



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

90th ANNUAL REPORT

NOTICE OF THE

86TH ANNUAL GENERAL BODY MEETING

AND

90TH ANNUAL REPORT AND ACCOUNTS FOR THE
FINANCIAL YEAR APRIL 2024 TO MARCH 2025

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G.S.B. Sabha, Mumbai

90th Annual Report

F Y 2024-2025

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**G.S.B. SABHA, MUMBAI****Snapshot : F Y. 2024-2025****I. COMMUNITY OUTREACH****A. Sahodari Scheme** Launched on Vijayadashami Day, 12th October, 2024.

- To help widows/ single mothers/ divorcees with financial responsibilities and facing distress
- Following benefits will be provided
 - Monthly sustenance allowance of Rs. 1,000/-
 - Medical support for medicines needed by her/her children
 - Grocery Kit
 - Educational support for her children at twice the Vidyanidhi benefit
- 10 Sahodaris** have been initially covered and received benefit with the benefits being disbursed on International Womens Day, 8th March 2025.

B. Higher Education Aid - for Graduate Professional Courses on an all India basis

We are happy to could help more students and disburse a higher amount of educational assistance from the Fund in this year.

Details	F Y 2024-2025	F Y 2023-2024
Number of students	37	25
Amount disbursed	Rs 10.83 lakhs	Rs. 6.08 lakhs

C. Vidyanidhi Assistance – for school/college (upto graduate)/ post graduate / professional Mumbai based students

We are happy to could disburse a higher amount of educational assistance from the Fund in this year.

Details	F Y 2024-2025	F Y 2023-2024
Number of students	172	185
Amount disbursed	Rs. 7.81 lakhs	Rs. 6.52 lakhs

D. Senior Citizen benefits –

In this year, we included more senior citizens for coverage under our various schemes.

Details	F Y 2024-2025 (year end)		F Y 2023-2024 (year end)	
	No. of senior citizens	Amount disbursed (Rs. lakhs.)	No. of senior citizens	Amount disbursed (Rs. lakhs.)
1. Monthly sustenance allowance	45	5.24	31	3.60
2. Domiciliary health care benefits	26	3.52	26	4.22
3. Grocery distribution	33	5.23	25	4.82
4. Facilitating stay of senior citizen in old age home	1	0.36	1	0.36
TOTAL		14.35		13.00



II. VOICE OF GSB – A QUARTERLY NEWSLETTER

In this year, we enhanced our quarterly newsletter, Voice of GSB, with more content like never before

Issue Number	Period	Colour pages	B & W Pages	Total Pages
67	Apr to Jun 2024	8	28	36
68	Jul to Sep 2024	12	36	48
69	Oct to Dec 2024	16	36	52
70	Jan to Mar 2025	20	40	60

III. COMMUNITY CONNECT EVENTS – SABHA

- Sneh Milan Programmes on 27th April, 2024 and 8th March, 2025
- Home Drama “Jay Jay Gauri Shankar” presented during Sneh Milan 2025
- Samaha Skilling Program on 25th May, 2024
- Bhakti Natya Tarang on 13th July, 2024
- 91st Foundation Day Celebrations on 18th August, 2024
- V R Shenoy Memorial Inter GSB Cricket Tournament on 1st December, 2024
- Choodi Pooja Video Contest, Vaina Pooja Photo Contest, Ganesh Visarjan Photo Contest and Tulsi Pooja Photo Contests on Facebook
- Senior Citizens Picnic on 2nd February, 2025
- M.R. Pai Memorial Carrom Tournament for the Physically Challenged on 9th February, 2025
- One more Puraskar (award) added : GSB Dhanvantri Puraskar (felicitating doctors) in addition to the existing Jeevan Gaurav Puraskar (lifetime achievement), Mahila Udhamee Puraskar (woman entrepreneur) and Sharada Sanman Puraskar (arts and literature).

IV. COMMUNITY CONNECT EVENTS – MAHILA SHAKHA

- Emotilinks Workshop for Kids and Parents on 28th April, 2024
- Konkani Story-telling workshop for children on 07th November, 2024
- Get-together on 15th December, 2024
- Anand Bazaar on 16th February, 2025
- 82nd, 83rd and 84th “Parichay”, get together of eligible boys-girls held, one in Belgavi.
- Sharvan, Navratri and Sankranti Haldi Kum-kum
- Bhajan Competition

V. OTHER ACTIVITIES/INITIATIVES.

- Weekly bhajan Seva in Sabha’s Office offered by Mahila Shakha Bhajan Group.
- Bhajan sevas rendered by Mahila Shakha Bhajan Group in several venues throughout the year.
- Organic Compost generated at Kreeda Mandir – an initiative managed by our Mahila Shakha.
- “GSBS MS Parichay”, a WhatsApp group to provide faster and more effective service to members.
- “TEJASWINI” a WhatsApp group created and managed by our Mahila Shakha exclusively for GSB Mahilas from in and around Mumbai to stay connected.



G.S.B. SABHA, MUMBAI



TRUSTEES

Smt. Sudha G. Pai
Dr. Suhas V. Prabhu
Smt. Gita R. Pai



PRESIDENT

Shri Laxmikant T. Prabhu



VICE PRESIDENTS

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



JT. HON. SECRETARIES

Smt. Anuradha S. Shenoy
Dr. Anita G. Shenoy
Smt. Prafulla P. Shenoy



JT. HON. TREASURERS

Smt. Mohini M. Hegde
Shri Uday V. Malya
Ms. Divya M. Hegde



MANAGING COMMITTEE MEMBERS

Smt. Shanteri N. Nayak	Shri S. D. Shenoy
Smt. Amita A. Kini	Shri Damodar B. Mallya
Smt. Tanushree A. Shenoy (resigned w.e.f. 20-04-2025)	
Smt. Shilpa (Chitra) S. Kamath	Smt. Suchitra D. Sukhtankar
Shri Ullal Sudhakar Mallya	Shri Amit R. Shanbaug
Smt, Sai Prabha S. Kamath	Shri Girish G. Pai
Shri Premanand G. Shanbhag	
Ms. Anita N. Nayak (co-opted on 20-04-2025)	
Ms. Priyanka D. Pai (co-opted on 13-07-2025)	



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 86th Annual General Meeting (AGM) of the members of G.S.B.Sabha, Mumbai will be held on Sunday, 9th November, 2025 at 10.00 a.m. in the I. M. Pai Hall, Sujir Gopal Nayak Memorial Kreeda 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 85th Annual General Meeting held on 10th November, 2024*.
2. To receive and adopt the Managing Committee’s Report and the Audited Statement of Accounts for the Financial Year (FY)2024-2025**.
3. To elect upto 19 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 2027-2028 or earlier***.
4. To ratify the appointments of Dr. Pravin Acharya and Dr. Meenakshi Desai as Trustees of the GSBS Medical Trust for a period of three years from 01/07/2025 to 30/06/2028.****
5. To appoint an Hon. Auditor for the FY 2025-2026.
6. To consider the following resolution for approval by the members :
“**RESOLVED THAT** approval is accorded to display the names of donors for the construction and redevelopment of Kreeda Mandir, presently engraved on granite board and displayed in I. M. Pai Hall of Sujir Gopal Nayak Memorial Kreeda Mandir, on any other material such as wood or acrylic sheets and at any other location in Sujir Gopal Nayak Memorial Kreeda Mandir, with due consideration to the safety aspects related to such display”*****
7. To transact any other business with the permission of the Chair.

For and on behalf of the Managing Committee

Sd-/

Smt. Anuradha S. Shenoy

Dr. Anita G. Shenoy

Smt. Prafulla P. Shenoy

Jt.Hon. Secretaries

Place : Mumbai

Date : 27th September, 2025

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 COST. 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 85th Annual General Meeting held on 10th November, 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 gbsabha@gmail.com or in writing to the Hon. Secretaries at the Office of the Sabha before Wednesday, 5th November, 2025 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 Bharat S. Kini	2.	Smt. Prathima P. Pai
3.	Dr. Anita G. Shenoy	4.	Ms Divya M. Hegde
5.	Smt. Shanteri N. Nayak	6.	Shri S. D. Shenoy
7.	Smt. Amita A. Kini	8.	Smt. Shilpa (Chitra) S. Kamath
9.	Shri Ullal Sudhakar Mallya	10.	Smt. Suchitra D. Sukhtankar

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

1. Ms. Anita N. Nayak
2. Ms. Priyanka D. Pai

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, 5th November, 2025.

- 5.**** The G.S.B. S. Medical Trust, vide their letter dated 4th July 2025, informed the Sabha that their Trustees, Dr. Pravin Acharya and Dr. Meenakshi Desai retired by rotation on 30th June 2025 and are eligible for re-appointment. The Medical Trust has recommended their re-appointments and have also forwarded their consent letters to continue as Trustees, if re-appointed. At its meeting held on 13th July, 2025, the Managing Committee accepted these recommendations and recommends the same for ratification by the General Body.
- 6.***** The Sujir Gopal Nayak Memorial Kreedha Mandir was originally constructed in the year 1956 and was renovated and extended in the year 1984 and again, renovated in the year 2018. Funds were collected from donors during the construction and renovation. As per commitments made to the donors during the collection of funds, the names of donors were



originally engraved on marble and displayed on the wall above the Kreedā Mandir entry doors. During the renovation done in the year 2018, the donor names were engraved on Granite Boards and the Granite Boards were installed on the upper side of the walls above the main entrance to I.M.Pai Hall.

We have been experiencing water leakage in the Kreedā Mandir walls in the recent past. Due to the leakage, the Management Committee of the Sabha is concerned about the safety of the I.M.Pai Hall users. A situation could arise when the heavy granite board could come off the walls. As such an accident could have disastrous consequences, the Committee has discussed options of displaying the names on lighter material such as wood, acrylic sheets etc. and/or shifting the names for display at lower levels of the wall or at any other location in the Kreedā Mandir.

The Committee seeks the approval of the General Body for this proposed modification.



GOWD SARASWAT BRAHMAN SABHA, MUMBAI.

90th ANNUAL REPORT

Dear Members,

The 90th Annual Report, together with the Audited Statement of Accounts for the financial year 2024-2025, is presented hereunder.

PART A – TRUSTEES, MANAGING COMMITTEE AND MEMBERS

1. THE MANAGING COMMITTEE

Presently, the Managing Committee comprises 23 members. Managing Committee meetings are held once a month. In addition, special Meetings are held, if required. A total of 11 meetings were held from the last A.G.M. on 10th November, 2024, till the date of this report. The attendance details of each member for the Monthly meetings held from the last AGM till date of this report is given below.

Sr No	Name	Meetings Attended	LOA Granted	Absent	Total
1	Shri Laxmikant T. Prabhu	8	3		11
2	Shri Bharat S. Kini	9	2		11
3	Smt. Bina N. Shenoy	4	7		11
4	Smt. Prathima P. Pai	3	7	1	11
5	Smt. Anuradha S. Shenoy	9	2		11
6	Dr. Anita G. Shenoy	7	4		11
7	Smt. Prafulla P. Shenoy	8	3		11
8	Smt. Mohini M. Hegde	5	6		11
9	Shri Uday V. Malya	10	1		11
10	Ms. Divya M. Hegde	3	7	1	11
11	Smt. Shanteri N. Nayak	6	5		11
12	Shri S. D. Shenoy	9	2		11
13	Smt. Amita A. Kini	5	6		11
14	Shri Damodar B. Mallya	6	5		11
15	Smt. Tanushree A. Shenoy (upto 20-04-2025)	0	2	4	6
16	Smt. Shilpa (Chitra) S. Kamath	3	8		11
17	Shri Ullal Sudhakar Mallya	2	7	2	11
18	Smt. Suchitra D. Sukhtankar	6	5		11



Sr No	Name	Meetings Attended	LOA Granted	Absent	Total
19	Smt, Sai Prabha S. Kamath	7	4		11
20	Shri Amit R. Shanbaug	1	3	7	11
21	Shri Premanand G. Shanbhag	2	9		11
22	Shri Girish G. Pai	8	3		11
23	Ms. Anita A. Nayak (Co-opted on 20-04-2025)	1	4		5
24	Ms. Priyanka D. Pai (Co-opted on 13-07-2025)	2			2

2. NEW MEMBERS

During the year under review, 23 Patrons and 94 Life Members were enrolled as members of the Sabha. One member converted his membership from life to patron. Total number of Members enrolled up to 31.3.2025 is 3520. A list of the Members admitted as Patrons / Life Members from 1st April, 2024 to 31st March, 2025 is given elsewhere in this Report.

PART B – SOCIO - CULTURAL INITIATIVES

3. PROGRAMMES/CONTESTS HELD DURING THE F Y 2024-2025

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

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

A) 'SNEH MILAN' PROGRAMME ON 27th APRIL, 2024

The eagerly anticipated annual event, 'Sneh Milan,' brought together the GSB community in Mumbai to celebrate the rich culture of the 90-year-old Sabha and honour the achievers and stalwarts of the community. The programme took place on Saturday, April 27, 2024, at B.N. Vaidya Sabhagraha, Dadar, Mumbai.

The esteemed Chief Guests for the occasion were the mother-son doctor duo: Dr. Chandrika Dinesh Kudva, a Pathologist and founder of Gurukrupa Clinic and Gurukrupa ENT and Diagnostic Centre in Worli, and Dr. Srinivas Kudva, an Interventional Cardiologist, affiliated with renowned hospitals in Mumbai.

The event commenced with a captivating musical performance by the esteemed vocalist of the GSB community, Shri Puttur Narasimha Nayak. He was accompanied by Shri Malu Gaonkar on the Harmonium, Shri Sushant Mallya on the Tabla, Shri Raghavendra Mallya on the Pakhavaj, and Shri Ravindra Shenoy on Taal Manjira. Together, they enthralled the audience with popular Bhakti renditions, seamlessly weaving in requests from the attendees.

The Shri K.M. Kamath Memorial G.S.B. Sharada Sanman Puraskar, instituted by K.M. Kamath and Family, was presented to Shri Puttur Narasimha Nayak, for his contributions in the field of devotional and Carnatic classical music.



The Smt. Vatsala Shenoy Memorial G.S.B. Mahila Udhyaamee Puraskar, generously sponsored by her son and daughter-in-law, Shri Sunil Shenoy and Smt. Sadhana Shenoy from the USA, was bestowed upon Smt. Latha Kini in recognition of her entrepreneurial prowess demonstrated through the establishment of her own business.

The Dr. B.M. Acharya Memorial GSB Jeevan Gaurav Puraskar, sponsored by the Dr. B.M. Acharya Memorial Trust, was conferred upon Shri K. Ullas Kamath, former Joint Managing Director of Jyothy Labs Ltd and founder of UK & Co, in recognition of his exemplary contributions to the corporate sphere and his efforts in driving consultancy services tailored for family businesses.

Sabha President, Shri Laxmikant T. Prabhu, commended the entrepreneurial spirit displayed by the awardees and expressed gratitude for the encouragement provided by the speakers. He urged the audience to actively participate in the initiatives of the Sabha and offer their tana (body) and mana (mind) in the service of the needy and that he had full faith that dhana (wealth) would follow to support the activities.

A lucky draw was held with two lucky winners from the audience receiving prizes. The 300+ people who attended were then treated to a special Konkani dinner that included khotto and madgane and other traditional items from the GSB cuisine.

The Sabha thanks Tazo Natural Home Cleaners, the Gold Sponsor of the programme, NKGSB Cooperative Bank Ltd, a support sponsor, Shri Mangalore Prakash Hegde for his support and Indian Education Society for the venue support.

B. SAMAH SKILLING PROGRAMME ON 25th MAY, 2024

On 25th May 2024, G.S.B. Sabha, Mumbai, in association with Samah Skilling Programme, organised an orientation programme on skilling and employment for the GSB youth of Mumbai and Mumbai Metropolitan Region (MMR) at Xavier Institute of Engineering, Mahim, Mumbai. Thirty eight GSB youth took part in the meeting where eligible candidates were selected after a screening process.

Sabha President Shri Laxmikant Prabhu welcomed the candidates and Shri Carlton Pereira, Founder Partner of FDP Skilling Solutions LLP, the firm that launched the Samah Skilling Programme, explained the process, the skill training and the employment opportunities in the fields of Banking, Information and Technology (IT) and Facility Management that would be available on joining the programme.

C. BHAKTI NATYA TARANG PROGRAMME HELD ON 13th JULY, 2024

The 2024 edition of G.S.B. Sabha, Mumbai's annual musical celebration, Bhakti Natya Tarang, was held on 13th July 2024, was an evening filled with devotion and music. Held at Dwarakanath Bhavan Hall in Shree Ram Mandir, Wadala, even the relentless Mumbai rains and the Met Department's orange alert couldn't deter dedicated music lovers from undertaking the journey to be part of this spiritual event.

KalaCoast, the artist coordinator for BNT 2024, showcased the talents of budding singers and musicians from the G.S.B. community. Ms. Arya Dhareshwar, Ms. Maitreyi Nayak, Master Omkaar Shenoy, and Shri Shrinivasa Shenoy delivered soulful vocals that captivated the audience, while Shri Siddhartha Mesta on the harmonium, Shri Utpal Sainekar on the tabla, Shri Ashwat Shenoy on the pakhawaj, and eight-year-old Master



Chiranth Manoj Acharya on the manjira provided perfect instrumental support. The evening was masterfully anchored by Shri Jayesh Prabhu, who guided the performers through a mesmerizing array of natya sangeet and bhakti padas.

The program was sponsored by Saraswat Co-operative Bank, co-sponsored by Shri Mangalore Prakash Hegde and venue support was extended by Gokarna Parthagali Jeevatham Mutt, Shree Ram Mandir Wadala.

D. 91ST FOUNDATION DAY CELEBRATED ON 18TH AUGUST, 2024

The Sabha's 91st Foundation Day was celebrated on 18th August 2024 at Vidhyadiraj Hall, Shri Ram Mandir Complex, Wadala. Shri Devendra Pai, Founder of ASMI Career Connect and Chief Asst. Professor, Political Science, Delhi University, was the Chief Guest, and Ms. Priyanka Kamath, a young entrepreneur, Founder of Tazo Home Products, was the Guest of Honour.

Eighty one eligible students from Std. X, Std XII, graduation, post-graduation, and professional courses from the academic year 2023-24 received a merit certificate from the Sabha as well as a book. Toppers in each course were also awarded a silver medal, 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	Kamath Harine Rathnakar Sujaya	S.S.C.	2024	97.80%
2	Pai Sagar Sunil Shwetha	S.S.C.	2024	96.40%
3	Shanbhag Rishabh Ramesh Radhika	S.S.C.	2024	96.00%
4	Shanbhag Harsh Babu Pooja	S.S.C.	2024	95.60%
5	Bhat Vedika Raghunandan Radhika	S.S.C.	2024	94.00%
6	Pai Harshada Arvind Amruta	S.S.C.	2024	93.20%
7	Pai Harshada Arvind Amruta	S.S.C.	2024	93.00%
8	Pai Shruti Vasudev Vasudha	S.S.C.	2024	93%
9	Naik Ria Ramchandra Mamatha	S.S.C.	2024	92.40%
10	Kamath Mohith Sameer Suparna	S.S.C.	2024	92.20%
11	Bhandarkar Advay Santosh Sampada	S.S.C.	2024	92.00%
12	Pai Manasvini Raghavendra Aarthi	S.S.C.	2024	91.40%
13	Kamath Ananya Surendranath Roshni	S.S.C.	2024	91.20%
14	Prabhu Nipun Nikhil Vidya	C.B.S.E. Std X	2024	98.80%
15	Pai Saanvi Sainath Annapoorna	C.B.S.E. Std X	2024	97.80%
16	Nayak Siddhant Sunil Sanika	C.B.S.E. Std X	2024	95.00%
17	Kamath Pravara Nitin Laxmi	C.B.S.E. Std X	2024	93.40%
18	Hegde Anjani Sudhindra Srividya	C.B.S.E. Std X	2024	91.80%



S.No	Name of Student	Course	Year of Passing	%, CGPA, etc.
19	Kamath Rohit Pundalik Roopa	I.C.S.E. Std X	2024	99.20%
20	Shenoy Riya Prashant Supriya	I.C.S.E. Std X	2024	98.80%
21	Shenoy Aditya Satish Nirmala	I.C.S.E. Std X	2024	98.60%
22	Prabhu Adwita Ganesh Rashmi	I.C.S.E. Std X	2024	97.80%
23	Nayak Sai Sarvotham Smita	I.C.S.E. Std X	2024	97.80%
24	Kamath Anmoli Rajesh Ritika	I.C.S.E. Std X	2024	97.60%
25	Nayak Vasudha Vivekananda Roopa	I.C.S.E. Std X	2024	97.40%
26	Kundu Sanika Debashish Pratima	I.C.S.E. Std X	2024	96.60%
27	Baliga Aditi Jayaprakash Priya	I.C.S.E. Std X	2024	96.40%
28	Pai Vedant Prashant Vidya	I.C.S.E. Std X	2024	96.00%
29	Prabhu Rohan Yogesh Sanjana	I.C.S.E. Std X	2024	96.00%
30	Prabhu Dhriti Vinay Sumalatha	I.C.S.E. Std X	2024	95.20%
31	Pai Rithwik Avinash Gayatri	I.C.S.E. Std X	2024	94.60%
32	Nayak Rishika Vipul Yamini	I.C.S.E. Std X	2024	94.40%
33	Kamath Shreyas Sunil Poornima	I.C.S.E. Std X	2024	94.00%
34	Rau Kavin Vinay Kalpana	I.C.S.E. Std X	2024	93.80%
35	Pai Durvesh Prashant Ashwini	I.C.S.E. Std X	2024	93.60%
36	Bhandarkar Sharva Tushar Aparna	H.S.C. Arts	2024	83.33%
37	Kamath Ishaan Keshav Anita	H.S.C. Science	2024	91.83%
38	Kamath Anmol Manjunatha Archana	H.S.C. Science	2024	87.50%
39	Kamath Sneha Suresh Sandhya	H.S.C. Science	2024	85.50%
40	Kamath Arnav Santosh Shanteri	C.B.S.E. Std. XII Science	2024	99.20%
41	Prabhu Aaditya Prabhakar Geeta	C.B.S.E. Std. XII Science	2024	90.80%
42	Tendulkar Krupa Nidhish Shanthi	H.S.C. Commerce	2024	96.83%
43	Kini Shresth Yeshwanth Arti	H.S.C. Commerce	2024	95.50%
44	Prabhu Sadhika Satish Vidya	H.S.C. Commerce	2024	91.33%
45	Pai Venkataramana Damodar Gayatri	H.S.C. Commerce	2024	91.33%
46	Shenoy Rupa Nagaraj Latha	H.S.C. Commerce	2024	89.17%
47	Shenoy Sumedh Subhash Sudha	H.S.C. Commerce	2024	88.17%
48	Pai Jagruti Vijayanand Varsha	H.S.C. Commerce	2024	87.83%
49	Kamath Gayatri Ganapathy Sheetal	H.S.C. Commerce	2024	87,67%
50	Gadiyar Vedant Rajendra Veena	H.S.C. Commerce	2024	87.50%
51	Nayak Janavi Vikram Kirti	H.S.C. Commerce	2024	86.67%



S.No	Name of Student	Course	Year of Passing	% , CGPA, etc.
52	Bhat Kunaal Alias Koulav Krishna Radhika	H.S.C. Commerce	2024	85.50%
53	Shenoy Chaitanya Avinash Kavita	H.S.C. Commerce	2024	80.83%
54	Kini Saachi Bharat Sushma	H.S.C. Commerce	2024	80.17%
55	Kamath Tejas Rajesh Pushpa	H.S.C. Commerce	2024	79.67%
56	Bhat Niharika Nagesh Archana	C.B.S.E. Std XII Commerce	2024	90.10%
57	Kamath Abhishek Ravindranath Seema	H.S.C. Vocational Computer Technology	2024	75.50%
58	Nayak Mamta Murlidhar Rupali	B. A.	2024	CGPA 9.73
59	Bhandarkar Tanay Santosh Sampada	B. A.	2024	CGPA 9.58
60	Nayak Shamika Sarvotham Smita	B. A.	2024	CGPA 9,55
61	Prabhu Ishwari Prakash Pushpa	B.M.S.	2023	CGPI 8.98
62	Ankolekar Pratham Shyam Priya	B.M.S.	2024	CGPI 8.40
63	Kini Adarsh Girish Geetha	M.Com.	2024	CGPI 8.69
64	Acharya Sankarshan Shyamsundar Radhika	B.Tech./ B.E. Mechanical Engineering	2024	CGPI 8.37
65	Kamath Pratham Vijay Rashmita	B.Tech./ B.E. Mechanical Engineering	2024	CGPA 3.71 out of 4
66	Acharya Anirudh Trivikram Tejasvi	B.Tech./ B.E. Mechanical Engineering	2024	CGPI 7.97
67	Prabhu Darshan Diwakar Divya	B.E. A I and Machine Learning with Honors in Data Science.	2024	CGPI 8.72
68	Bhat Aditi Ramachandra Vijayalaxmi	B.E. Electronics & Telecommunication	2024	CGPI 7.90



S.No	Name of Student	Course	Year of Passing	%, CGPA, etc.
69	Pai Manali Anant Anuja	Chartered Accountancy	2023	CA Final both groups cleared in Nov 2023
70	Nayak Ajay Rajendra Vrinda	Chartered Accountancy	2024	CA Final both groups cleared in May 2024
71	Bhat Rajendra Madhav Rajashree	Chartered Accountancy	2024	
72	Prabhu Suparna Suresh Shwetha	Chartered Accountancy	2024	
73	Acharya Prithvi Anil Kalpana	Company Secretary	2024	
74	Prabhu Sushant Surendra Meera	Master of Science, Columbia University, New York	2024	
75	Bhat Rahul Laxminarayan Vidya	Master of Science in Data Analytics from Dublin Business School, Ireland	2024	77.00%
76	Shenoy Karthik Shivananda Shobha	Masters In Construction Management from The University of Adelaide	2024	
77	Shenoy Soumya Anil Sheela	Master of Business Administration (Digital Transformation)	2024	CGPA 3.77 out of 4
78	Kamath Suraj Satish Smita	Project Management Certifications	2024	



S.No	Name of Student	Course	Year of Passing	%, CGPA, etc.
79	Kamath Raghavendra Jayant Lata	Master of Computer Applications	2024	CGPI 8.69
80	Kini Harshita Ashok Amita	Bachelor of Dental Surgery	2023	
81	Hegde Pawan Narasimha Vandana	L.L.B.	2024	

From our Vidyanidhi students, one topper from Std I to Std IX each was encouraged for their excellent academic performance and received a Certificate, a book besides a cash prize of Rs. 500. These awards have been instituted in memory of Shri V.R. Shenoy and were sponsored by Smt. Sadhana and Shri Sunil Shenoy, USA.

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

S.No	Name of Student	Standard
1	Master Patkar Vijval Harish Swati	1
2	Master Prabhu Shreyansh Srinivas Rima	2
3	Miss Nayak Srushti Surendra Saraswati	3
4	Miss Shenoy Khushi Ganesh Preeti	4
5	Miss Kamath Arya Ajit Suchita	5
6	Master Nayak Swasthik Upendra Pramila	6
7	Miss Prabhu Swara Damodar Jyotsna	7
8	Master Mahale Harsh Amit Supriya	8
9	Master Prabhu Kaushal Ganpati Vrinda	9

The GSB Promising Talent Award was instituted to encourage budding artists contributing their artwork to the Art Gallery page of the Sabha's quarterly newsletter, Voice of GSB. These children also received an age-appropriate book. This year, the award was sponsored by Smt. Suchitra Sukhthankar, Sabha Management Committee Member.

The GSB Promising Talent Awardees were :

S.No	Name of Child	Age
1	Rao Sanmika Sadashiv Smeeta	5 years
2	Kamath Mukund Vasudev Shantha	8 years
3	Nayak Siddhant Vinay Namrata	12 years
4	Balgi Tanvi Gopalkrishna Shivali	13 years
5	Nayak Shravan Suresh Shilpa	14 years
6	Samsi Akshat Sandeep Rakhee	16 years
7	Prabhu Aditi Vijay Surekha	16 years



The singing of the National Anthem marked the end of this eventful evening. The 200-plus crowd dispersed thereafter, but not before relishing the tasty snacks sponsored by Smt. Shanteri Nayak of Café Mysore. We are grateful to the Wadala Mutt Committee for their venue support for this event.

E. PHOTO CONTESTS ON FACEBOOK DURING 2024-25

This year, the Sabha held four 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.

- a) The Choodi Pooja video contest was held from 9th to 18th August 2024. To provide a new angle, we decided to have a video contest that would truly capture the essence of the entire ritual. Participants were invited to showcase the decoration of the tulsi vrindavan, the pooja poleru, traditional costumes, and other cultural nuances of the pooja. The Sabha's Facebook page was bursting with vibrant colours—flowers in every hue and beautifully decorated tulsi vrindavans. The videos beautifully brought out creative aesthetics and the sacred significance of the ritual.

The winners of the Choodi Pooja contest were:

- First Prize** : Smt. Bharati Pai (Mumbai)
Second Prize : Smt. Shruti Shenoy (Mangaluru)
Third Prize : Smt. Arti Pai (Singapore)

- b) The Vaina pooja contest was held on the Sabha page from 9:00 a.m. 6th September 2024 to 9:00 p.m. 7th September 2024. Beautifully adorned coconuts as 'Little Sumangalees' celebrating the spirit of Soubhagya and Shringaar were spread across the Sabha Facebook page.

The winners of the Vaina Pooja photo contest were:

- First Prize** : Shri Satish Padiyar (Udupi)
Second Prize : Smt. Smita Nayak (Mumbai)
Third Prize : Smt. Vidya Prabhu (Bengaluru)

- c) The Ganesh visarjan photo contest called 'Ganpati Bappa Morya, Pudchya Varshi Lavkar ya' was held from 9:00 a.m. 8th September 2024 to 9:00 p.m. 19th September 2024. Pictures bidding adieu to Ganpati Bappa amongst the crowds and chaos celebrated with a riot of colours amidst a spectrum of emotions were captured beautifully and shared.

The winners of the Ganesh Visarjan Photo contest were:

- First Prize** : Alka Mallya (Kalyan)
Second Prize : Thilaka Kamath (Udupi)
Third Prize : Narasimha Nayak (Vashi)

- d) Tulsi Pooja contest was held from 6.00 p.m. 12th November 2024 to 12.00 p.m. 14th November 2024. The contest flyer and guidelines were posted on the Sabha's Facebook Page. Our page came to life with beautiful pictures of little Vrindavans adorned for the ritual. The Sabha thanks all participants for their wholehearted support.



The winners of the contest were:

- First Prize** : Bharati Pai (Mumbai)
Second Prize : Shantala Prabhu (Singapore)
Third Prize : Sampada Pai (Mumbai)

Sabha heartily thanks all the participants for their wholehearted support and requests Samaj bandhavas to participate in larger numbers in future too, helping to keep our GSB traditions alive through such initiatives. We also thank Smt. Gautami Acharya for judging the Choodi Pooja video contest, Vaina Pooja photo contest and Tulsi Pooja photo contest. The Ganesh visarjan photo contest was judged by Shri Venkatray Mallya, an avid wildlife photographer from Mangaluru. Sabha is very grateful to both of them for their time and effort. Sabha also thanks NKGSB Co-op. Bank for their kind gesture in gifting the vouchers to the winners.

F. SENIOR CITIZEN PICNIC ON 2nd FEBRUARY, 2025

Every year, the GSB Sabha Mumbai organises a special day out for the community's senior citizens, offering them a refreshing break from routine and a chance to reconnect with old friends. This year, on 2nd February 2025, more than 60 spirited seniors embarked on a delightful journey to Shantikunj Sevashram at New Panvel, setting off in two buses generously sponsored by Smt. Roopa and Shri Vishnu Prabhu. Their route took them over the magnificent Atal Setu, and the air soon filled with the nostalgic melodies of old Hindi film songs and soul-stirring bhajans, setting the perfect tone

Upon arrival, a wholesome and energising breakfast awaited them, preparing everyone for the engaging activities that followed. The morning was filled with light-hearted games and lively quizzes, creating an atmosphere of joy and camaraderie. Some of the seniors took part in an hour of Ramnāma japa, immersing themselves in meditative chanting, while others visited Ram Krishna Academy, a school run by Vidyadhiraj Charitable Trust, in the same premises.

As the afternoon sun mellowed, a sumptuous lunch was served, bringing everyone together over delicious food and warm conversations. Post-lunch, the spirit of playfulness continued with another round of games, jokes, and cheerful banter. Before they knew it, the time had come to bid farewell to Shantikunj Sevashram.

With hearts full and spirits uplifted, the seniors boarded the buses, carrying home fond memories of a day well spent.

G. 'SNEH MILAN' PROGRAMME ON 8th MARCH, 2025

The Managing and Mahila Shakha Committees of G.S.B. Sabha, Mumbai, jointly presented a Community Get-together "Sneh Milan" programme on Saturday, 8th March 2025, at the Pracharya B.N. Vaidya Sabhagraha in Raja Shivaji Vidyalyaya, Dadar, Mumbai. Shri Vinayak Pai, MD and CEO of Tata Projects Ltd. was the Chief Guest.

The programme began with the presentation of an adaptation and Konkani translation of the very popular Marathi Sangeet Natak "Jai Jai Gauri Shankar", which was written by Shri Vidyadhar Gokhale and presented for the first time in 1966. Coinciding with International Women's Day, an all women cast comprising Smt. Bina Shenoy, Smt. Prathima Pai, Smt. Gautami Acharya, Smt. Jaya Kamat, Smt. Radha Bhat, Ms. Unnathi Nayak and



Smt. Anita Pai presented the drama. They were supported by Smt. Pratibha Matthey (harmonium), Shri Janardhan Salian (tabla), Shri Ajay Ginde (audio arrangement), Shri Pednekar (make up artist) and Smt. Prafulla Shenoy (console).

Following a brief intermission, the following awards were presented on the occasion:

- a) The K.M. Kamath Memorial G.S.B. Sharada Sanman Puraskar (Founder Sponsor: Shri K. M. Kamath family) to Shri Devdas Nayak, the young writer-Director of the award-winning Konkani movie, 'Tarpana'.
- b) The Smt. Vatsala Shenoy Memorial G.S.B. Mahila Udhyaamee Puraskar (Founder Sponsor: Smt. Sadhana and Shri Sunil Shenoy, USA) to Smt. Preeti Shenoy, Founder and CEO, Greentara Bags, an all women eco-conscious business.
- c) The newly instituted G.S.B. Dhanvantri Puraskar (Founder Sponsor: Smt. Suman and Dr. R.N. Kini) to Dr. Ramakant Deshpande, Padma Shri Awardee in 2014, for his exemplary service to humanity in the field of onco-care.
- d) The Dr. B.M. Acharya Memorial G.S.B. Jeevan Gaurav Puraskar (Founder Sponsor: Dr. B.M. Acharya Memorial Trust) to Shri Shrinivas Dempo for his outstanding work as Chairman of the Dempo Group of Companies and contributions to various industry, sports and non-government organisations.

All the awardees thanked the Sabha for the honour and mentioned that it is always a special feeling to be recognised and felicitated by the Community.

Mahila Shakha President, Smt. Amita Kini, welcomed the audience and updated them on the Mahila Shakha programmes and initiatives. Sabha President, Shri Laxmikant Prabhu thanked the awardees for accepting Sabha's invitation and being present to receive the felicitation. He spoke about the various initiatives of the Sabha and requested people to contribute in tana-mana-dhana towards the same. The Chief Guest congratulated the awardees and applauded the work done by the Sabha.

About 300 attendees enjoyed a traditional Konkani dinner.

The programme was sponsored by SMS Financial Services Pvt. Ltd. and received co-sponsorship from Shri Mangalore Prakash Hegde, Shri M.V. Kini family and Tazo Natural Home Cleaners and venue support from Indian Education Society.

4. 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) Earlier, on the 4th Saturday of every month, Mahila Shakha Committee members used to conduct the Matrimonial Information Service in the Sabha's Office between 4.00 p.m. and 6.00 p.m. where the parents of eligible boys/girls would come and exchange information/horoscopes. This service has been suspended for a year and is intended to be revived soon.
- 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, the 82nd, 83rd and 84th 'Parichay' get-togethers of eligible boys and girls were 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 and Mumbai Metropolitan Region (MMR), who are above the age of 18 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 an opportunity to showcase their talent and promote their products and services.

5. BHAJANS/RELIGIOUS PROGRAMMES

- a) Sutta Punnav was on 19th August, 2024. New jannuves, blessed by Pandurang Bhat maam, were distributed at Sabha office from 8 a.m. onwards on that day.
- b) The weekly bhajan sevas 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) 10th -16th August 2024: During saptah celebrations at Walkeshwar Kashi Math.
 - 2) 21st August 2024 and 3rd September 2024: At Walkeshwar Kashi Math on account of Chaturmas celebrations.
 - 3) 11th September 2024: GSB Seva Mandal Ganpati celebrations, King's Circle
 - 4) 14th September 2024: Wadala Ram Mandir Ganpati celebrations
 - 5) 8th October 2024: At Vashi Balaji Mandir during Navaratri
 - 6) 19th October 2024: At Walkeshwar Kashi Math on account of Swamiji's Chaturmas
 - 7) 2nd November 2024: At Gokul temple, Sion, on account of Kartik masa Tulsi pooja celebrations
 - 8) 8th and 11th November 2024: Saptaha Bhajana Seva at Walkeshwar Sri Kashi Math
 - 9) 11th December 2024: Ekka Bhajan seva at Kurla Balaji Mandir on account of Gita Jayanti
 - 10) 2nd to 8th February 2025: Saptah bhajans at Walkeshwar Kashi Math
 - 11) 21st and 22nd February 2025: during Swamiji's camp at Walkeshwar Kashi Math

6. SPORTS ACTIVITIES

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

The 13th edition of the V.R. Shenoy Memorial Inter-GSB Cricket Tournament was held on 1st December 2024 at the Kreedha Mandir grounds, King's Circle. The tournament was inaugurated by Shri Kaushik Godbole, an Apex Council member of the Mumbai Cricket Association (MCA) and serving his second term. In his speech, Shri Godbole assured full support to emerging cricketers.



A total of 12 teams participated in this exciting, day-long event. The teams included GSB Sabha Mumbai, GSB Andheri, GSB Dombivli, GSB Dahisar, GSB Khar-Danda, GSB Kurla, GSB Vasai-Virar, GSB Thane, GSB Mira Road, GSB Wadala, GSB Mulund, and GSB Seva Mandal.

Professional umpires and scorers from the MCA were invited to ensure a fair and neutral game. Morning breakfast, lunch, and snacks was provided to all participants and spectators.

The final match was played between GSB Andheri and GSB Vasai-Virar, with GSB Andheri emerging as the winner, marking their second consecutive victory in the V.R. Shenoy Memorial Tournament.

The evening prize distribution ceremony was graced by Shri Girish Pai, a committee member of GSB Sabha, and his wife, Smt. Amritha Pai, a committee member of Mahila Shakha.

Winner	: GSB Andheri
Runner-up	: GSB Vasai-Virar
Man of the Series	: Arvesh Govankar
Best Bowler	: Atharve Pai
Best Batsman	: Rohan Nayak

The tournament received valuable support from its Gold Sponsor, Saraswat Co-op. Bank, as well as banner support from NKGSB Co-op. Bank, Shri Sunil Shenoy and Shri Madhusudan Shenoy—long-time pillars of support for the tournament.

B) M R PAI MEMORIAL CARROM TOURNAMENT FOR PHYSICALLY CHALLENGED

The G.S.B. Sabha Mumbai's Sports Club hosted the M.R. Pai Memorial Carrom Tournament for the Physically Challenged on Sunday, 9th February 2025, at the I.M. Pai Hall, Kreedha Mandir, Matunga. The tournament was sponsored by the Bank of Baroda.

This year, 117 participants from across Mumbai took part in this unique annual event, making it one of the premier tournaments for the physically challenged in the city. The participants were divided into four categories: Physically Challenged, Wheelchair, Mentally Challenged and Hearing Impaired.

The tournament was organised in close coordination with the Mumbai District Carrom Association. The Sabha has been organising this tournament for over 20 years.

Breakfast, lunch, and tea was provided for all participants and their accompanying members. The event concluded with the prize distribution ceremony.

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.



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. 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.
- d. Support to non-senior widows / single mothers / divorcees / separated women facing distress for her day-to-day living.
- e. Shodasha Samskara Ritual Assistance.

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 :

7. EDUCATIONAL ASSISTANCE

Educational assistance granted by the Sabha during the year was Rs. 18,64,000/-. The two funds set up for this purpose are :

1. VIDYANIDHI FUND

The Sabha has been disbursing Educational Assistance to the needy students of our Community for pursuing school/ graduate/ post-graduate/ professional studies from its Vidyanidhi Fund. Total amount disbursed in F.Y. 2024-25 was Rs. 7,81,000/-, as under :

School Students	74 students	: Rs. 2,59,000/-
College Students (upto graduate level)	71 students	: Rs. 3,19,500/-
Post-graduates, professionals etc.	27 students	: Rs. 2,02,500/-
Total	172 students	Rs. 7,81,000/-

2. G.S.B. HIGHER EDUCATION AID FUND (Principal Sponsor and Donor : Shri Gurpur Dattananda Bhat)

This fund was set up in F Y 2017-2018 from the funds bequeathed by Shri Gurpur Dattananda Bhat for this purpose and is used to extend educational assistance to meritorious students pursuing professional studies from anywhere in India. This is the only charitable initiative of the Sabha where benefits are extended to students from outside Mumbai as well. Disbursements from this Fund started from Academic Year 2018-2019



and this was the seventh year of disbursement. Total amount disbursed in F.Y. 2024-25 was Rs. 10,83,000/- as under :

Amt. in Rs.

Course of Study	Boys		Girls		Total	
	Number	Amount	Number	Amount	Number	Amount
B.Ed.	1	10,500			1	10,500
Cardiac Care Technology			1	50,000	1	50,000
Engineering	21	6,29,000	10	2,38,500	31	8,67,500
Homeopathy			1	40,000	1	40,000
Pharmacy			2	95,000	2	95,000
Physiotherapy			1	20,000	1	20,000
Total	22	6,39,500	15	4,43,500	37	10,83,000

8. 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 G.S.B. 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 45 beneficiaries were provided assistance of Rs. 5,24,000/- from this Fund in F.Y. 2024-25.

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 Gurbur Dattananda Bhat in memory of his late wife Smt. Shanta Bhat enabled the Sabha to launch the **G.S.B. 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.



In F. Y. 2024-25, 26 beneficiaries were disbursed total assistance of Rs. 3,51,628/- 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 June 2021 during Covid-19 and has been continued since then. A kit containing essential cooking items such as rice, atta, cooking oil, dals, pohas, jaggery, salt, sugar and spices, is home delivered to the senior citizen beneficiaries who are spread across Mumbai and Mumbai Metropolitan Region.

With our donors' overwhelming support for the scheme, we continued extending this support beyond the originally planned three months and Sep 2025 marks the 52nd 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. 5,22,589/- was incurred by the Sabha for this purpose in F.Y. 2024-25.

In order to boost the fund position for the sustenance of this activity, the Sabha made an appeal during Pitruapaksha 2025 for donations to this cause. We are overwhelmed by the support of our donors as about Rs. 9.50 lakhs have been collected till now in response to the appeal and donations are still coming in. We have also made an allocation of Rs, 5 lakhs from our surplus of this year for this cause.

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. In F.Y. 2024-25, we gifted them a dohar blanket set and Diwali sweet box.

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

It was very touching to get 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..

9. 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.

In F.Y. 2024-25, 24 beneficiaries were extended total medical aid of Rs. 7,61,000/- collectively from both these Funds.

10. G.S.B. SAHODARI FUND – A NEW SCHEME LAUNCHED IN F.Y.2024-25

This was a new Scheme launched on Vijayadashami Day, 12th October, 2024, to help non-senior widows/ single mothers/ divorcees with financial responsibilities and facing distress. The benefits are provided after a strict diligence process, which includes a house visit to the intended beneficiary.

Following benefits are provided

- Monthly sustenance allowance of Rs. 1,000/-
- Medical support for medicines needed by her/her children
- Grocery Kit delivered at door step every month
- Educational support for her children at twice the Vidyanidhi benefit

The Community responded positively to this initiative by donating generously to this Fund.

10 Sahodaris received benefits from the Fund in 2024-25. First disbursements, totaling to Rs. 93,000/- were made from the Fund on International Women’s Day, 8th March 2025.

11. G.S.B. SHODASHA SAMSKARA FUND

Since several years, the Mahila Shakha Committee managed a Marriage Assistance Fund from which financial assistance is disbursed to support the marriage of daughters of our community. In order to expand the coverage of assistance from this Fund, the Committee renamed it as the G.S.B. Shodhasha Samskara Fund.

The Committee has, therefore, decided to expand the scope of the coverage of this Fund and provide assistance for antyeshti rituals also. The Mahila Shakha continues to administer this Fund.

PART D – ACCOUNTS

12. ACCOUNTS

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

	2024-2025	2023-2024
	(Rs. In lakhs)	
INCOME		
a. Interest Income	40.12	39.42
b. Donations Received	35.21	14.26
c. Hall Booking Charges Received	1.74	1.89
d. Income from Sports Activities	20.21	15.42
e. Income from Advertising, Programme Collection etc.	16.10	15.56

TOTAL INCOME (A)	113.38	86.55

**EXPENDITURE**

a. Property Expenses	6.79	2.61
b. Establishment Expenses	14.48	11.90
c. Expenditure on Trust Objects	63.52	47.31
d. Depreciation	1.43	1.74
e. Contribution to Charity Commissioner Public Trust Fund	1.63	1.30

TOTAL EXPENDITURE (B)

	87.85	64.86
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SURPLUS/(DEFICIT) (C = A-B)

	25.53	21.69
--	--------------	--------------

Less : Transferred to funds (Net) (D)	25.94	8.43
---------------------------------------	-------	------

NET SURPLUS/(DEFICIT) (E=C-D)

	-0.40	13.26
--	--------------	--------------

Less : Amount Allocated (F)

- | | | |
|--|------|--|
| 1. To GSB Senior Citizen Adhaar Fund – Grocery | 5.00 | |
| 2. To Sports Pavilion Building and Office | | |

Repairs, Renovation and Extension Fund

		10.25
--	--	--------------

I & E SURPLUS/(DEFICIT) (G=E-F)

	(5.40)	3.01
--	---------------	-------------

Investments at year end

	657.01	583.28
--	---------------	---------------

Total Assets at year end

	757.98	671.43
--	---------------	---------------

Total Endowment Funds at year end

	532.54	470.55
--	---------------	---------------

Total Non-Endowment Funds at year end

	157.89	128.52
--	---------------	---------------

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

1. Expenditure on Trust Objects increased to Rs. 63.52 lakhs vis-à-vis Rs. 47.31 lakhs in the immediately preceding financial year and represents 72 % of the total expenditure for the year.
2. The strong support and faith of our donors continued in this year as well, resulting in increase in endowment Funds from Rs. 470.55 lakhs to Rs. 532.54 lakhs and non-endowment funds from Rs. 128.22 lakhs to Rs. 157.89 lakhs.
3. The investments of the Sabha as at year end were at Rs. 657.01 lakhs vis-à-vis Rs. 583.28 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 during Covid, we released digital issues of Voice of GSB from 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 so we also print news of other GSB organizations in the same.

In F Y 2024-25, we released the 67th, 68th, 69th and 70th issue of the newsletter. We increased the number of pages of the newsletter progressively and the Jan to Mar 2025 issue had 60 pages of content. From the October to December 2024 issue, we started inviting recipe contributions from our readers for a pre-announced Theme of the Quarter. The best 2 entries are published in the newsletter and also win gift vouchers. We are grateful to Smt. Anuradha Prabhu, who judged the entries received and who has been contributing Recipes to this page since 2016.

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

We print and dispatch 2200 copies of VoG every quarter. Our advertisement charges are nominal and have remained unchanged over the years. You can also support us by sponsoring a page. 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. at very nominal charges.

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

14. ACKNOWLEDGEMENTS/ THANKS

The Managing Committee is extremely grateful to

- a) **OUR TRUSTEES:** 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.
- d) **OUR STAFF** for their dedication and commitment in performance of their duties.

15. OBITUARY:

Shri Kochi Anant Bhat, the esteemed poet and litterateur in the Konkani language, passed away on 12-07-2024 at his residence in Kochi.

The Managing Committee offers condolences to his family 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. Anuradha S. Shenoy
Dr. Anita G. Shenoy
Smt. Prafulla P. Shenoy
Jt.Hon. Secretaries

Place : Mumbai
Date : 27th September, 2025



Report of the GSB Sabha, Mumbai's MAHILA SHAKHA for 2024-2025

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

28th April 2024: EMOTILINKS

The Mahila Shakha conducted a summer workshop “EMOTILINKS” at I.M. Pai Hall, Matunga, where Mental Health professional Ms. Pratima Bhandarkar held an interactive session with children (aged 5-14) and their parents/ grandparents. The session highlighted the need to identify and express feelings, build an emotional vocabulary, nurture responsive parenting, and practice self-care. The audience was actively engaged through games, activities and conversations. Mahila Shakha is grateful to Smt. Mohini Hegde, Joint Honorary Treasurer, G.S.B. Sabha, Mumbai, for sponsoring snacks and Smt. Suman Kini for sponsoring gifts.

3rd June 2024: NEW COMPOST PITS COMMISSIONED

Five new compost pits were commissioned at the Kreedha Mandir grounds under the able guidance of Dr. Krishna and Shri. Umesh Pai, founders of Earth Crop Bio Fertilizers. The new pits are now expected to boost the yield of compost and reduce the composting time to 21 days. We thank the couple for sponsoring the construction of the pits and also for providing the liquid compost maker, BTM, complimentary for the Sabha.

16th June 2024: 82nd PARICHAY

A record-breaking 144 eligible boys and girls registered for the 82nd Parichay held at Sheth NKT Thanawala College Sabhagriha in Thane. Mahila Shakha collaborated with G.S.B. Mandal, Thane, to organise this full-day event. Each prospective bride and groom's profile was displayed on a projector screen, allowing them to share their dreams, preferences, and likes/ dislikes. Parents accompanying the participants discussed the challenges they face in finding suitable matches for their children. We extend our gratitude to Shri Yeshwant Kamath, President of G.S.B. Mandal, Thane, and his committee members for graciously hosting the programme and providing a delightful amchigele breakfast, lunch, and high tea for all attendees.

15th August 2024: SHRAVAN HALDI KUMKUM

The Mahila Shakha organised Shraavan Haldi Kumkum at Vidhyadiraj Hall, Shri Ram Mandir Complex, Wadala. The event featured a notable talk by Dr. Deepali Prabhat, Obstetrician and Gynaecologist, G.S.B.S. Medical Trust. Dr. Prabhat addressed the gathering on the subject of Polycystic Ovarian Syndrome (PCOS), a prevalent lifestyle-related disease among adolescent girls and women. She highlighted that PCOS often leads to infertility in young women but emphasised that it is generally reversible with proper medical treatment.

The event also included a diya decoration competition—Dr. Deepali Prabhat and Sabha Trustee Smt. Gita Pai served as judges for the competition. The winners were as follows:

- 1st Prize - Smt. Vaibhavi Pai
- 2nd Prize – Smt. Anita Shenoy
- 3rd Prize – Smt. Ujwal Kudva



In honour of Mother's Day in May, Mahila Shakha had invited participants of Tejaswini GSB Mahila group to express their appreciation and gratitude through poems / photos / videos on mothers, grandmothers and mother figures who shaped their world. The Mahila Shakha recognised and felicitated those who submitted original and creative tributes. Our special thanks to Smt. Jyoti Toledar for sponsoring the event. We are grateful to Smt. Suman Kini for sponsoring gifts and Wadala Mutt for providing the venue.

1st September 2024: 83rd PARICHAY

The Mahila Shakha extended its reach beyond Maharashtra, holding the 83rd Parichay in Belagavi, Karnataka. Among the previous Parichays, 80 were held in and around Mumbai and two in Pune. The Belagavi event was attended by approximately 250 participants who had travelled from various locations, including Huballi, Dharwad, Sirsi, Kumta, Yellapur, Goa, and Bangalore. The event was a groundbreaking success in North Karnataka, with attendees impressed by the paperless format and the detailed screening process. The Mahila Shakha extends heartfelt thanks to Smt. Jyotsna Pai, owner of Pai Convention, and her son Shri Pranav Pai, for their venue support and excellent arrangements, including breakfast, lunch, and evening refreshments for all participants. We are grateful to Shri U. Padmanabh Pai of Mumbai for co-sponsoring the event.

4th October 2024: NAVARATRI HALDI KUMKUM

Over 240 mahilas attended the Navaratri Haldi Kumkum and were captivated by the Narthana Seva, a soulful dance offering to Devi. The Narthana Seva performers included Kathak Beats, a classical dance academy founded by Sanika Prabhu, as well as Shalaka Sanjay Kamat and sisters Ankita and Anushka Pai from Soundarya Natya Kalalaya Foundation, who presented Bharatnatyam recitals. The event concluded with Devi stuti, Devi arati and felicitation of performers and sponsors. We are grateful to Smt. Suman Kini and Smt. Maya Nayak for generously sponsoring the event.

17th November 2024: STORYTELLING WORKSHOP IN KONKANI

A 'Storytelling Workshop in Konkani' – Konkani Katha Kathan Karyashala, was held at I.M. Pai Hall, Matunga where children aged 3 to 17 years, accompanied by their parents and elders, participated. Each participant, including the tiniest tots, narrated their entire story in Konkani, leaving the audience in awe! The workshop was judged by Smt. Gauri Mallya and Smt. Divya Shenoy. At the end of the storytelling session, the judges conducted various activities, including tongue twisters for the children and memory games for the parents. The parents were especially lauded for their encouragement and efforts in nurturing their children's skills. In keeping with the spirit of the workshop, the participation certificates were specially designed in Konkani Bhasha and were presented to all the children as a token of appreciation.

15th December 2024: ANNUAL GET-TOGETHER

The Mahila Shakha hosted its Annual Get-Together at I.M. Pai Hall, Matunga. The event featured two key highlights: the Cookery Competition, which involved preparing savoury dishes without the use of fire, and the Talent Show, open to GSB mahilas and kids. Two budding culinary stars, Shri Omkar Hegde and Shri Ameya Dalal, were invited as judges.

The winners of the competition were:

Smt. Vijayalaxmi Nayak (1st Prize)

Smt. Shwetha Prabhu (2nd Prize)

Smt. Priya Nayak (3rd Prize)



The Talent Show showcased the diverse talents of the GSB mahilas, with performances including exquisite dining table décor and melodious renditions of classic Hindi film songs. A special moment came when 3-year old Agastya Pai stole the show with an energetic disco dance, captivating the audience. The prizes for the Cookery Competition were generously sponsored by Smt. Bina Shenoy, in memory of her late mother, Smt. Kishori T. Prabhu. Refreshments for the event were provided by Smt. Nirmala Pai, while the gifts for the judges and Talent Show participants were sponsored by Smt. Sumana Kini.

18th January 2025: SANKRANTI HALDI KUMKUM AND BHAJAN COMPETITION

Around 90 mahilas attended the Mahila Shakha's Sankranti Haldi Kumkum event held at I.M. Pai Hall, Matunga. A bhajan competition was conducted, with classical singers Smt. Pooja Aaras and Smt. Prathima Pai serving as judges. Cash prizes for the competition were sponsored by the Mahila Shakha. Ms. Smruti Nagesh Nayak won the first prize in the 18 to 40 years category, while in the 40 years and above category, the first prize was awarded to Ms. Vidya Pai, the second prize to Smt. Nirmala Pai, and the third prize to Smt. Shanteri Pai. A workshop-cum-training session titled Bhangra Budkulo, focusing on the art of mindfulness and appreciation, was conducted by Smt. Nayana Bhat, a life coach, logo therapist, and Mental Health and Nutritional Counsellor. The programme concluded with delicious snacks. We thank Smt. Seema Prabhu for graciously sponsoring the event.

16th February 2025: ANAND BAZAAR

Anand Bazaar, an exhibition-cum-sale organised by the Mahila Shakha to support and empower women entrepreneurs as part of promoting the idea of 'Vocal for Local,' was held at Little Angels' School, Sion. The event was inaugurated by Smt. Durga Shenoy, ex-President of Mahila Shakha. There were around 52 stalls, including astrology, insurance services, dresses for kids, ladies' bags, sarees and kurtas, beauty products and imitation jewellery. The event attracted around 350 visitors and shoppers. A highlight of the event was the much-loved Housie game for all and a lucky dip for stall owners. Smt. Sumana Kini generously sponsored the prizes. The sound system was sponsored by Shri Tulsidas Shanbagh, Vile Parle. We also extend our gratitude to Little Angels' School management for their venue support and Shri Krishna Developers' partners, Prabhu Brothers, for their banner support.

23rd February 2025: 84TH PARICHAY

With 99 online registrations, the 84th Parichay, held at the I.M. Pai Hall, King's Circle, received an encouraging response. Participants travelled from Mumbai city and its suburbs, Thane, Navi Mumbai, Pune, Nashik, Dahanu, Bengaluru, and Marvanthe (near Kundapura, Karnataka). A highlight of this full-day event was a newlywed couple, who had met as candidates at the 81st Parichay, sharing their heartwarming success story. Additionally, some parents recounted their experiences finding suitable alliances for their children, offering inspiration and encouragement to attendees.

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 12 meetings were held from April 2024 to March 2025. The month of May is a yearly break for Mahila Shakha activities.



The attendance particulars of the Mahila Shakha Committee members at meetings held during the period April 2024 to March 2025 are as under:

NAME	DESIGNATION	MEETING ATTENDED	OUT OF
Smt. Amita Kini	President	12	12
Smt. Maya Nayak	Vice-President	11	12
Smt. Sai Prabha Kamath	Jt. Hon. Secretary	12	12
Smt. Purnima Kini	Jt. Hon. Secretary	9	12
Smt. Deepika Prabhu	Jt. Hon. Treasurer	10	12
Smt. Shanteri N. Nayak	Committee Member	09	12
Smt. Aarti Pai	Committee Member	10	12
Smt. Jayashree Rao	Committee Member	09	12
Smt. Shilpa (Chitra) Kamath	Committee Member	06	12
Smt. Amritha Pai (on sabbatical from June 2024-August 2024)	Committee Member	06	08
Smt. Jyoti Shanbhag (co-opted on 02.12.2024)	Committee Member	03	04



GSBS MEDICAL TRUST

gsbsmedicaltrust@yahoo.com

GSBS Medical Trust is an offshoot of the Sabha. This independent body was later formed as a Charitable Trust in 1973 offering diagnostic services and treatment to needy patients at exceedingly reasonable rates. This Trust has 80G income tax exemption certificate as well as undertaking CSR activities.

GSBS Medical Trust has completed 50 Golden years of Service in the year 2023. To commemorate this event, 'Physio care' and 'Derma Care' were added as an extension of Unit 5 at Mahim.

Our Mission statement

- To provide quality healthcare to the maximum number at minimum cost to all citizens.

One has to see to believe the best of the world class things available here at the GSBS Medical Trust's Center.

Over 350 patients visit these Centres each day for their diagnostic issues and treatment. The Medical Services at the Centres are visited by over 200 Consultants with post graduate and post doctoral super specialty qualifications in various branches of Modern Medicine

One of the worst addictions creeping in all sections of society is Tobacco, destroying lives and homes with its medical and financial implications. Angarakshak has de-addicted dozens of tobacco addicts with the help of professionally trained counselors ONLY, without resorting to drugs or nicotine substitutes.

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 accessories 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 medical camps either in Dwarkanath Bhavan, or at Dharavi Centre, and also at our other Centres as awareness program. Special mention about the Cancer detection Camps.

Cancer detection camps play a vital role in early diagnosis and prevention, significantly improving treatment outcomes and saving lives. These camps are organized to provide accessible, affordable and timely screening for various types of cancers in both men and women.

For Women:

The focus is often on breast cancer, cervical cancer, and oral cancer. Common procedures include clinical breast examinations, Pap smears, and visual inspection for oral lesions.

For Men:

The screenings typically include checks for oral cancer, prostate cancer (via PSA tests or clinical exams) and lung cancer in high-risk individuals.



Benefits of Cancer Detection Camps:

Early Detection: Increases chances of successful treatment.

Awareness: Educates the public about signs, symptoms, and prevention.

Accessibility: Reaches underprivileged

Affordability: Often free or low-cost, Only the registration charges.

Most of the equipment in each of the Centres are donated by individual well-wishers, Institutions or by Corporate Houses. This year the dental chair was donated by Smt. Shanteri Nayak & Naresh Nayak, the eye equipment by the Garware Trust, Sonography machine by the Federal Bank, all were the symbols of Trust's goodwill and generosity of people around us. **Special mention has to be made of the 2D Echo machine which was donated and inaugurated by Smd. Vidyadhiraj Theerth Swamiji of Parthagali 8 years ago. As medical equipments are getting obsolete within 5 to 8 years, there was a need to replace this machine. Smd Vidyadheesh Swamiji has wholeheartedly supported the replacement with an upgraded one.**

Currently, the Trust operates diagnostic services in medical/surgical consultations, pathology, radiology, dentistry' physiotherapy and many more services. Specialised 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

Cardiology

ECG (Electrocardiography) is done when required. Trust has a Stress Test Machine (Treadmill). 2D-Echocardiography machine with Colour Doppler. Blood Pressure Monitor and Holter Monitor (monitors the heart rate round-the-clock) are also available.

Trust offers diagnostic facilities for various neurological disorders that include an EEG (Electroencephalogram) Machine. EMG (Electromyography) and Nerve Conduction, VEP (Visual Evoked Potentials), Autonomic Nervous System Studies are also done.

Audiometry BERA (Brainstem Evoked Response Audiometry),

And many more medical services are available

For details / appointments call on the numbers given below,

GSBS Medical Trust Report

Gita R. Pai

Trustee, Secretary

GSBS Medical Trust's Contact numbers

022-24111479; 24112322, 24104149,

Mobile: 8828871981, 9137952842, 8828871982, 7715026134



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Join Us In Strengthening Our Community By Donating To Our Funds

Every Little Bit Helps to make a difference

Sr.No	Fund	Objective	Financial Year 2024-2025	
			Amount Disbursed	Number of People Assisted
1.	GSB Senior Citizen Adhaar Fund	Financial assistance for day-to-day expenses for those who need it and have completed age 60	5,24,000	45
		Provision of Monthly Grocery Kit	5,22,589	33
		To facilitate the stay in old age homes for those who need it and can't afford it	36,000	1
2.	GSB Senior Citizen Medical Welfare Fund	Cover domiciliary medical expenses of economically weaker section of senior citizens of the community with daily medical expenses Not covered by any other health scheme	3,51,658	26
3	Medical Aid Fund & Medical Aid Fund (Critical Illness)	One-time assistance towards medical emergencies, hospitalization or surgery expenses	7,61,000	24
4.	GSB Higher Education Aid Fund	Provide assistance to needy and meritorious students for pursuing higher education	10,83,000	37
5.	Vidyanidhi Fund	Educational assistance to school students from Std I to X, under-graduate and graduate college students and students pursuing post graduate / professional courses	7,81,000	172
6.	Sahodari Fund	A scheme to help GSB Women who are widows, single mothers, divorced, separated and facing financial distress	93,000	10

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

**DETAILS OF MEMBERS ENROLLED FROM APRIL 01 2024 TILL MARCH 31 2025.**

SURNAME	NAME	MEMBERSHIP NO.
ACHARYA	SHRI UDAY VASUDEV	NP-3412
ACHARYA	SHRI KISHORE P	NP-3508
BHANDARKAR	SHRI UPENDRA SRIDHAR	NP-3424
BORKAR	SHRI ABHISHEK	NP-3490
KAMAT	SHRI ULLAS D	NP-3519
KAMATH	MS GEETA SURESH	NP-3406
KAMATH	SMT. RAJANI DAYANAND	NP-3483
KENKRE	SHRI SHRADDHESH SHARAD	NP-3458
KINI	SHRI ULLAL ANANTH	NP-3506
NAYAK	SMT. YAMINI VIPUL	NP-3430
NAYAK	SHRI GUJJADI RAMADASA NARASIMHA	NP-3445
NAYAK	SMT. NAMITA S	NP-3474
PAI	SHRI MADHUSUDAN DAS	NP-3417
PAI	SMT. PRATIBHA MADHUSUDAN	NP-3418
PAI	SHRI SAINATH	NP-3443
PAI	SMT. NEETA NAGESH	NP-3497
PAI	SMT. SHEETAL SHARAD	NP-3504
PAI	DR (MS)VATSALA G	NP-3517
PAI TONSE	SHRI JANARDHAN	NP-3460
SHANBHAG	SMT. RENUKA PREMANAND	NP-3428
SHENOY	SMT. NIRMALA SATISH	NP-3421
SHENOY	SMT. LATHA NAGARAJ	NP-3448
SHENOY	SMT. RIYA RAMESH	NP-3467

CONVERSION OF LIFE MEMBERSHIP TO PATRONSHIP

SURNAME	NAME	MEMBERSHIP NO.
PRABHU GOVEKAR	SHRI VIGHNESH ABHAYRAJ	NP-3268

LIFE MEMBERS

SURNAME	NAME	MEMBERSHIP NO.
BALGI	SMT. SHWETHA S	NL-3469
BHANDARKAR	SMT. MAMTA VIVEKANAND	NL-3408
BHAT	MS RITA SANATHAN	NL-3405
BHAT	SHRI VINAY V	NL-3427
BHAT	SHRI KRISHNA NARAYAN	NL-3436
BHAT	SMT. LEELA BHASKAR	NL-3473
BHAT	SMT. MEENA GANESH	NL-3499
BHATT	SHRI NARESH R	NL-3509
BORKAR	MS AMRUTA ATUL	NL-3409
BORKAR	SHRI MILIND SADANAND	NL-3512



LIFE MEMBERS		
DANGE	SMT. SAVITA YASHWANT	NL-3468
DANGI	ADV .OMSAI KIRAN	NL-3419
DANGI	DR NEHA KIRAN	NL-3429
HEGDE	SHRI SUDHINDRA SURENDRA	NL-3447
JOISHY	SMT. PUSHPA GOPALKRISHNA	NL-3456
KAMAT	SMT. VASUDHA VINAYAK	NL-3495
KAMATH	MS DIVYA DINESH	NL-3410
KAMATH	MS JYOTI JAYWANT	NL-3411
KAMATH	SHRI NITIN SURENDRA	NL-3432
KAMATH	SMT. ANITA KESHAV	NL-3437
KAMATH	SMT. SEEMA R	NL-3442
KAMATH	SMT. POORNIMA	NL-3444
KAMATH	SHRI SAMEER KISHORE	NL-3446
KAMATH	SMT. VEENA GAJANAN	NL-3453
KAMATH	SHRI RAMESH RAGHVENDRA	NL-3463
KAMATH	SMT. SUNITI KRISHNA	NL-3480
KAMATH	SMT. LATA JAYANT	NL-3491
KAMATH	SMT. PARVATHI MANJUNATH	NL-3496
KAMATH	SHRI SANDESH	NL-3511
KUDVA	SMT. ARUNA J	NL-3501
MALLYA	SMT. SAVITA B	NL-3459
MESTHA	SMT. GEETA GANSHYAM	NL-3455
NADKARNI	SMT. PRADNYA PRAMOD	NL-3475
NAIK	SMT. POONAM	NL-3485
NAIK	SMT. MITHILA MADHAV	NL-3488
NAYAK	SMT. ASHWINI A	NL-3404
NAYAK	SHRI RAVINDRA C	NL-3462
NAYAK	SMT. VIJAYALAXMI M	NL-3482
NAYAK	SMT. USHA NAGESH	NL-3492
NAYAK	MS SMRUTI NAGESH	NL-3493
NAYAK	SMT. NEHA ANKIT	NL-3498
NAYAK	MS. ANITA NAGESH	NL-3518
PAI	SHRI VINAYAK VAMAN	NL-3407
PAI	SMT. LATIKA SURESH	NL-3415
PAI	SHRI ANIL SANJIV	NL-3422
PAI	SMT. AARTI ANIL	NL-3423
PAI	SMT. AMRUTA ARVIND	NL-3433
PAI	SHRI AVINASH MANGESH	NL-3439
PAI	SHRI VASUDEV KAMLAKAR	NL-3440
PAI	SMT. VIJETA ASHWIN	NL-3457
PAI	SMT. ANITA ABHISHEK	NL-3465
PAI	SMT. NIDHI	NL-3470



LIFE MEMBERS		
PAI	SMT. LALITA DAYANAND	NL-3472
PAI	SMT. KAMAKSHI RAJESH	NL-3476
PAI	SMT. VARSHA DINESH	NL-3477
PAI	SMT. MEENA	NL-3479
PAI	SMT. VINDYA GANESH	NL-3486
PAI	SMT. VAISHANAVI SHRIDHAR	NL-3505
PAI	SHRI SANJEEV KASHINATH	NL-3510
PIKALE	MS.SULAS SUBRAYA	NL-3507
PRABHU	SHRI DARSHAN DIWAKAR	NL-3435
PRABHU	MS ISHWARI PRAKASH	NL3438
PRABHU	SMT. JYOTSNA DAMADAR	NL-3441
PRABHU	SMT. VIDYA GANESH	NL-3471
PRABHU	SMT. NAYNA C	NL-3478
PRABHU	SMT. SHWETHA	NL-3481
PRABHU	SMT. JANHAVI	NL-3487
PRABHU	SMT. SHREELATHA SHRINATH	NL-3489
PRABHU	SMT. GEETA P	NL-3494
PRABHU	SMT. SAVITA LAXMAN	NL-3500
PRABHU GOVEKAR	SMT. YOMA ABHAYRAJ	NL-3416
PRABHUDESAI	SHRI ANANDKUMAR S	NL-3465
RAJADHYAKSHA	SMT. RADHA GIRISH	NL-3426
RAO	SMT. SHRADDHA	NL-3466
RAU	SHRI VINAY KRISHNA	NL-3425
SHANBAG	SMT. SHRAVANI JITENDRA	NL-3520
SHANBHAG	SMT. ARCHANA RAJESH	NL-3450
SHANBHAG	SMT. RACHANA	NL-3454
SHANBHAG	SMT. JYOTI NAGESH	NL-3461
SHANBHAG	SMT. PRITEE DEVIDAS	NL-3516
SHENOY	SHRI H. MAYUR	NL-3413
SHENOY	SMT. NISHITA NAGENDRA	NL-3414
SHENOY	PROF. (DR,)MOHAN A	NL-3420
SHENOY	SHRI SHASHIDAR BALKRISHNA	NL-3431
SHENOY	SHRI PRASHANT PRABHAKAR	NL3434
SHENOY	SMT. MEENA ANANTKRISHNA	NL-3451
SHENOY	SMT. SHAILA RAGHVENDRA	NL-3452
SHENOY	SMT. SAILAJA DAYANAND	NL-3502
SHENOY	SMT. REKHA RAJESH	NL-3503
SHENOY	MS. LATA UMESH	NL-3513
SHENOY	SHRI GURUDATT K	NL-3514
SHENOY	SHRI UMESH VISHWANATH	NL-3515
WAGH	SMT. SAVITA GAUTAM	NL-3484
WARDE	SMT. DEVIKA NAVIN	NL-3449



MINUTES OF THE 85TH ANNUAL GENERAL MEETING (AGM) OF THE MEMBERS OF G.S.B. SABHA, MUMBAI HELD ON SUNDAY, 10TH NOVEMBER, 2024 AT 10 A.M. AT I.M.PAI HALL, SUJIR GOPAL NAYAK MEMORIAL KREDA 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. 27 members were present.

Smt. Anuradha S. Shenoy mentioned that the Notice of the AGM was printed on Page 4 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, 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 all members present at the meeting. He said that the Managing Committee and Sub/Special Committees had carried out various initiatives and conducted programmes/activities/events throughout the year to meet the objectives of the Sabha. He informed that on Vijayadashami, Sabha launched a new initiative named "Sahodari" meaning sister in Sanskrit to support non-senior widows/ single mothers/ divorcees from the community facing financial distress. Applications had already been received for support and were being scrutinized. The Sabha has continued its Adhaar initiative to support needy senior citizens from the Community, including home delivering a grocery kit to them every month. He updated the members about the Buddy Scheme wherein Committee members act as buddies to their assigned senior citizens to have a more engaging interaction with them. He stated that two of Sabha's Trustees, Dr. Suhas V. Prabhu and Smt. Gita R. Pai, are also trustees at GSBS Medical Trust, an organization set up by the Sabha in 1973 and providing quality health care at affordable rates through its four Centres. They also have an Arogyanidhi scheme to support poor patients. He said that the Sabha was working on a Doctors App which could facilitate the creation of a Doctors Network which could benefit the Community. He concluded by announcing that Sabha's generous donors for several years, viz. Smt. Suman and Dr. R. N. Kini, had offered to set up an endowment with the objective of felicitating a Doctor serving the society. Accordingly, the Sabha had set up the GSB Dhanavantri Award and the first felicitation will be done in the Snehan Milan programme of the Sabha proposed to be held in March 2025.

Smt. Anuradha Shenoy then requested Mahila Shakha President, Smt. Amita Kini, to address the members. Smt. Amita Kini welcomed all the members present. She informed the members about the programmes conducted by the Mahila Shakha to keep up our culture and tradition. She spoke about the weekly bhajan classes conducted by Smt. Maya Nayak in the Sabha's office and the bhajan sevas offered by the Mahila Shakha Bhajan Group at various venues throughout the year. She said that the Matrimonial Information Service is a very popular activity of the Mahila Shakha. As part of this service, periodic "Parichay" get-togethers of eligible boys and girls were undertaken. These get-togethers have been conducted in several venues in Mumbai and also in Pune in the past. Recently, on 1st September, 2024, the Mahila Shakha organized its 83rd Parichay at Belagavi in collaboration with Pai Convention and supported by Shri U. Padmanabha Pai of Mumbai. She said that she was happy to inform that the Mahila Shakha had revived the erstwhile popular event, Anand Bazaar, and held the same on 5th November, 2023, and received good response for the same. She thanked Dr. Krishna and Shri Umesh Pai for supporting the compost project of the Sabha by financing the pits and providing the know-how to make



the compost. She thanked the Mahila Shakha Committee members for their support and the Trustees and Managing Committee members for their guidance, encouragement and 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 84th AGM, held on 10th December, 2023 and the Special Meeting of the General Body held on 26th May, 2024 and printed on Pages 32-38 of the Annual Report, be taken as read and confirmed. The members agreed and the Minutes were taken as confirmed.

AGENDA No 2. ADOPTION OF THE ANNUAL REPORT AND THE AUDITED STATEMENT OF ACCOUNTS FOR THE F.Y. 2023-2024.

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 89th Annual Report of the Sabha be and is hereby adopted “

Proposed by Shri Mohandas Pai

Seconded by Smt. Suchitra Sukhtankar

Passed unanimously.

Thereafter Shri Uday Malya, Jt Hon Treasurer explained few points related to the Audited Financial Statements of the Sabha. And the following Resolution was moved by Shri Uday Malya :

“Resolved that the Income & Expenditure Account for the financial year April 2023 to March 2024 and the Balance Sheet as on 31st March 2024, audited by Ford Rhodes Parks &Co., LLP, Chartered Accountant be and is hereby adopted”

Proposed by Shri Ramesh Bhandarkar

Seconded by Shri Girish Pai

Passed unanimously.

AGENDA No 3. TO ELECT UPTO 23 MEMBERS TO THE MANAGING COMMITTEE.

Smt. Anuradha S. Shenoy informed that as per the Sabha’s Constitution 10 members of the Managing Committee were due to retire by rotation at the conclusion of this Annual General Meeting and they are eligible for re-election. Also, the terms of 4 co-opted members will end at the conclusion of this Annual General Meeting and they are eligible for election. The names of retiring/co-opted members were printed on Page 5 of the Annual Report. She also stated that the Sabha’s Constitution defined the maximum strength of the Managing Committee to be of 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 to be 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. 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. Hegde
9. Smt. Shanteri N. Nayak
10. Shri Ullal Sudhakar Mallya
11. Smt. Sai Prabha S. Kamath
12. Smt. Prafulla P. Shenoy
13. Shri Amit R. Shanbaug
14. Shri Premanand G. Shanbhag
15. Shri Girish G. Pai

AGENDA No 4. TO RATIFY THE APPOINTMENT OF A TRUSTEE TO THE GSBS MEDICAL TRUST.

The President informed the members that the GSBS Medical Trust had, 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-appointment and has 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. Shri Laxmikant Prabhu moved the following resolution ;

“Resolved that this 85th Annual General Meeting of G. S. B. Sabha, Mumbai ratifies the appointment of Dr. Sandhya Kamath as Trustee of the G. S. B. S. Medical Trust for a period of three years from 01/07/2024 to 30/06/2027, 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 21st July, 2024.”

Proposed by Smt. Mohini Hegde

Seconded by Shri K. R. Bhakta

Passed Unanimously.

AGENDA No. 5 APPOINTMENT OF HON AUDITOR FOR THE YEAR 2024-25.

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 F. Y. 2024-25 also. Accordingly the following resolution was moved by Shri Uday Malya.

“Resolved that this 85th 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 2024 -2025.”

Proposed by Shri Mohandas Pai

Seconded by Smt. Shanteri Nayak

Passed Unanimously.

AGENDA No 6. 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 85th 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 2024.”



Proposed by Smt. Mohini Hegde
Passed Unanimously.

Seconded by Smt. Suchitra Sukhtankar

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

“Resolved that this 85th 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 2024”

Proposed by Shri Bharat Kini
Passed Unanimously.

Seconded by Shri Girish Pai

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

“Resolved that this 85th Annual Meeting of the General Body of G.S.B. Sabha, Mumbai, expresses its deep sense of gratitude to the Bombay committee of Shree Samsthan Gokarn Parthagali Jeevotham Math, Wadala, for permitting use of its Dwarkanath Bhavan Hall, for holding the Shravan Haldi Kumkum program, conducted by Sabha’s Mahila Shakha, on 18th August, 2023”

Proposed by Smt. Sai Prabha Kamath
Passed Unanimously.

Seconded by Smt. Purnima Kini

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 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.



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
Details of Personalized Endowments As on 31-03-2025

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	63,34,289		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	1,50,000	50,000	2,00,000
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
10	Smt. Swati Pai	Her parents, Smt. Tara and Dr. Ramrao Dabholkar	Vidyanidhi		1,00,000	1,00,000

**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, 2025 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, 2025: and

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

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

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

Place : Mumbai
Date : September 27, 2025

Shrikant B. Prabhu
Partner
Membership No. 35296
UDIN : 250352966BMLYSE7659



**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 2025

- | | |
|--|---|
| (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. 29,500/-
Rs. 5,000/-
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, 2025

Shrikant B. Prabhu
Partner
Membership No. 35296
UDIN : 250352966BMLYSE7659

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, 2025

Shrikant B. Prabhu
Partner
Membership No. 35296
UDIN : 250352966BMLYSE7659

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	5,07,791.00		66,189.00
Rates, Taxes & Cesses	1,23,642.00		1,23,642.00
Water Charges	0.00		27,354.00
Building Repairs & Renovation	83,800.00		0.00
Insurance Premium	47,701.00		43,950.00
		7,62,934.00	2,61,135.00
TO ESTABLISHMENT EXPENSES			
Salaries, Wages & Allowances	5,33,000.00		4,92,700.00
Repairs & Maintenance	1,87,562.00		1,36,969.00
Printing & Stationery	85,149.00		75,410.00
Electricity Charges	2,09,741.00		1,94,427.00
Postage & Telephone	35,379.50		25,859.50
Professional Charges	88,000.00		
Sundry Expenses	3,03,233.55		2,59,239.64
		14,42,065.05	11,84,605.14
TO DEPRECIATION		2,08,390.00	2,39,131.00
TO CONTRIBUTION TO PUBLIC TRUST FUND		1,63,195.00	1,29,615.00
TO AMORTIZED PREMIUM ON G-SECS		6,264.00	5,184.00
TO EXPENDITURE ON OBJECTS OF THE TRUST			
Educational	19,62,180.00		13,41,934.00
Relief Of Poverty	23,72,129.50		16,61,188.00
Religious	56,868.00		45,112.00
Sports	5,30,260.00		5,94,959.00
Social Functions & Activities Expenses	14,30,410.00		10,87,886.00
		63,51,847.50	47,31,079.00
TO AMOUNTS TRANSFERRED TO SPECIFIC FUNDS (NET) (As per Schedule 'F' Attached)		25,92,725.50	8,43,622.00
TO AMOUNT ALLOCATED U/S 11(2) OF THE INCOME TAX ACT, 1961 to			
a. GSB Senior Citizen Adhaar Fund-Grocery		5,00,000.00	
b. Sports Pavilion and Office Repairs, Renovation, Redevelopment and Extension Fund			10,25,000.00
TO EXCESS/(DEFICIT) OF INCOME OVER EXPENDITURE DURING THE YEAR		-5,39,960.71	3,01,880.08
TOTAL		1,14,87,460.34	87,21,251.22

See Schedule 'G' For Notes to Accounts

As per our Report of even date

For Ford, Rhodes, Parks & Co. LLP
Chartered Accountants
FRN 102860W/W100089Place : Mumbai
Dated : 27-09-2025(SHRIKANT PRABHU)
Partner
M.No. 35296



(A-1618[BOM])
FOR THE PERIOD 1st APRIL 2024 TO 31st MARCH 2025

INCOME	Current Year	Current Year	Previous Year
	Rs. Ps.	Rs. Ps.	Rs. Ps.
BY INTEREST			
On Bonds	3,94,250.00		4,22,593.22
On G-Secs	18,18,364.00		16,30,991.00
On Fixed Deposits with Banks	16,56,911.93		9,02,535.00
On Fixed Deposits with Public Sector Institutions	0.00		8,41,649.00
On Savings Accounts with Banks	1,20,104.63		1,44,725.00
On Income tax refund	<u>22,860.78</u>		<u>0.00</u>
		40,12,491.34	39,42,493.22
BY AMORTIZED DISCOUNT ON G-SECS		15,051.00	15,093.00
BY DONATIONS IN CASH OR IN KIND		35,20,754.00	14,26,338.00
BY HALL BOOKING CHARGES RECEIVED		1,73,500.00	1,89,000.00
BY ADVERTISING RECEIPTS		3,10,700.00	1,99,000.00
BY INCOME FROM OTHER SOURCES			
Sports Club Fees, Sponsorships & Ground Charges	20,21,400.00		15,41,987.00
Social Functions & Activities Receipts	9,42,453.00		10,27,295.00
Electricity Expenses & Water Charges Recoveries	2,52,864.00		2,51,560.00
Miscellaneous Receipts	<u>18,115.00</u>		<u>33,013.00</u>
		32,34,832.00	28,53,855.00
BY PATRONSHIP, LIFE MEMBERSHIP & ENTRANCE FEES RECEIVED		71,117.00	30,048.00
BY TRANSFER FROM			
Sports Pavilion Building And Office Repairs, Renovation and Extension Fund (Allocated under Section 11(2) of the Income Tax Act, 1961) representing expenditure on pavilion building repairs during the year		83,800.00	
BY TRANSFER FROM			
Sports Pavilion Building And Office Repairs, Renovation and Extension Fund representing depreciation on assets purchased from specific donations to the Fund		1,189.00	1,398.00
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		<u>1,14,87,460.34</u>	<u>87,21,251.22</u>

(SMT. SUDHA G. PAI) Trustee	(LAXMIKANT T. PRABHU) President	(SMT. ANURADHA S. SHENOY) Jt. Hon. Secretary	(SMT. MOHINI M. HEGDE) Jt. Hon. Treasurer
		(DR. ANITA G. SHENOY) Jt. Hon. Secretary	(SHRI UDAY V. MALYA) Jt. Hon. Treasurer
		(SMT. PRAFULLA P. SHENOY) Jt. Hon. Secretary	(MS. DIVYA M. HEGDE) 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	9,85,801.72		9,55,753.72
Add : Transfer from Income & Expenditure Account (being Patronship, Life Membership & Entrance Fees)	<u>71,117.00</u>		<u>30,048.00</u>
		10,56,918.72	9,85,801.72
OTHER EARMARKED FUNDS			
Endowments & Other Corpus Funds			
As per Schedule 'A' attached	5,67,55,376.68		5,06,20,402.68
Other Funds & Reserves As per Schedule 'B' attached	<u>1,57,88,616.47</u>		<u>1,28,51,996.97</u>
		7,25,43,993.15	6,34,72,399.65
LIABILITIES			
For Expenses & Others	23,19,079.00		21,11,595.00
For Deposits	<u>2,96,500.00</u>		<u>4,36,500.00</u>
		26,15,579.00	25,48,095.00
UNAMORTIZED DISCOUNT ON G-SECS		3,18,087.00	3,33,138.00
INCOME & EXPENDITURE ACCOUNT SURPLUS/(DEFICIT)			
Balance as per last Balance Sheet	-1,96,164.76		-4,98,044.84
Add : Excess of income over expenditure during the year	<u>-5,39,960.71</u>		<u>3,01,880.08</u>
		-7,36,125.47	-1,96,164.76
TOTAL		7,57,98,452.40	6,71,43,269.61

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 : 27-09-2025(SHRIKANT PRABHU)
Partner
M.No. 35296



(A-1618[BOM])
AS ON 31st MARCH 2025

ASSETS	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.
IMMOVABLE PROPERTIES			
As per Schedule 'C' attached		41,59,717.09	42,87,736.09
INVESTMENTS (AT COST)			
As per Schedule 'D' attached		6,57,00,592.60	5,83,27,762.60
FURNITURE, FIXTURES & EQUIPMENTS			
As per Schedule 'E'		5,53,631.90	4,13,082.90
ADVANCES(Including Deposits)		11,90,031.96	12,35,795.19
INCOME OUTSTANDING			
Interest Accrued		5,46,776.80	6,45,144.00
Income Receivable		5,01,030.00	1,92,860.00
UNAMORTIZED PREMIUM ON G-SECS		1,07,418.00	1,13,682.00
CASH & BANK BALANCES			
Cash on hand	13,222.81		11,477.31
In Savings Accounts with Banks (in the name of the Sabha)			
Bank of Baroda	4,59,824.46		3,93,444.01
Federal Bank	19,327.11		40,870.11
IDFC First Bank	47,088.63		0.00
NKGSB Co-op Bank Ltd (FCRA A/c)	1,01,702.39		5,34,357.38
Saraswat Co-op Bank Ltd	1,71,724.47		2,11,051.64
State Bank of India (FCRA A/c)	18,94,282.34		1,10,901.56
Union Bank of India	3,32,081.84		6,25,104.82
		30,39,254.05	19,27,206.83
TOTAL		7,57,98,452.40	6,71,43,269.61

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. ANURADHA S. SHENOY) Jt. Hon. Secretary	(SMT. MOHINI M. HEGDE) Jt. Hon. Treasurer
		(DR. ANITA G. SHENOY) Jt. Hon. Secretary	(SHRI UDAY V. MALYA) Jt. Hon. Treasurer
		(SMT. PRAFULLA P. SHENOY) 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 2025

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	10,000.00		11,55,129.00
4.	G.S.B. Dhanvantri Award Endowment Fund		3,00,000.00		3,00,000.00
5.	G.S.B. Higher Education Aid Endowment Fund	1,10,00,000.00	16,00,000.00		1,26,00,000.00
6.	G.S.B, Lifetime Achievement Award Endowment Fund	2,50,000.00			2,50,000.00
7.	G.S.B. Sahodari Endowment Fund		33,50,000.00		33,50,000.00
8.	GSB Senior Citizen Adhaar Endowment Fund	43,49,686.56			43,49,686.56
9.	G.S.B. Senior Citizen Medical Welfare Endowment Fund	90,00,006.00	3,00,000.00		93,00,006.00
10.	G.S.B. Shodasha Samskara Aid Endowment Fund (Earlier called M.S. Marriage Assistance Endowment Fund)	4,47,684.00			4,47,684.00
11.	G.S.B. Talent Recognition Award Endowment Fund	55,555.00			55,555.00
12.	G.S.B. Women Cancer Awareness Endowment Fund	1,00,000.00			1,00,000.00



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'A'
ENDOWMENT AND OTHER CORPUS FUNDS AS ON 31st MARCH 2025 (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.	G.S.B. Women Entrepreneur Award Endowment Fund	1,80,000.00			1,80,000.00
14.	M.S. Social Activities Endowment Fund	70,001.00			70,001.00
15.	Medical Aid Endowment Fund	27,15,525.00	2,00,000.00		29,15,525.00
16.	Medical Aid Endowment Fund (Critical Illness)	50,00,000.00			50,00,000.00
17.	V.R.Shenoy Memorial Cricket Tournament Endowment Fund	4,50,000.00			4,50,000.00
18.	Vidyanidhi Endowment Fund	1,21,49,034.17	4,39,000.00		1,25,88,034.17
TOTAL ENDOWMENT FUNDS		4,70,54,515.73	61,99,000.00		5,32,53,515.73
B) OTHER CORPUS FUNDS					
1.	Building Pavilion Fund (Corpus)	7,79,683.95			7,79,683.95
2.	Capital Reserve **	27,86,203.00		64,026.00	27,22,177.00
TOTAL OTHER CORPUS FUNDS		35,65,886.95	0.00	64,026.00	35,01,860.95
GRAND TOTAL (A+B)		5,06,20,402.68	61,99,000.00	64,026.00	5,67,55,376.68

** 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 2025

	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		84,870.00		86,914.00	
Add/(Less) : Transfer from/(to)		6,755.00		-2,044.00	
Income & Expenditure A/c					
			91,625.00		84,870.00
Representing :					
Donations				17,005.00	
Interest	6,755.00			6,821.00	
	6,755.00			23,826.00	
Less : Expenses				25,870.00	
incurred on					
Adhyatmik					
Programme					
	6,755.00			-2,044.00	
2. BHAJAN FUND					
Balance as per last Balance Sheet		1,30,454.49		1,27,198.49	
Add/(Less) : Transfer from/(to)		-1,031.00		3,256.00	
Income & Expenditure A/c					
			1,29,423.49		1,30,454.49
Representing :					
Donations				12,079.00	
Interest	3,334.00			3,367.00	
	3,334.00			15,446.00	
Less : Bhajan	4,365.00			12,190.00	
Expenses					
	-1,031.00			3,256.00	
3. EDUCATIONAL AWARDS FUND					
Balance as per last Balance Sheet		1,15,260.02		1,15,474.02	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c		-15,256.00		-214.00	
			1,00,004.02		1,15,260.02
Representing :					
Donation	1,000.00				
Interest	81,924.00			82,220.00	
	82,924.00			82,220.00	
Less : Awards	98,180.00			82,434.00	
Given and related					
expenses					
	-15,256.00			-214.00	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2025 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
4. G.S.B. DHANAVANTRI AWARD FUND					
Balance as per last Balance Sheet		-		-	
Add/(Less) : Transfer from/(to)		10,030.00		-	
Income & Expenditure A/c			10,030.00		-
Representing :					
Donation	15,000.00				
Interest	14,726.00			-	
	29,726.00			-	
Less : Awards Given and related expenses	19,696.00			-	
	<u>10,030.00</u>			<u>-</u>	
5. GSB HIGHER EDUCATION AID FUND					
Balance as per last Balance Sheet		12,26,533.00		10,71,167.00	
Add/(Less) : Transfer from/(to)		2,67,342.00		1,55,366.00	
Income & Expenditure A/c			14,93,875.00		12,26,533.00
Representing :					
Donation	5,61,463.00				
Interest	7,88,879.00			7,63,366.00	
	13,50,342.00			7,63,366.00	
Less : Educational Assistance Disbursed during the year	10,83,000.00			6,08,000.00	
	<u>2,67,342.00</u>			<u>1,55,366.00</u>	
6. GSB LIFETIME ACHIEVEMENT AWARD FUND					
Balance as per last Balance Sheet		27,541.00		9,591.00	
Add/(Less) : Transfer from/(to)		(20,832.00)		17,950.00	
Income & Expenditure A/c			6,709.00		27,541.00
Representing :					
Interest	17,775.00			17,950.00	
	17,775.00			17,950.00	
Less : Expenses on awards given during the year	38,607.00				
	<u>-20,832.00</u>			<u>17,950.00</u>	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2025 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
7. G.S.B. SAHODARI FUND					
Balance as per last Balance Sheet		0.00		-	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c	<u>9,63,255.00</u>			<u>-</u>	
		9,63,255.00			-
Less : Transfer to G.S.B. Sahodari Fund					
(Allocated u/s 11(2) of the Income Tax Act, 1961)	<u>6,00,000.00</u>		3,63,255.00		
Representing :					
Donations	10,25,799.00			-	
Interest	<u>30,456.00</u>			<u>-</u>	
	10,56,255.00			-	
Less : Welfare Assistance Given during the year	<u>93,000.00</u>			<u>-</u>	
	<u>9,63,255.00</u>			<u>-</u>	
8. G.S.B. SAHODARI FUND (ALLOCATED u/s 11(2) OF THE INCOME TAX ACT, 1961)					
Balance as per last Balance Sheet		-			
Add : Transfer from G.S.B. Sahodari Fund	<u>6,00,000.00</u>		6,00,000.00		
9. GSB SENIOR CITIZEN ADHAAR FUND					
Balance as per last Balance Sheet	8,43,537.00			9,39,306.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c	<u>68,018.00</u>		9,11,555.00	<u>-95,769.00</u>	8,43,537.00
Representing :					
Donations	3,86,295.00			41,500.00	
Interest	<u>3,09,263.00</u>			<u>2,92,101.00</u>	
	6,95,558.00			3,33,601.00	
Less : Welfare Assistance Given during the year	<u>6,27,540.00</u>			<u>4,29,370.00</u>	
	<u>68,018.00</u>			<u>-95,769.00</u>	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2025 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
13. G.S.B. SHODASHA SAMSKARA FUND (Earlier called M.S. MARRIAGE ASSISTANCE FUND)					
Balance as per last Balance Sheet		6,38,875.65		6,06,731.65	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c	<u>36,830.00</u>			<u>32,144.00</u>	
			6,75,705.65		6,38,875.65
Representing :					
Donation	5,000.00				
Interest	<u>31,830.00</u>			<u>32,144.00</u>	
	36,830.00			32,144.00	
Less : Marriage Assistance Given					
	<u><u>36,830.00</u></u>			<u><u>32,144.00</u></u>	
14. G.S.B. TALENT RECOGNITION AWARD FUND					
Balance as per last Balance Sheet		6,439.00		2,450.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c	<u>-17,471.00</u>			<u>3,989.00</u>	
			-11,032.00		6,439.00
Representing :					
Donation					
Interest	<u>3,950.00</u>			<u>3,989.00</u>	
	3,950.00			3,989.00	
Less : Expenses on awards given during the year					
	<u>21,421.00</u>				
	<u><u>-17,471.00</u></u>			<u><u>3,989.00</u></u>	
15. GSB WOMEN CANCER AWARENESS FUND					
Balance as per last Balance Sheet		22,292.00		45,112.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c	<u>7,110.00</u>			<u>-22,820.00</u>	
			29,402.00		22,292.00
Representing :					
Donation					
Interest	<u>7,110.00</u>			<u>7,180.00</u>	
	7,110.00			7,180.00	
Less : Expenditure on activity during the year					
				<u>30,000.00</u>	
	<u><u>7,110.00</u></u>			<u><u>-22,820.00</u></u>	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2025 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
16. GSB WOMEN ENTREPREUNER AWARD FUND					
Balance as per last Balance Sheet		12,693.00		-231.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c	<u>-15,367.00</u>		-2,674.00	<u>12,924.00</u>	12,693.00
Representing :					
Donation					
Interest	<u>12,798.00</u>			<u>12,924.00</u>	
	12,798.00			12,924.00	
Less : Expenses on awards given during the year	<u>28,165.00</u>				
	<u>-15,367.00</u>			<u>12,924.00</u>	
17. M. S. SOCIAL ACTIVITIES FUND					
Balance as per last Balance Sheet		1,93,451.31		1,57,027.31	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c	<u>5,356.00</u>		1,98,807.31	<u>36,424.00</u>	1,93,451.31
Representing :					
Sponsorship/ Donation & Collection during activities conducted	92,500.00			1,11,620.00	
Interest	<u>4,977.00</u>			<u>5,026.00</u>	
	97,477.00			1,16,646.00	
Less : Expenses	<u>92,121.00</u>			<u>80,222.00</u>	
	<u>5,356.00</u>			<u>36,424.00</u>	
18. MEDICAL AID FUND					
Balance as per last Balance Sheet		5,23,407.00		4,90,932.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c	<u>21,931.00</u>		5,45,338.00	<u>32,475.00</u>	5,23,407.00
Representing :					
Donations					
Interest	<u>2,02,931.00</u>			<u>1,94,975.00</u>	
	2,02,931.00			1,94,975.00	
Less : Medical Aid Disbursed	<u>1,81,000.00</u>			<u>1,62,500.00</u>	
	<u>21,931.00</u>			<u>32,475.00</u>	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2025 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
19. MEDICAL AID FUND (CRITICAL ILLNESS)					
Balance as per last Balance Sheet		11,07,061.00		8,93,061.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c	-2,23,500.00			2,14,000.00	
			8,83,561.00		11,07,061.00
Representing :					
Donation	1,000.00				
Interest	3,55,500.00			3,59,000.00	
	<u>3,56,500.00</u>			<u>3,59,000.00</u>	
Less : Medical Aid Disbursed	5,80,000.00			1,45,000.00	
	<u>-2,23,500.00</u>			<u>2,14,000.00</u>	
20. 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	55,500.00			88,000.00	
	<u>2,29,500.00</u>			<u>2,62,000.00</u>	
Less : Amount transferred to Sports Pavilion Building & Office Repairs, Renovation & Extension Fund (Allocated u/s 11(2) of the Income Tax Act, 1961)	55,500.00			88,000.00	
			1,74,000.00		1,74,000.00
Representing :					
Donation	55,500.00			88,000.00	
	<u>55,500.00</u>			<u>88,000.00</u>	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2025 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
21. SPORTS PAVILION BUILDING & OFFICE REPAIRS, RENOVATION, REDEVELOPMENT & EXTENSION FUND					
Balance as per last Balance Sheet		2,64,671.26		2,66,069.26	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c		<u>10,00,000.00</u>			
		12,64,671.26		<u>2,66,069.26</u>	
Less : Transfer to Income & Expenditure Account representing depreciation on assets purchased from specific donations to the Fund		1,189.00		1,398.00	
Less : Amount transferred to Sports Pavilion Building & Office Repairs, Renovation, Redevelopment & Extension Fund (Allocated u/s 11(2) of the Income Tax Act, 1961)		<u>10,00,000.00</u>	2,63,482.26		2,64,671.26
Representing :					
Donations		<u>10,00,000.00</u>			
		<u>10,00,000.00</u>			
22. 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		23,83,750.00		12,70,750.00	
Add : Transfer from Sports Pavilion Building & Office Repairs, Renovation & Extension Fund		10,00,000.00			
Add : Transfer from Sports Pavilion Building & Office Repairs & Maintenance Fund		55,500.00		88,000.00	
Add : Transfer from Current Year Surplus				<u>10,25,000.00</u>	
		<u>34,39,250.00</u>			23,83,750.00
Less : Transfer to Income & Expenditure Account on Utilization		<u>83,800.00</u>	33,55,450.00		



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2025 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
23. VIDYANIDHI FUND					
Balance as per last Balance Sheet		19,70,834.74		17,62,128.74	
Add/(Less) : Transfer from/(to)		2,51,288.00		2,08,706.00	
Income & Expenditure A/c					
			22,22,122.74		19,70,834.74
Representing :					
Donation	1,53,502.00			52,011.00	
Interest	8,78,786.00			8,08,195.00	
	10,32,288.00			8,60,206.00	
Less : Educational Assistance Disbursed	7,81,000.00			6,51,500.00	
	2,51,288.00			2,08,706.00	
24. V. R. SHENOY MEMORIAL CRICKET FUND					
Balance as per last Balance Sheet		4,00,427.00		2,31,331.00	
Add/(Less) : Transfer from/(to)					
Income & Expenditure A/c		1,70,154.00		1,69,096.00	
			5,70,581.00		4,00,427.00
Representing :					
Sponsorship & Donation Cricket Tournament	2,17,500.00			2,17,500.00	
Registration Fees	7,500.00			7,500.00	
Interest	31,995.00			32,310.00	
	2,56,995.00			2,57,310.00	
Less : Cricket Tournament Expenses	86,841.00			88,214.00	
	1,70,154.00			1,69,096.00	
TOTAL			1,57,88,616.47		1,28,51,996.97



GOWD SARASWAT SABHA, MUMBAI
SCHEDULE 'C'

IMMOVABLE PROPERTIES AS ON 31st MARCH 2025

Particulars	Written Down	Additions	Depreciation	Sold/Scrapped	Written Down
	Value as on	During the	For the	During the	Value as on
	1/Apr/24	Year	Year	Year	31/Mar/25
	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.
Astroturf Cricket Pitch - Concrete Base	68,335.00	-	1,244.00	-	67,091.00
Compost Pit	7,552.00	-	1,510.00	-	6,042.00
Compound Wall	4.00	-	1.00	-	3.00
Concrete Pathway	34,789.00	-	6,958.00	-	27,831.00
Monsoon Protection Cover	2,146.00	-	429.00	-	1,717.00
New Concrete Pathway	1,61,902.00	-	32,380.00	-	1,29,522.00
Office Premises	27,86,203.00	-	64,026.00	-	27,22,177.00
Sports Pavilion Building	7,23,882.09	-	-	-	7,23,882.09
Underground Water Tank	4,96,129.00	-	20,112.00	-	4,76,017.00
Water Pipe Line	6,794.00	-	1,359.00	-	5,435.00
TOTAL	42,87,736.09	0.00	1,28,019.00	0.00	41,59,717.09
PREVIOUS YEAR	44,26,414.09	0.00	1,38,678.00	0.00	42,87,736.09



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'D'
INVESTMENTS AS ON 31st MARCH 2025

	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		10,00,000.00	
7.18 % GOI 14-08-2033	50,00,000.00		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		2,62,60,000.00
IN BONDS				
Saraswat Co-op. Bank Ltd. 10 yr bonds		41,50,000.00		41,50,000.00
IN FIXED DEPOSITS WITH BANKS				
Bank of Baroda	50,50,000.00		25,50,000.00	
HDFC Bank	90,50,000.00		1,12,85,000.00	
IDFC First Bank	4,75,000.00			
NKGSB Co-op Bank Ltd.	35,00,000.00		45,00,000.00	
Saraswat Co-operative Bank Ltd.	46,90,592.60		58,57,762.60	
Suryoday Small Finance Bank	4,75,000.00			
Union Bank Of India	4,25,000.00		7,25,000.00	
Unity Small Finance Bank	4,75,000.00			
TOTAL FIXED DEPOSITS WITH BANKS		2,41,40,592.60		2,49,17,762.60
IN UNITS OF MUTUAL FUNDS				
1536.484 Units of Aditya Birla Sunlife Equity Hybrid '95 Regular - Growth (P.Y. 848.443 units)	20,00,000.00		10,00,000.00	
4139.511 Units of ICICI Prudential Liquid Fund - Growth	15,70,000.00			
6331.723 Units of ICICI Prudential Equity & Debt Fund - Growth (P.Y. 3526.663 units)	20,30,000.00		10,00,000.00	
22173.235 Units of Nippon India Income Fund - Growth	19,50,000.00			



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'D'
INVESTMENTS AS ON 31st MARCH 2025

	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
8101.002 Units of SBI Equity Hybrid Fund - Growth (P.Y. 4425.071 units)	20,00,000.00		10,00,000.00	
273.448 Units of SBI Magnum Ultra Short Duration Fund Regular - Growth	16,00,000.00			
		1,11,50,000.00		30,00,000.00
TOTAL LONG TERM INVESTMENTS AS ON 31.03.2024		<u>6,57,00,592.60</u>		<u>5,83,27,762.60</u>

Note : Of the above investments, fixed deposits of the value of Rs. 39,55,450/- (previous year Rs. 23,83,750/-) 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 2025

Particulars	Written Down Value as on 1/Apr/24 Rs. Ps.	Additions During the Year Rs. Ps.	Depreciation For the Year Rs. Ps.	Sold/Scrapped During the Year Rs. Ps.	Written Down Value as on 31/Mar/25 Rs. Ps.
Air Conditioning System	2,53,582.00	-	50,716.00	-	2,02,866.00
Bhajan Equipment	433.43	-	65.00	-	368.43
CCTV System	30,596.00	-	6,119.00	-	24,477.00
EDP Equipment	5.00	-	3.00	-	2.00
Fire Fighting Equipment -Pavillion	666.00	-	133.00	-	533.00
Furniture & Fixtures	47,988.75	2,20,920.00	7,198.00	-	2,61,710.75
Office Equipment	722.72	-	108.00	-	614.72
Sound System	7,925.00	-	1,189.00	-	6,736.00
Sports Pavillion Equipment	71,164.00	-	14,840.00	-	56,324.00
TOTAL	4,13,082.90	2,20,920.00	80,371.00	-	5,53,631.90
PREVIOUS YEAR	5,13,535.90	-	1,00,453.00	-	4,13,082.90



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 2025

Sr No	Current Year Rs. Ps.	Previous Year Rs. Ps.
1 Trust Fund (Patronship, Life Membership & Entrance Fees)	71,117.00	30,048.00
2 Adhyatmik Programme Fund	6,755.00	-2,044.00
3 Bhajan Fund	-1,031.00	3,256.00
4 Educational Awards Fund	-15,256.00	-214.00
5 G.S.B. Dhanvantri Award Fund	10,030.00	0.00
6 G.S.B. Higher Education Aid Fund	2,67,342.00	1,55,366.00
7 G.S.B. Lifetime Achievement Award Fund	-20,832.00	17,950.00
8 G.S.B. Sahodari Fund	9,63,255.00	0.00
9 G.S.B. Senior Citizen Adhaar Fund	68,018.00	-95,769.00
10 G.S.B. Senior Citizen Adhaar Fund - Grocery	-4,83,588.50	-3,96,364.00
11 G.S.B. Senior Citizen Medical Welfare Fund	4,35,085.00	3,56,455.00
12 G.S.B. Shodasha Samskara Fund (Earlier called M.S.Marriage Assistance Fund)	36,830.00	32,144.00
13 G.S.B. Talent Recognition Award Fund	-17,471.00	3,989.00
14 G.S.B. Women Cancer Awareness Fund	7,110.00	-22,820.00
15 G.S.B. Women Entrepreneur Award Fund	-15,367.00	12,924.00
16 M.S. Social Activities Fund	5,356.00	36,424.00
17 Medical Aid Fund	21,931.00	32,475.00
18 Medical Aid Fund (Critical Illness)	-2,23,500.00	2,14,000.00
19 Sports Pavilion Building Repairs & Maintenance Fund	55,500.00	88,000.00
20 Sports Pavilion Building & Office Repairs, Renovation and Extension Fund	10,00,000.00	0.00
21 Vidyaniidhi Fund	2,51,288.00	2,08,706.00
22 V R Shenoy Memorial Cricket Fund	1,70,154.00	1,69,096.00
TOTAL	25,92,725.50	8,43,622.00



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

**Details of Donations/Advertisements/Sponsorships of Rs. 10,000/-
and above received in Financial Year 2024-2025**

Sr. No	Name of the Donor	Donated Towards	Amount Rs.	Amount Rs.
1	Konkani Charitable Fund, Inc	G.S.B. Higher Education Aid Endowment Fund	15,00,000	
		G.S.B. Higher Education Aid Fund	3,89,463	18,89,463
2	Shri Sunil Shenoy, USA in memory of his mother, Smt. Vatsala Shenoy	G.S.B. Sahodari Fund		7,35,708
3	Children of Smt. Indira and Shri Markad Srinivas Kamath in memory of their parents	Vidyanidhi Endowment Fund	2,00,000	
		G.S.B. Senior Citizen Adhaar Fund	2,00,000	4,00,000
4	Smt. Shanta Ramesh Shenoy in memory of husband Late Shri Ramesh Shenoy	G.S.B. Senior Citizen Medical Welfare Endowment Fund	2,00,000	
		G.S.B. Higher Education Fund	1,00,000	
		Vidyanidhi Endowment Fund	89,000	
		Educational Award Endowment Fund	10,000	
		Educational Award Fund	1,000	4,00,000
5	Smt. Suman & Dr. R. N. Kini	G.S.B. Dhanavantri Award Endowment Fund	3,00,000	
		G.S.B. Dhanvantri Award Fund	15,000	
		Sponsorship of Navratri Haldi Kum kum	22,750	3,37,750
6	Saraswat Co-Op Bank Ltd	Sponsorship Of V. R. Shenoy Memorial Inter G.S.B. Cricket Tournament	2,00,000	
		Sponsorship Of Bhakti Natya Tarang 2024	75,000	
		Advertisement in Annual Report	5,000	2,80,000
7	Children of Smt. Indira & Shri Markad Srinivas Kamath in memory of Himani Ajoy Bharadwaj	Medical Aid Endowment Fund		2,00,000
8	Smt. Lily C Kudva in memory of Late Smt. Mohini and Late Shri Sajeev Shenoy	G.S.B. Higher Education Aid Endowment Fund	1,00,000	
		G.S.B. Senior Citizen Medical Welfare Endowment Fund	1,00,000	2,00,000
9	Shri Mangalore Prakash Hegde	Sponsorship of Sneh Milan Programme 2025	50,001	
		Co Sponsorship of Bhakti Natya Tarang 2024	25,000	
		Donation for 91 st Foundation Day	25,001	
		Donation for Sneh Milan Programme 2025	10,001	1,10,003



**Details of Donations/Advertisements/Sponsorships of Rs. 10,000/-
and above received in Financial Year 2024-2025**

Sr. No	Name of the Donor	Donated Towards	Amount Rs.	Amount Rs.
10	G.S.B. Seva Mandal	General Donation		1,00,000
11	Smt. Swati Pai in memory of Smt Tara Ramrao Dabholkar	Vidyanidhi Endowment Fund		1,00,000
12	Smt. Vijaya Sadanand Shenoy	G.S.B. Sahodari Fund		1,00,000
13	Bank of Baroda	Sponsorship of M. R. Pai Memorial Carrom tournament for the Physically Challenged		75,000
14	SMS Financial Services Pvt. Ltd.	Sponsorship of Sneh Milan Programme 2025		75,000
15	Dinesh Madhav Bhandarkar	G.S.B. Senior Citizen Medical Welfare Fund		60,000
16	Hyperion Biosciences Private Ltd	Sponsorship of Sneh Milan Programme 2025	50,000	
		Advertisement at Sneh Milan Programme 2024	5,000	
		Advertisement in Voice of G.S.B.	9,000	64,000
17	NKGSB Co-operative Bank Ltd.	Co-sponsorship of Sneh Milan Programme 2024	25,000	
		Advertisements in Voice of G.S.B.	15,000	
		Co-sponsorship of V.R.Shenoy Memorial Cricket Tournament	15,000	55,000
18	Shri S D Shenoy	Vidyanidhi Fund	50,000	
		G.S.B. Senior Citizen Adhaar Fund	2,755	52,755
19	Shri Ganesh S. Shanbhag	Sponsorship of Sneh Milan Programme 2024		51,000
20	Smt. Vidya Ramakrishna Shenoy	G.S.B. Sahodari Fund		50,091
21	Organica Biotech Pvt Ltd	Sponsorship of Sneh Milan Programme 2024		50,000
22	Shri Omkar M. Hegde	G.S.B. Sahodari Fund		50,000
	Shri Pundalik Narayan Bhat	Vidyanidhi Endowment Fund		50,000
23	in memory of his mother, Smt. Indira Narayan Bhat			
24	Smt. Rohini Shenoy	G.S.B. Sahodari Fund		50,000
25	Smt. Vasudha Kamath, Smt. Ujvala Rajput & Smt. Prathima Pai	G.S.B. Higher Education Aid Fund		50,000
26	Dr. Ramanand and Dr. Lata Kini , USA	G.S.B. Senior Citizen Adhaar Fund		42,000
27	Shri Siddhesh Shenoy	Vidyanidhi Fund		37,501
28	Shri Satish Shenoy	G.S.B. Senior Citizen Medical Welfare Fund		36,000

**Details of Donations/Advertisements/Sponsorships of Rs. 10,000/-
and above received in Financial Year 2024-2025**

Sr. No	Name of the Donor	Donated Towards	Amount Rs.	Amount Rs.
29	Smt. Bina Shenoy	G.S.B. Senior Citizen Adhaar Fund	25,500	
		Donation for Grocery Kit to Non Senior Citizens	5,965	
		Donations	1,500	32,965
30	Evergreen Engineering Co Pvt Ltd	Advertisements in Voice of G.S.B.	20,000	
		Advertisement in Annual Report	5,000	25,000
31	Inmar Engineering Services Pvt Ltd	Advertisements in Voice of G.S.B.	20,000	
		Advertisement in Annual Report	5,000	25,000
32	M V Kini And Company	Co-Sponsorship of Sneh Milan Programme 2025		25,000
33	Smt. Poornima R Nayak	G.S.B. Senior Citizen Medical Welfare Fund		25,000
34	Shri Ramesh Shenoy	G.S.B. Sahodari Fund		25,000
35	Smt. Seema Prabhu	Sponsorship of Sankranti Haldi Kum kum		25,000
36	Triumph Oncology Clinic	Advertisements in Voice of G.S.B.	20,000	
		Advertisement in Annual Report	5,000	25,000
37	Smt. Maya Nayak	Sponsorship of Navratri Haldi Kum kum		22,750
38	Smt. Mohini Hegde	G.S.B. Higher Education Aid Fund	10,000	
		Donation for Emotilinks - A Summer Workshop for Kids	6,000	
		Donation for Story Telling Workshop	5,000	21,000
39	Amrita Travels	Advertisements in Voice of G.S.B.	15,000	
		Advertisement in Annual Report	5,000	20,000
40	G.S.B.S Medical Trust	Advertisements in Voice of G.S.B.		20,000
41	Shri Padmanabha Pai	Sponsorship of 83rd Parichay		20,000
42	Shri Girish Gopalkrishna Pai	G.S.B. Sr. Citizen Aadhar Fund - Grocery	15,000	
		Donation for Sneh Milan 2025	5,000	20,000
43	Shri Laxmikant Prabhu	G.S.B. Senior Citizen Adhaar Fund	14,755	
		Donation for Sneh Milan 2025	5,000	19,755
44	Quest Advertising A/c Poltrona Frau	Advertisement in Voice of G.S.B.		18,000
45	Smt Sudha Pai	G.S.B. Senior Citizen Adhaar Fund	12,000	
		G.S.B. Sahodari Fund	5,000	17,000



**Details of Donations/Advertisements/Sponsorships of Rs. 10,000/-
and above received in Financial Year 2024-2025**

Sr. No	Name of the Donor	Donated Towards	Amount Rs.	Amount Rs.
46	Shri Rajesh Shenai	Vidyanidhi Fund		16,000
47	Smt. Bharati Nayak in Memory of Smt. Hemalatha Nayak, Shri Venkatesh Bhat and Smt. Sudha Bhat	G.S.B. Senior Citizen Adhaar Fund	10,000	
48	Smt. Bharati Nayak on occasion of Her grandson Master Aransh Shenoy's Birthday	Vidyanidhi Fund	5,001	15,001
49	Smt. Rohini Prabhu	Sponsorship of Sharavan Haldi Kum Kum		15,000
50	Prabhu Envirotech Pvt Ltd	Advertisements in Voice of G.S.B.		15,000
51	Summit Technodyne Pvt Ltd	Advertisements in Voice of G.S.B.		15,000
52	Shri Girish U Pai	G.S.B. Sr. Citizen Aadhar Fund - Grocery		15,000
53	Shri V.G. Prabhu and Smt. Roopa Prabhu	Sponsorship of Senior Citizen Day Out Picnic		15,000
54	Smt Anuradha Shenoy	G.S.B. Senior Citizen Adhaar Fund		12,755
55	Shri Damodar Mallya	G.S.B. Higher Education Aid Fund	10,000	
		G.S.B. Senior Citizen Adhaar Fund	2,755	12,755
56	Shri Kamalax G Saraf	Donation for Voice of G.S.B.		12,000
57	Nirmala Travels	Advertisements in Voice of G.S.B.		15,000
58	Shri Prabhakar S Shenoy	G.S.B. Senior Citizen Adhaar Fund		10,000
59	Global Music and Art Charitable Trust	Advertisements in Voice of G.S.B.		10,000
60	Shri Umesh Prabhu	G.S.B. Senior Citizen Adhaar Fund		10,000
61	Shri Radhakrishna G Nayak	Vidyanidhi Fund		10,000
62	Smt. Shantala Ramesh Bhandarkar & Shri Ramesh Vaikunth Bhandarkar	G.S.B. Senior Citizen Medical Welfare Fund		10,000
63	Gujjadi Swarna Jewellers Pvt. Ltd.	Advertisements in Voice of G.S.B.		10,000
64	Hangyo Ice Creams	Advertisements in Voice of G.S.B.		10,000
65	P. M. Enterprises	Advertisements in Voice of G.S.B.		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

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- 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 gbsabha@gmail.com OR you can reach out to one of the following :

Shri Laxmikant T. Prabhu, President : 98203 16495

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

Best Wishes From



WINTER TOURS 2025 - 26



09 DAYS
**KASHI - GAYA
PRAYAG - AYODHYA**

 Kashi, Gaya, Prayag,
Ayodhya & Chitrakoot

 **₹43,000/- + 5% GST**
(Including 3rd AC Train Fare)

 04 Nov., 13&24 Dec.,
Jan., Feb. & March 2026



05 DAYS
**DWARKA - SOMNATH
GIRNAR YATRA**

 Dwarka, Bet Dwarka,
Somnath, Porbandar,
Veraval, Girnar Hills
& Jalaram Bappa Temple

 **₹28,000/- + 5% GST**
(Including 3rd AC Train Fare)

 04 Nov., 13&24 Dec.,
Jan., Feb. & March 2026



05 DAYS
**JAGANNATH PURI
BHUBANESWAR & CUTTACK**

 Jagannath Puri,
Konark, Bhubaneswar
& Cuttack

 **₹39,900/- + 5% GST**
(Including Return Air Fare)

 04 Nov., 13&24 Dec.,
Jan., Feb. & March 2026



05/07/10 DAYS
ROYAL RAJASTHAN

 Mount Abu, Ranakpur, Udaipur,
Chittorgarh, Kumbhalgarh,
Jaipur, Pushkar, Bikaner,
Jaisalmer & Jodhpur

Starting Price

 **₹25,000/- + 5% GST**
(Excluding Train / Air Fare)

 06 Dec., 2025
Jan., Feb, Mar 2026



04 / 07 DAYS
RANN OF KUTCH

 Dhordo Village,
Bhuj City Tour, Dholavira
& Kalo Dungar

Starting Price

 **₹28,000/- + 5% GST**
(Excluding Train / Air Fare)

 04 Jan., 02 Feb.,
& 03 Mar 2026



05/08 DAYS
ANDAMAN ISLAND

 Port Blair, Havelock Island,
Ross Island, Niel Island
& Baratang

Starting Price

 **₹34,000/- + 5% GST**
(Excluding Air Fare)

 09 Dec. 2025, 04 Jan.,
02 Feb, & 03 Mar 2026



05/07 DAYS
DUBAI - ABU DHABI

 Dubai Frame, Bur Khalifa,
Museum of the Future,
Bollywood Park Global Village
& Miracle Garden

Starting Price

 **₹52,000/- + 5% GST + 5% TCS**
(Excluding Air Fare)

 Nov. 2025 to March 2026



06/09 DAYS
VIETNAM TOUR

 Ho Chi Minh, Hoi An, Halong
Bay, Da Nang & Hanoi

Starting Price

 **₹52,000/- + 5% GST + 5% TCS**
(Excluding Air Fare)

 Oct. 2025 to May 2026



06/10 DAYS
SRILANKA TOUR

 Colombo, Pinnawala, Kandy,
Dambulla, Trincomalee,
Sigriya, Nuwara Eliya & Galle

Starting Price

 **₹35,000/- + 5% GST + 5% TCS**
(Excluding Air Fare)

 Nov. 2025 to Feb. 2026

MAHAKAL
DARSHAN

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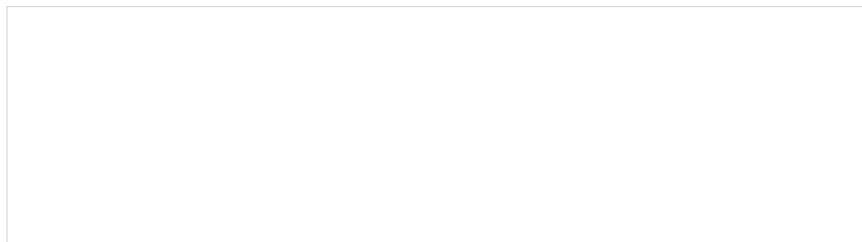
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