : Expenditure on activity during the year	30,000.00				
	-22,820.00			7,310.00	
11. GSB WOMEN ENTREPREUNER AWARD FUND					
Balance as per last Balance Sheet		-231.00		23,828.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c	12,924.00			-24,059.00	
			12,693.00		-231.00
Representing :					
Interest	12,924.00			10,625.00	
	12,924.00			10,625.00	
Less : Expenses on awards given during the year				34,684.00	
	12,924.00			-24,059.00	
12. M.S. MARRIAGE ASSISTANCE FUND					
Balance as per last Balance Sheet		6,06,731.65		3,26,005.65	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c	32,144.00			2,80,726.00	
			6,38,875.65		6,06,731.65
Representing :					
Donation				2,48,000.00	
Interest	32,144.00			32,726.00	
	32,144.00			2,80,726.00	
Less : Marriage Assistance Given					
	32,144.00			2,80,726.00	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2024 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
13. M. S. SOCIAL ACTIVITIES FUND					
Balance as per last Balance Sheet		1,57,027.31		64,234.51	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c		<u>36,424.00</u>		<u>92,792.80</u>	
			1,93,451.31		1,57,027.31
Representing :					
Sponsorship/ Donation & Collection during activities conducted	1,11,620.00			1,37,149.00	
Interest	<u>5,026.00</u>			<u>5,117.00</u>	
	1,16,646.00			1,42,266.00	
Less : Expenses	<u>80,222.00</u>			<u>49,473.20</u>	
	<u>36,424.00</u>			<u>92,792.80</u>	
14. MEDICAL AID FUND					
Balance as per last Balance Sheet		4,90,932.00		2,71,509.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c		<u>32,475.00</u>		<u>2,19,423.00</u>	
			5,23,407.00		4,90,932.00
Representing :					
Donations				1,92,000.00	
Interest	<u>1,94,975.00</u>			<u>1,91,923.00</u>	
	1,94,975.00			3,83,923.00	
Less : Medical Aid Disbursed	<u>1,62,500.00</u>			<u>1,64,500.00</u>	
	<u>32,475.00</u>			<u>2,19,423.00</u>	
15. MEDICAL AID FUND (CRITICAL ILLNESS)					
Balance as per last Balance Sheet		8,93,061.00		7,36,117.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c		<u>2,14,000.00</u>		<u>1,56,944.00</u>	
			11,07,061.00		8,93,061.00
Representing :					
Interest	<u>3,59,000.00</u>			<u>3,65,500.00</u>	
	3,59,000.00			3,65,500.00	
Less : Medical Aid Disbursed	<u>1,45,000.00</u>			<u>2,08,556.00</u>	
	<u>2,14,000.00</u>			<u>1,56,944.00</u>	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2024 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
16. SPORTS PAVILION BUILDING REPAIRS & MAINTENANCE FUND					
Balance as per last Balance Sheet		1,74,000.00		1,74,000.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c		<u>88,000.00</u>		<u>78,250.00</u>	
		2,62,000.00		2,52,250.00	
Less : Amount transferred to Sports Pavilion Building & Office Repairs, Renovation & Extension Fund (Allocated u/s 11(2) of the Income Tax Act, 1961)		<u>88,000.00</u>	1,74,000.00	<u>78,250.00</u>	1,74,000.00
Representing :					
Donation		<u>88,000.00</u>		<u>78,250.00</u>	
		<u>88,000.00</u>		<u>78,250.00</u>	
17. SPORTS PAVILION BUILDING & OFFICE REPAIRS, RENOVATION & EXTENSION FUND					
Balance as per last Balance Sheet		2,66,069.26		2,66,246.26	
Less : Transfer to Income & Expenditure Account representing depreciation on assets purchased from specific donations to the Fund		<u>1,398.00</u>		<u>177.00</u>	
			2,64,671.26		2,66,069.26
18. SPORTS PAVILION BUILDING & OFFICE REPAIRS, RENOVATION & EXTENSION FUND (ALLOCATED u/s 11(2) OF THE INCOME TAX ACT, 1961)					
Balance as per last Balance Sheet		12,70,750.00		1,92,500.00	
Add : Transfer from Current Year Surplus		10,25,000.00		10,00,000.00	
Add : Transfer from Sports Pavilion Building & Office Repairs, Renovation & Extension Fund		<u>88,000.00</u>		<u>78,250.00</u>	
			23,83,750.00		12,70,750.00



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2024 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
19. VIDYANIDHI FUND					
Balance as per last Balance Sheet		17,62,128.74		15,82,344.74	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c		<u>2,08,706.00</u>		<u>1,79,784.00</u>	
			19,70,834.74		17,62,128.74
Representing :					
Donation	52,011.00			1,16,526.00	
Interest	<u>8,08,195.00</u>			<u>7,57,258.00</u>	
	8,60,206.00			8,73,784.00	
Less : Educational Assistance Disbursed	<u>6,51,500.00</u>			<u>6,94,000.00</u>	
	<u>2,08,706.00</u>			<u>1,79,784.00</u>	
20. V. R. SHENOY MEMORIAL CRICKET FUND					
Balance as per last Balance Sheet		2,31,331.00		69,976.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c		<u>1,69,096.00</u>		<u>1,61,355.00</u>	
			4,00,427.00		2,31,331.00
Representing :					
Sponsorship & Donation	2,17,500.00			2,17,600.00	
Cricket Tournament	7,500.00			6,750.00	
Registration Fees					
Interest	<u>32,310.00</u>			<u>32,895.00</u>	
	2,57,310.00			2,57,245.00	
Less : Cricket Tournament Expenses	<u>88,214.00</u>			<u>95,890.00</u>	
	<u>1,69,096.00</u>			<u>1,61,355.00</u>	
TOTAL			<u>1,28,51,996.97</u>		<u>1,10,14,820.97</u>



GOWD SARASWAT SABHA, MUMBAI
SCHEDULE 'C'

IMMOVABLE PROPERTIES AS ON 31st MARCH 2024

Particulars	Written Down	Additions	Depreciation	Sold/Scrapped	Written Down
	Value as on	During the	For the	During the	Value as on
	1/Apr/23	Year	Year	Year	31/Mar/24
	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.
Astroturf Cricket Pitch - Concrete Base	69,579.00	-	1,244.00	-	68,335.00
Compost Pit	9,440.00	-	1,888.00	-	7,552.00
Compound Wall	5.00	-	1.00	-	4.00
Concrete Pathway	43,486.00	-	8,697.00	-	34,789.00
Monsoon Protection Cover	2,682.00	-	536.00	-	2,146.00
New Concrete Pathway	2,02,378.00	-	40,476.00	-	1,61,902.00
Office Premises	28,50,229.00	-	64,026.00	-	27,86,203.00
Sports Pavilion Building	7,23,882.09	-	-	-	7,23,882.09
Underground Water Tank	5,16,241.00	-	20,112.00	-	4,96,129.00
Water Pipe Line	8,492.00	-	1,698.00	-	6,794.00
TOTAL	44,26,414.09	0.00	1,38,678.00	0.00	42,87,736.09
PREVIOUS YEAR	43,25,444.09	2,36,000.00	1,35,030.00	0.00	44,26,414.09



GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'D'

INVESTMENTS AS ON 31st MARCH 2024

	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
LONG TERM				
IN GOI SECURITIES				
7.57 % GUJARAT 09-11-2026	22,00,000.00		22,00,000.00	
7.10 % GOI 18-04-2029	6,00,000.00		6,00,000.00	
7.26 % GOI 06-02-2033	10,00,000.00			
7.18 % GOI 14-08-2033	50,00,000.00			
6.64 % GOI 16-06-2035	25,00,000.00		25,00,000.00	
6.67 % GOI 17-12-2050	75,00,000.00		75,00,000.00	
6.99 % GOI 15-12-2051	21,60,000.00		21,60,000.00	
6.80 % GOI 15-12-2060	10,00,000.00		10,00,000.00	
6.76 % GOI 22-02-2061	34,00,000.00		34,00,000.00	
6.95 % GOI 16-12-2061	9,00,000.00		9,00,000.00	
		2,62,60,000.00		2,02,60,000.00
IN BONDS				
8 % GOI Taxable Bonds		0.00		1,00,00,000.00
Saraswat Co-op. Bank Ltd.		41,50,000.00		
10 yr bonds				
IN FIXED DEPOSITS WITH BANKS				
Bank of Baroda	25,50,000.00		25,50,000.00	
Federal Bank			6,45,000.00	
NKGSB Co-op Bank Ltd.	45,00,000.00		10,00,000.00	
Saraswat Co-operative Bank Ltd.	58,57,762.60		62,17,153.60	
Union Bank Of India	7,25,000.00		14,25,000.00	
		1,36,32,762.60		1,18,37,153.60
IN FIXED DEPOSITS WITH PUBLIC INSTITUTIONS				
HDFC Trust Deposits		1,12,85,000.00		1,12,85,000.00
IN UNITS OF MUTUAL FUNDS				
848.443 Units of Aditya Birla	10,00,000.00			
Sunlife Equity Hybrid '95 Regular				
- Growth				
3526.663 Units of ICICI Prudential				
Equity & Debt - Growth	10,00,000.00			
4425.071 Units of SBI Equity				
Hybrid - Growth	10,00,000.00			
		30,00,000.00		
TOTAL LONG TERM INVESTMENTS AS ON 31.03.2024		5,83,27,762.60		5,33,82,153.60

Note : Of the above investments, fixed deposits of the value of Rs. 23,83,750/- (previous year Rs. 12,70,750/-) 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 31ST MARCH 2024

Particulars	Written Down	Additions	Depreciation	Sold/Scrapped	Written Down
	Value as on	During the	For the	During the	Value as on
	1/Apr/23	Year	Year	Year	31/Mar/24
	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.
Air Conditioning System	3,16,978.00	-	63,396.00	-	2,53,582.00
Bhajan Equipment	509.43	-	76.00	-	433.43
CCTV System	38,245.00	-	7,649.00	-	30,596.00
EDP Equipment	12.00	-	7.00	-	5.00
Fire Fighting Equipment -Pavillion	833.00	-	167.00	-	666.00
Furniture & Fixtures	56,456.75	-	8,468.00	-	47,988.75
Office Equipment	849.72	-	127.00	-	722.72
Sound System	9,323.00	-	1,398.00	-	7,925.00
Sports Pavilion Equipment	90,329.00	-	19,165.00	-	71,164.00
TOTAL	5,13,535.90	-	1,00,453.00	-	4,13,082.90
PREVIOUS YEAR	6,28,450.90	9,500.00	1,24,415.00	-	5,13,535.90

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'F'
AMOUNTS TRANSFERRED FROM/(TO) SPECIFIC ACTIVITIES FUNDS FROM INCOME AND
EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

Sr No		Current Year	Previous Year
		Rs. Ps.	Rs. Ps.
1	Trust Fund(Patronship, Life Membership & Entrance Fees)	30,048.00	44,573.00
2	Adhyatmik Programme Fund	-2,044.00	-4,397.00
3	Bhajan Fund	3,256.00	23,058.00
4	GSB Higher Education Aid Fund	1,55,366.00	1,72,936.00
5	GSB Lifetime Achievement Award Fund	17,950.00	-28,831.00
6	GSB Senior Citizen Adhaar Fund	-95,769.00	-1,03,092.00
7	GSB Senior Citizen Adhaar Fund - Grocery	-3,96,364.00	6,65,851.00
8	GSB Senior Citizen Medical Welfare Fund	3,56,455.00	6,06,326.00
9	GSB Talent Recognition Fund	3,989.00	-19,876.00
10	GSB Women Cancer Awareness Fund	-22,820.00	7,310.00
11	GSB Women Entrepreneur Award Fund	12,924.00	-24,059.00
12	M.S. Educational Awards Fund	-214.00	-61,395.80
13	M.S. Marriage Assistance Fund	32,144.00	2,80,726.00
14	M.S. Social Activities Fund	36,424.00	92,792.80
15	Medical Aid Fund	32,475.00	2,19,423.00
16	Medical Aid Fund (Critical Illness)	2,14,000.00	1,56,944.00
17	Sports Pavilion Building Repairs & Maintenance Fund	88,000.00	78,250.00
18	Vidyanidhi Fund	2,08,706.00	1,79,784.00
19	V R Shenoy Memorial Cricket Fund	1,69,096.00	1,61,355.00
	TOTAL	8,43,622.00	24,47,678.00



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'G'
NOTES TO ACCOUNTS

1. SIGNIFICANT ACCOUNTING POLICIES

- i. Method Of Accounting is accrual.
- ii. Fixed Assets are stated at cost less depreciation except Sports Pavilion Building stated at cost on which no depreciation is provided being adequately covered by the balance in the Building Pavilion Fund (Corpus).
- iii. Depreciation on Office Premises is recouped from Capital Reserve which represents value of self ownership premises allotted to Sabha in 2006-2007 in lieu of surrender of tenancy rights.
- iv. Long Term Investments are stated at cost less provision made for permanent diminution, if any, in it's value. Short Term Investments are stated at lower of cost or net realisable value.
- v. 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.
- vi. 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.



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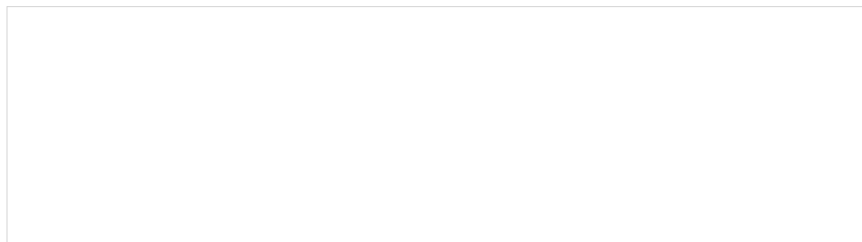
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