



GOWD SARASWAT BRAHMAN SABHA, MUMBAI

ESTD. : 1934

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

91st

ANNUAL REPORT

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

NOTICE OF THE

87th ANNUAL GENERAL BODY MEETING
AND
91st ANNUAL REPORT AND ACCOUNTS FOR THE
FINANCIAL YEAR APRIL 2025 TO MARCH 2026

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P.S. Specially curated packages available for the GSB community



G.S.B. Sabha, Mumbai

91st Annual Report

F Y 2025-2026

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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 2025-2026	
			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	7,12,000	64
		Provision of Monthly Grocery Kit	8,49,657	39
		To facilitate the stay in old age homes for those who need it and can't afford it	45,000	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	6,48,403	38
3	Medical Aid Fund & Medical Aid Fund (Critical Illness)	One-time assistance towards medical emergencies, hospitalization or surgery expenses	5,37,000	19
4.	GSB Higher Education Aid Fund	Provide assistance to needy and meritorious students for pursuing higher education	12.12.000	38
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	7,22,500	126
6.	Sahodari Fund	A scheme to help GSB Women who are widows, single mothers, divorced, separated and facing financial distress	3,07,132	13

Donations:

- Online : <http://donate.gsbsabhamumbai.org>
- NEFT / IMPS :
 - Savings Bank Account with Bank of Baroda, Bhau Daji Road Branch
 - Account Holder Name: Gowd Saraswat Brahman Sabha, Mumbai
 - Account Number: 05800100014288
 - IFSC Code: BARB0BHAUDA (Kindly note: The 5th character is a zero and not the letter 'O')
 - Email: gsbsabha@gmail.com
- 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.
 - 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
- 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



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

Shri Uday V. Malya
Shri Girish. G. Pai
Ms. Anita N. Nayak



MANAGING COMMITTEE MEMBERS

Shri S. D. Shenoy	Smt. Amita A. Kini
Smt. Mohini Hedge	Shri Damodar B. Mallya
Smt. Divya Hedge	Shri Ullal Sudhakar Mallya
Smt. Suchitra D. Sukhthankar	Smt. Sai Prabha S. Kamath
Shri Amit R. Shanbaug	Shri Premanand G. Shanbhag
Ms. Priyanka D. Pai	Shri Ravindranath Gadiyar
Smt. Shanteri N. Nayak (co-opted on 09/11/2025)	
Smt. Mangala R. Prabhu (co-opted on 09/11/2025)	
Smt. Chitra(Shilpa) S. Kamath (co-opted on 14/12/2025)	
Smt. Prafulla P. Rau (co-opted on 10/05/2026)	
Ms. Gahana G. Acharya (co-opted on 09/08/2026)	



HON. AUDITOR

Shri Nitin S. Prabhu, C. A.



GOWD SARASWAT BRAHMAN SABHA, MUMBAI

Registered Office:

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

Please Note the venue of the AGM this time is the Sabha Office

NOTICE

Notice is hereby given that the 87th Annual General Meeting (AGM) of the members of G.S.B.Sabha, Mumbai will be held on Sunday, 4th October, 2026 at 10.00 a.m. in the Sabha office at 101, Shreenidhi, Opp. Bank of Baroda, 76, Bhau Daji Road, Matunga (C.R.), Mumbai – 400 019, to transact the following business:

AGENDA

1. To confirm the Minutes of the 86th Annual General Meeting held on 9th November, 2025*.
2. To receive and adopt the Managing Committee's Report and the Audited Statement of Accounts for the year financial year(FY) 2025-2026**.
3. To elect upto 18 members to the Managing Committee to hold office from the conclusion of the present Annual General Meeting to the conclusion of the Annual General Meeting for 2028-2029 or earlier***.
4. To ratify the re-appointment of Smt. Gita R. Pai as a Trustee of the GSBS Medical Trust for a period of three years from 01/07/2026 to 30/06/2029 and to ratify the appointments of Shri Laxmikant Prabhu and Dr. Ajit Gunjekar as Trustees of the GSBS Medical Trust for a period of three years from 01/06/2026 to 31/05/2029 and from 01/09/2026 to 31/08/2029 respectively.****
5. To appoint an Hon. Auditor for the FY 2026-2027.
6. 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 : 5th September, 2026

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 86th Annual General Meeting held on 9th November, 2025 are printed elsewhere in this Report.
3. ** Members desirous of asking any questions/queries regarding the Annual Report/Accounts must send the same by e-mail to gsbsabha@gmail.com or in writing to the Hon. Secretaries at the Office of the Sabha before Wednesday, 30th September, 2026 before the close of office hours at 6.00 p.m. This will help us to prepare the necessary details to satisfy the queries.
4. *** The following Managing Committee members are due to retire by rotation as per Rule 13 of the G.S.B. Sabha's Constitution and they are eligible for re-election:

1.	Shri Laxmikant Prabhu	2.	Smt. Bina N. Shenoy
3.	Smt. Anuradha S. Shenoy	4.	Smt. Prafulla P. Shenoy
5.	Shri Girish. G. Pai	6.	Smt. Mohini M. Hegde
7.	Shri Damodar B. Mallya	8.	Smt. Sai Prabha S. Kamath
9.	Shri Premanand G. Shanbhag	10.	Shri Amit R. Shanbaug

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

1. Smt. Shanteri N. Nayak
2. Smt. Mangala R. Prabhu
3. Smt. Chitra (Shilpa) S. Kamath
4. Smt. Prafulla P. Rau
5. Ms. Gahana G. Acharya

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, 30th September, 2026.

5. **** The GSBS Medical Trust (the Trust), vide its letter dated May 12, 2026, informed that one of their Trustees, Shri Ganesh Shanbhag was relocating to Bengaluru and hence resigned from the Trusteeship of the Trust w.e.f May 1, 2026. The Trust had accepted his resignation and proposed to appoint Shri Laxmikant Prabhu as a Trustee in his place from 1st June 2026 to 31st May 2029. Shri Laxmikant Prabhu had given his consent for the proposed appointment. The Managing Committee accepted this recommendation in its meeting held on 14th June, 2026 and recommends the same for ratification by the General Body.

Further, the Trust, vide its letter dated 8th June 2026 informed that one of their Trustees, Smt. Gita Pai, will be retiring on 30th June, 2026. The Medical Trust had recommended her reappointment from 1st July, 2026 to 30th June, 2029 and also forwarded her consent letter to continue as Trustee, if re-appointed. The Managing Committee accepted this recommendation in its meeting held on 14th June, 2026 and recommends the same for ratification by the General Body.

Further, the Trust, vide its letter dated 4th August, 2026, informed that one of their Trustees, Shri Anant P. Pai, whose term expired on 30th June 2026, had opted not to continue in the position. The Trust, in its meeting held on 2nd August, 2026, had proposed to appoint Dr. Ajit Gunjekar as a Trustee in his place from 1st September, 2026 to 31st August, 2029. The Managing Committee accepted this recommendation in its meeting held on 9th August, 2026 and recommends the same for ratification by the General Body..



GOWD SARASWAT BRAHMAN SABHA, MUMBAI.

91st ANNUAL REPORT

Dear Members,

The 91st Annual Report, together with the Audited Statement of Accounts for the financial year 2025-2026, is presented hereunder.

PART A – TRUSTEES, MANAGING COMMITTEE AND MEMBERS

1. THE MANAGING COMMITTEE

Presently, the Managing Committee comprises of 27 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 9th November, 2025, 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	10	1	-	11
2	Shri Bharat S. Kini	10	1	-	11
3	Smt. Bina N. Shenoy	7	4	-	11
4	Smt. Prathima P. Pai	3	8	-	11
5	Smt. Anuradha S. Shenoy	6	5	-	11
6	Dr. Anita G. Shenoy	10	1	-	11
7	Smt. Prafulla P. Shenoy	5	6	-	11
8	Shri Uday V. Malya	10	1	-	11
9	Shri Girish G. Pai	8	3	-	11
10	Ms. Anita N. Nayak	10	1	-	11
11	Smt. Mohini M. Hegde	8	3	-	11
12	Shri Amit Shanbaug	5	5	1	11
13	Smt. Divya M. Hegde	4	7	-	11
14	Shri S. D. Shenoy	7	4	-	11
15	Smt. Amita A. Kini	8	3	-	11
16	Shri Damodar B. Mallya	9	2	-	11
17	Shri Ullal Sudhakar Mallya	3	7	1	11
18	Smt. Suchitra D. Sukhthankar	7	4	-	11
19	Smt. Sai Prabha S. Kamath	7	4	-	11
20	Shri Premanand G. Shanbhag	7	4	-	11
21	Ms. Priyanka Dilip Pai	7	4	-	11
22	Shri Ravindranath Gadiyar	9	1	1	11



Sr No	Name	Meetings Attended	LOA Granted	Absent	Total
23	Smt. Shanteri N. Nayak (co-opted on 09/11/2025)	6	4	1	11
24	Smt. Mangala .R.Prabhu (co-opted on 09/11/2025)	6	4	-	10
25	Smt. Shilpa (Chitra) S. Kamath (co-opted on 14/12/2025)	3	6	-	9
26	Smt. Prafulla P. Rau(co-opted on 10/05/2026)	2	2	-	4
27	Ms. Gahana G. Acharya (co-opted on 09/08/2026)	1	-	1	2

2. NEW MEMBERS

During the year under review, 16 Patrons and 40 Life Members were enrolled as members of the Sabha. Total number of Members enrolled up to 31.3.2026 are 3576. A list of the Members admitted as Patrons / Life Members from 1st April, 2025 to 31st March, 2026 is given elsewhere in this Report.

PART B – SOCIO - CULTURAL INITIATIVES

3. PROGRAMMES/CONTESTS HELD DURING THE F Y 2025-2026

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) BHAKTI NATYA TARANG HELD ON 26TH JULY 2025

The Sabha's much-awaited programme, Bhakti Natya Tarang, a unique blend of Natyasangeet and Bhaktigeet, was held on 26th July 2025 at Wadala, Mumbai. This year marked the 8th edition of this musical offering.

The audience was treated to evergreen Natyasangeet rendered in the melodious voices of Smt. Sharanya Shenoy, Kum. Brahmi Shenoy and Shri Dayakar Bhat before the intermission. The vocalists were ably supported by Shri Ritikesh Dalvi on Pakhawaj, Shri Tanay Rege on Tabla, Smt. Shubhada Gaikwad on Harmonium and Shri Ravindra Shenoy on Manjira. Weaving these songs deftly and engaging the audience with relevant trivia was the anchor for the evening, Kum. Dhanya Prabhu.

A small refreshment break was taken, after which the audience enjoyed some famous Marathi bhajans and Kannada dasapadas. During this intermission, Sabha President, Shri Laxmikant Prabhu, called upon renowned harmonium exponent, Pandit Sudhir Nayak, to felicitate the Sponsor and Co-sponsors.

Shri M. Prakash Hegde was the main sponsor, and the co-sponsors were Shri Anil Kamat (in memory of his father, Late Shri R.L. Kamat) and Shri Ganesh Shanbhag of SMS Financial Services Pvt Ltd. Venue support was provided by Shri Gokarn Parthagali Jeevotham Mutt, Shri Ram Mandir Wadala. G.S.B. Sabha, Mumbai, is thankful to all for the generous and warm response. The four-hour programme left the audience wanting more!

B. 92ND FOUNDATION DAY CELEBRATED ON 17TH AUGUST 2025

The Sabha celebrated its 92nd Foundation Day on 17th August 2025 with a vibrant and inspiring event at Vidyadhiraj Hall, Shri Ram Mandir Complex, Wadala. The celebration was graced by



distinguished personalities. Shri Ganesh Shanbhag, Founder and CEO of SMS Financial Services Pvt. Ltd., was the Chief Guest, and Wing Commander (Retd.) Shri Sanjeev Pai was the Guest of Honour (GOH).

The highlight of the evening was the presentation of merit certificates and books to 66 outstanding students across various academic levels—Std. X, Std. XII, Graduation, Post-graduation, and a wide range of professional courses, including CA, CFA, MBBS, and MBA—who excelled during the academic year 2024–25. Their applications underwent a rigorous review process to ensure eligibility. Top scorers in each category received a silver medal, generously sponsored by Smt. Jayashree Ramesh Shenoy. The selected books for this year's awardees were *You Can Win* by Shiv Khera and *Atomic Habits* by James Clear. Recognising budding artists who contributed artwork to the Sabha's quarterly newsletter, *Voice of GSB*, the Sabha also presented the GSB Promising Talent Awards. Young talents received an age-appropriate book—*The Magic of the Lost Temple* by Mrs. Sudha Murty or *Atomic Habits* by James Clear—sponsored by Smt. Suchitra Sukhthankar, Sabha Committee Member.

In his address, Chief Guest Shri Ganesh Shanbhag urged the awardees to pursue excellence in education, seize opportunities for further studies, and remain focused on their goals. He encouraged them to dream big, quoting Einstein: "If it is in your mind, it can be done." The GOH, Wing Commander (Retd.) Sanjeev Pai highlighted the need for self-discipline in daily life and the importance of living by the core values embedded in religion and culture. Sabha President Shri Laxmikant Prabhu concluded the evening by summarising the key takeaways. He highlighted the importance of "attitude" among youth, briefed the audience on the Sabha's upcoming initiatives, and reinforced the need for cultural and community engagement for both personal and collective growth. He appealed to all GSB members to contribute to the Sabha's efforts, thereby strengthening community welfare through collective action.

The evening ended with a vote of thanks to the Chief Guest, GOH, and sponsors. This was followed by the singing of the National Anthem, a group photograph, and a delicious platter of snacks sponsored by Smt. Shanteri Nayak of Café Mysore. Over 150 attendees left with a renewed sense of pride, satisfaction, and commitment. The Sabha also expressed gratitude to the Wadala Mutt Committee for providing venue support.

The merit awardees felicitated on this occasion were as under :

S.No	Name	Course of Studies	Year of Passing	Percentage / CGPA etc
1	Kamat Srishti Raghav Vani	S.S.C.	2025	95.20%
2	Shenoy Rugved Chetan Sujata	S.S.C.	2025	93.40%
3	Bhatt Swadha Anant Archita	S.S.C.	2025	92.40%
4	Pai Ankita Vijaykumar Deepa	S.S.C.	2025	92.20%
5	Bhat Anisha Anil Veena	S.S.C.	2025	91.40%
6	Bhatt Swaha Anant Archita	S.S.C.	2025	91.40%
7	Joshi Anika Ajay Yogini	I.C.S.E. Std X	2025	96.20%
8	Prabhu Diya Yogesh Yashita	I.C.S.E. Std X	2025	95.00%
9	Bhat Manan Santosh Mamta	I.C.S.E. Std X	2025	95.00%
10	Kamat Rudra Maharudra Daya	I.C.S.E. Std X	2025	94.83%
11	Nayak Maithili Gopalkrishna Ashwini	I.C.S.E. Std X	2025	94.60%



S.No	Name	Course of Studies	Year of Passing	Percentage / CGPA etc
12	Nayak Anagha Raghuvveer Sushma	I.C.S.E. Std X	2025	92.00%
13	Pai Nidhi Ananth Sampada	I.C.S.E. Std X	2025	91.00%
14	Prabhu Aditi Vijay Surekha	HSC Arts	2025	90.83%
15	Bhat Pratham Vijendra Vaidehi	HSC Commerce	2025	90.83%
16	Bhat Ruchita Ravindra Radhika	HSC Commerce	2025	90.33%
17	Rao Aaryan Vivekananda Shradha	HSC Commerce	2025	88.20%
18	Kamath Lavanya Madhav Pallavi	HSC Commerce	2025	85.83%
19	Pai Harshita Vijayanand Varsha	HSC Commerce	2025	84.83%
20	Pai Mudra Shailendra Archana	HSC Commerce	2025	83.30%
21	Shenoy Sanika Sandeep Radhika	HSC Science	2025	94.40%
22	Koppiker Rohan Nilesh Vidya	HSC Science	2025	90.50%
23	Shanbhag Asmi Ajit Geeta	HSC Science	2025	90.17%
24	Pai Amey Rajesh Shanteri	HSC Science	2025	89.50%
25	Divekar Shailey Shailendra Sharvari	CBSE Commerce	2025	81.20%
26	Samagod Sushil Suhas Anita	CBSE Science	2025	94.40%
27	Kamat Soham Subodh Siddhi	ISC Commerce	2025	93.00%
28	Kini Pooja Prashant Deepa	ISC Commerce	2025	89.60%
29	Nayak Sahil Gurudatt Ashwini	IGCSE Science	2025	93.00%
30	Pai Anushka Vijaykumar Deepa	B.A.	2025	CGPA 8.19
31	Bhat Chitra Harendra Suneeta	B.A.	2025	80.50%
32	Kamat Shalaka Sanjay Lalita	B.Com	2025	SGPI 9.8
33	Bhat Sridevi Harish Shreya	B.Com	2025	CGPA 8.85
34	Baliga Shrinidhi Damodar Divya	B. Sc. (Biology)	2025	89.00%
35	Shenoy Anand Mohan Anitha	B.Sc. Information Technology	2025	78.20%
36	Shenoy Sharada Shashidar Gauri	B.Sc.Computer Science	2025	86.88%
37	Kamat Rituja Nilesh Varsha	Bachelor in Product Design	2024	Distinction
38	Naik Keerthan Srikanth Manju	BHM (Bachelor in Hotel Management)	2025	87.00%



S.No	Name	Course of Studies	Year of Passing	Percentage / CGPA etc
39	Pai Aditya Bhagwant Aarti	B. Tech in Information Technology	2025	86.30%
40	Shenoy Adithya Ramesh Riya	B.E. in Computer Engineering	2024	81.08%
41	Pai Aditya Vishnu Vrinda	B.E in Artificial Intelligence and Data Science	2025	79.19%
42	Shenoy Bina Trivikram Kishori	M.A.	2024	82.35%
43	Shenoy Sangita Santosh Pooja	M.Com.	2025	84.32%
44	Shenai Seema Sudhir Saroja	M.Sc.	2025	86.33%
45	Naik Sumedh Milind Manasi	M.Sc.	2024	66.00%
46	Shanbhag Ruchi Babu Puja	M.Sc.	2025	CGPA 9.09
47	Shanbhag Rishabh Ganesh Suchitra	Master of Science	2024	CGPA 4.8/5
48	Rao Harini Dhanendra Jayalaxmi	M. Tech	2024	CGPA 9.95
49	Prabhu Swathi Sachindra Savitha	C.A.	2025	70.67%
50	Prabhu Ashwin Jayendra Asha	C.A.	2025	58.00%
51	Kamath Sudeep Sudarshan Saiprabha	C.F.A.	2025	PASS
52	Prabhu Omkar Narshiv Vidya	M.B.A.	2025	86.00%
53	Shanbhag Rishabh Ganesh Suchitra	M.B.A.	2024	Distinction
54	Shanbhag Omkar Arun Akshata	M.B.A.	2025	70.00%
55	Prabhu Kunal Nitin Pratima	M.B.A.	2024	87.60%
56	Kamath Araminta Satish Anita	Masters in International Management	2025	84.00%
57	Pai Nidhi Manjunath Jyothi	Masters of Management (MMS)	2025	CGPI 8.77
58	Pai Anannya Rajesh Shanteri	MBBS	2025	74.64%
59	Prabhu Smita Rajesh Neeta	Masters of Physiotherapy -Obstetrics and Gynaecology	2025	GPA 8/10



S.No	Name	Course of Studies	Year of Passing	Percentage / CGPA etc
60	Kamath Shruti Shantaram Shilpa	Doctor of Occupational Therapy (OTD)	2024	GPA 4/5
61	Baliga Kedar Suresh Shalini	C.P.A.	2024	Pass

The GSB Promising Talent Awardees were :

S.No	Name of Child	Age
1	Sanmika Rao	6
2	Mukund Kamath	8
3	Kanishk Kini	8
4	Navya J. Prabhu	10
5	Harshit J. Prabhu	13
6	Shravan Suresh Nayak	14
7	Srivarna Jois	15
8	Vedika Rajesh Kamath	15

C. PHOTO CONTESTS ON FACEBOOK DURING 2025-26

This year, the Sabha held three 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, with contestants from Amritsar, Haryana, Singapore, and even the US.

- a) **JANMASHTAMI FACEBOOK PHOTO CONTEST** from 6:00 PM, 15th August 2025, to 9:00 PM, 17th August 2025. Our Facebook page was beautifully adorned with pictures of our beloved Krishna's shringar and the traditional GSB feast of laddoos and panchkadai. We are sure these celebrations will inspire many more to observe the festival with grandeur in the years to come.

The winners of the Choodi Pooja contest were:

First Prize : Shri Arjun Padiyar, Udupi

Second Prize : Smt. Shantala Prabhu, Singapore

- b) **VAINA POOJA CONTEST** was held from 9:00 AM, 26th August 2025, to 9:00 PM, 28th August 2025. The Sabha's page came alive with vibrant images of coconuts adorned as little Gauris, with glowing diyas radiating the spirit of saubhagya and abundance.

First Prize : Smita Nayak, Chembur

Second Prize : Samiksha Srinath Kamath, Bhayander

- d) **TULSI POOJA, OR TULSI VIVAH CONTEST**, a tradition celebrated for aeons in our GSB culture, symbolises the divine union of Tulsi and Shaligram (Lord Vishnu). It also marks the beginning of the sacred wedding season. To keep our cherished GSB traditions alive, the Sabha organised the Tulsi Pooja Facebook Photo Contest from 2nd to 4th November 2025. Participants shared exquisite photographs of their lovingly adorned Vrindavans, beautifully decorated with flowers, ornaments for Tulsi, rangoli, and traditional prasada such as Gaud Poha and Panchkadai. The warm glow of intricately decorated earthen diyas added a natural, serene luminescence to the ambience.

Though all entries were vibrant and captured the essence of our culture with great devotion, two stood out and were selected by our judge, Shri Venkatray Malliya, for their



creativity and adherence to the guidelines:

- Smt. Shantala Prabhu, Singapore
- Smt. Bhuvneshwari Shenoy, Faridabad

The winners were requested to share their email IDs with the Sabha and were subsequently awarded GSB Sabha-sponsored Amazon gift vouchers.

The Sabha extends heartfelt thanks to all participants and requests all members to continue supporting and participating in the Sabha's contests and events, strengthening the legacy of our rich GSB traditions. We also extend our gratitude to the judges of the contests. Shri Venkatray Mallya from Mangalore, an avid wildlife photographer with a keen eye for aesthetics in rituals, judged the Janmashtami Contest. Smt. Gautami Acharya, wife of Shri Govind Acharya, the Chief Priest of Sri Ram Mandir, Wadala, who is well-versed in our culture and traditions, judged the Vaina Pooja Contest. Sabha sincerely thanks both for taking the time from their busy schedules.

D. ADHYATMIK PROGRAMME HELD ON 10TH JANUARY 2026

The annual Adhyatmik programme of the Sabha was successfully conducted on Saturday, 10th January 2026, at the I.M. Pai Hall, Sujir Gopal Nayak Memorial Kreedha Mandir.

The evening commenced with soulful and melodious bhajans rendered by the Mahila Shakha Bhajan group under the able leadership of Smt. Maya Nayak, setting a devotional and serene atmosphere. This was followed by an enlightening discourse on the Chatur Shloki Bhagavad Gita by our esteemed speaker, Shri Vikram Bhat. Founder and Owner of Kiara Jewellery, a company associated with reputed international brands, Shri Vikram Bhat is an alumnus of Sydenham College and holds an MBA from the S.P. Jain Institute of Management, reflecting his strong academic and entrepreneurial background. His discourse beautifully elucidated the four shlokas, revered as the very essence of the Bhagavad Gita, highlighting the nature of the Supreme and the path of devotion. An engaging interactive Q & A session followed the discourse, after which a vote of thanks was extended to the speaker, founder sponsor, co-sponsors, and sevadars. The evening concluded with all attendees enjoying an upvaas-appropriate dinner, bringing to a close a truly fulfilling and memorable event.

This programme is financially supported by an endowment established by Late Smt. Sanjivi Bhat and supported by anonymous co-donors. The programme also received financial support from generous sevadars.

E. SENIOR CITIZENS' PICNIC ON 1ST FEBRUARY 2026

On 1st February 2026, more than 100 lively and spirited seniors embarked on a spiritual journey to our very own Balaji Temple, Vashi; Balaji Temple, Nerul; and ISKCON, Kharghar. They set off in two buses, generously sponsored by Smt. Roopa and Shri Vishnu Prabhu. The journey commenced with a divine invocation, and the air soon filled with nostalgic melodies of old Hindi film songs and soul-stirring bhajans, setting the perfect tone for the day ahead.

Upon arrival at Balaji Temple, Vashi, a puja on behalf of the Sabha was performed with full participation, followed by a wholesome and energising breakfast. The next stop was the majestic Balaji Temple at Nerul, a replica of the Shree Balaji Temple, Tirumala, followed by a visit to the iconic ISKCON temple at Kharghar.

After the divine tour, the hungry participants were treated to a sumptuous lunch at Balaji Temple, Vashi, where all engaged in soulful conversations and bonding. The lunch was followed, not by a siesta, but by fun and games, with the seniors participating enthusiastically. The post-lunch session was packed with light-hearted group games, a ramp walk, and a music and dance session featuring all participants. The group games were carefully selected to ensure



full participation. They led to bursts of carefree laughter, creating an atmosphere of joy and camaraderie. With hearts full and spirits uplifted, the seniors boarded the buses, carrying home fond memories of a day well spent together.

F. NEW DEV MANTAP INAUGURATED IN SABHA OFFICE ON 21ST MARCH 2026

In a heartwarming ceremony, Shri Saiprakash Nayak and Smt. Maya Nayak, from the family of Late Shri A. Rama Nayak, an iconic name in Mumbai's Udupi cuisine tradition, offered a new dev mantap for Vitthal-Rakhumai, the revered Ishta Devata of the G.S.B. Sabha, Mumbai. The ceremony was held on Saturday, 21st March 2026, at the Sabha office at Shreenidhi, Matunga, reflecting the family's enduring commitment to faith, community, and heritage. Shri A. Rama Nayak's contributions to the GSB community are well known, and his legacy continues to guide and inspire; the Krishnarpan ceremony performed by Shri Saiprakash and Smt. Maya Nayak marked a meaningful continuation of this philanthropic journey. The occasion was attended by close family members, including his son Shri Satish Nayak; grandsons Shri Ravi Gadiyar and Shri Shashant Nayak; granddaughter Smt. Rajani Mallya, and granddaughters-in-law Smt. Rupa Nayak and Smt. Chandrika Kamath.

Also present were Smt. Gita Pai, Trustee of the Sabha, along with Managing Committee members of the Sabha and its Mahila Shakha, and other guests. The pooja and archana were conducted by Vaidik Prashant Bhat. The atmosphere was filled with devotion as bhajan seva was offered to Vitthal-Rakhumai. Smt. Gita Pai and Sabha President, Shri Laxmikant Prabhu felicitated Shri Saiprakash and Smt. Maya Nayak with an idol of Vitthal-Rakhumai brought from Alandi. The ceremony concluded with refreshments thoughtfully arranged by the Nayak family, bringing the gathering to a close in a spirit of gratitude and quiet celebration. Shri A. Rama Nayak's name remains synonymous with Udupi cuisine in Mumbai, but beyond that, it stands for service and devotion. His family's continued dedication is a fitting tribute to that legacy. The G.S.B. Sabha, Mumbai, is fortunate to have such committed members, and this new dev mantap will serve as a lasting symbol of their faith and tradition.

G. SNEH MILAN PROGRAMME HELD ON 29TH MARCH 2026

The Managing and Mahila Shakha Committees of G.S.B. Sabha, Mumbai, jointly presented a Community Get-together 'Sneh Milan' programme on Sunday, 29th March 2026, at the Pracharya B.N. Vaidya Sabhagriha in Raja Shivaji Vidyalaya, Dadar, Mumbai. Shri Shashikant Shanbhag, Founder Director, Galaxy Surfactants, was the Chief Guest.

The cultural programme was a mesmerising all-women G.S.B. Sabha production of the Konkani fictional musical drama 'Dev Ghara Ailo', showcasing the life of Sant Tukaram Maharaj and his wife Avali. Smt. Bina Shenoy's concept and direction brought this 60-minute musical masterpiece to life, with Smt. Prathima Pai, Smt. Gautami Acharya, Smt. Jaya Kamat and Smt. Radha Vikram Bhat delivering captivating performances. Soulful bhajans and impressive stage presence left the audience spellbound. The cast was supported by Malu Gaonkar (Paypeti), Ashok Shinde (Tabla), Ritikesh Dalvi (Pakhawaj) and Ravindra Shenoy (Percussions). Music support and coordination was by Pt. Sudhir Nayak, on the sound console was Ms. Gahna Acharya, lights by Shri Damodar Mallya and background score mixing by Shri Ajay Ginde.

Awards were presented as follows:

- a) The K.M. Kamath Memorial G.S.B. Sharada Sanman Puraskar (Founder Sponsor: Shri K.M. Kamath family) to Vidhyavachaspati Pt. Narasimha Acharya, Mangaluru, an eminent scholar of Vedic texts, rituals, philosophy, culture, and sacred teachings.
- b) The Smt. Vatsala Shenoy Memorial G.S.B. Mahila Udhyaamee Puraskar (Founder Sponsor: Smt. Sadhana and Shri Sunil Shenoy, USA) to Dr. Ushaprabha N. Nayak, Mangaluru, for her entrepreneurial spirit in establishing a group of educational institutions of repute.



- c) The G.S.B. Dhanavantri Puraskar (Founder Sponsor: Smt. Suman and Dr. R.N. Kini) to Dr. Sadanand Vinayak Nadkarni, former Dean of L.T.M. Medical College and an eminent doctor, for his yeoman and selfless services to the medical fraternity.
- d) The newly instituted G.S.B. Tejaswi Yuva Puraskar (Founder Sponsor: Family of Late Dr. V.R. Prabhu) to Sqn. Leader Reshmi Bhat, Kochi, an accomplished engineer serving in the Indian Air Force.
- e) The Dr. B.M. Acharya Memorial G.S.B. Jeevan Gaurav Puraskar (Founder Sponsor: Dr. B.M. Acharya Memorial Trust) to Shri Pradeep Pai, Managing Director, Hangyo Ice Creams, Mangaluru, for his outstanding contributions in setting up a fully integrated ice-cream business, a brand at a national level and his contributions to various industry and non-government organisations.

Over 400 attendees enjoyed a traditional Konkani dinner followed by a generous helping of Hangyo ice cream sponsored by Shri. Pradeep Pai. The programme was sponsored by Platinum Sponsor M. Prakash Hegde, Gold Sponsor SMS Financial Services, Silver Sponsor Tazo Natural Home Cleaners, and Support Sponsors NKGSB Co-op. Bank and the M.V. Kini family. Venue support was received from the 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) We have revived Matrimonial Information Service, at our Sabha office on the 4th Saturday of every month, from 4:00 p.m. to 6:00 p.m. Alliance seekers are requested to contact the Sabha Office at least a day in advance during office hours to confirm their visit.
- 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 85th, 86th and 87th '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 9th August, 2025. New jannuves, blessed by Pandurang Bhat maam, were distributed at Sabha office from 8 a.m. onwards on that day.
- b) The Sabha's Annual Puja at Walkeshwar took place on January 4, 2026.
- c) The weekly bhajan seva were offered on Tuesdays in the Sabha office by the Mahila Shakha Bhajan Group.
- d) Our Mahila Shakha's Bhajan group rendered Bhajan seva on the following occasions at different venues :
 1. 30th March to 6th April 2025: During Rama Nama Japa yajna at Wadala Ram Mandir
 2. 12th April 2025: During Palki Utsav on account of Hanuman Jayanti at Wadala Ram Mandir
 3. 19th May 2025: During Swamiji's camp at Walkeshwar Kashi Math
 4. 31st May 2025: During the annual pooja of the Sabha at Walkeshwar Kashi Math



5. 6th July 2025: Ashadi Ekadashi Ekka Bhajan at Ram Mandir, Wadala
6. 9th July 2025: Wadala Ram Mandir during Swamiji's camp
7. 30th July to 5th August 2025: Bhajan Saptah in Walkeshwar (4-6 pm pali)
8. 21st August 2025: Kavle Mutt during Swamiji's Chaturmas
9. 29th August 2025: GSB Seva Mandal Ganpati, King's Circle
10. 4th September 2025: Wadala Ram Mandir during Ganpati celebrations
11. 24th September 2025: Balaji Mandir, Vashi, during Navratri
12. 25th October 2025: Bhajan in Gokul Temple, Sion, on account of Tulsi Pooja
13. 28th November 2025: Bhajan at Kreeda Mandir during Durga Namaskar held by Mahila Shakha
14. 1st December 2025: Ekka Bhajan at Kurla Balaji Temple held on Gita Jayanti day on account of Margashirsha Ekadashi
15. 10th January 2026: At Kreeda Mandir, Matunga, on account of the Adhyatmik Programme of the Sabha.
16. 17th February 2026: At Shri Kashi Math, Walkeshwar, on account of Swamiji's visit.
17. 19th March to 27th March 2026: At Sri Ram Mandir, Wadala, on account of Ram Navami festival.

6. SPORTS ACTIVITIES

A. 14TH EDITION OF V.R. SHENOY MEMORIAL INTER-GSB CRICKET TOURNAMENT HELD ON 11TH JANUARY 2026

There was great thrill and excitement on Sunday, 11th January 2026, at the GSBS Sports Club (King's Circle) grounds, where the 14th edition of the V.R. Shenoy Memorial Inter-GSB Cricket Tournament was held. The event is supported by an endowment established by Shri Sunil Shenoy, USA, son of Late Shri V.R. Shenoy. The tournament also received sponsorship support from Saraswat Co-operative Bank. The Chief Guest for the inauguration was Shri Sandeep Vichare, recently elected Apex Council Member of the Mumbai Cricket Association (MCA) and a Senior Manager with Mumbai Mahanagar Gas. Ten dynamic teams with impressive talent played thrilling matches filled with memorable moments. The games were played with high energy and intense competition. The fast-paced limited-overs matches, officiated by qualified umpires and supported by an official scorer, ensured exciting action and quick results. The tournament also showcased a unique blend of young talent displaying their skills at their best. Live commentary, along with fan-engagement activities and a large community turnout, kept everyone entertained. The final, played between Andheri XI and Dahisar XI, was a seesaw battle of skill and stamina, with Andheri XI emerging victorious by 8 wickets. Rohan Nayak from GSB Andheri won the Best Batsman and Best Fielder awards, while Chirag Nayak, also from GSB Andheri, was named Best Bowler as well as Player of the Tournament. The evening prize distribution function was graced by Shri Satish Rama Nayak, Shri Prashant Puranik, and Shri Ashok Hegdekar. Trophies, medals, and cash prizes were awarded across various categories.

B. M.R. PAI MEMORIAL CARROM TOURNAMENT FOR THE PHYSICALLY CHALLENGED HELD ON 25TH JANUARY 2026

Some days leave a mark without trying to. This year's Bank of Baroda sponsored M.R. Pai Memorial Carrom Tournament for the Physically Challenged was one of those days. Close to 160 participants took part in the tournament which was organised by the Sabha at the GSB Sabha Sports Club at King's Circle. This year, a new category for the partially blind was introduced. Watching these players compete was a reminder of the effort behind every move. They played



with focus and patience, relying on memory, touch, and concentration. Their confidence added a quiet strength to the atmosphere. The convenors for the tournament were Shri Bharat Kini, Vice-President of G.S.B. Sabha, Smt. Amita Kini, President of Mahila Shakha and GSB Sabha's managing committee member Shri Amit Shanbaug. They were present throughout the day and ensured that everything moved smoothly.

The opening ceremony was conducted by the chief guest, Shri Abhay Hadap, former treasurer of Carrom District Association and former secretary of Mumbai Cricket Association. The closing ceremony was held in the presence of Shri Jadi Shankar Varma, Chief Manager of Bank of Baroda, Bhau Daji Road Branch, who was the Chief Guest for the evening. He presided over the distribution of prizes and certificates. While winners, first runners-up, and second runners-up were recognised, he remarked that everyone who took part was a winner.

- C. GSBS Sports Club is now the proud owner of a new power roller.** This new equipment will enable the groundsman to roll the wickets quickly and effortlessly, ensuring better playing conditions. The roller was commissioned on Saturday, 28th March 2026 in the presence of Shri. Ravi Gadiyar, Managing Committee member and former Ranji Trophy player representing Mumbai

D. 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:

- Educational Assistance.
- Medical Aid for hospitalization/surgeries.
- 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.
- Support to non-senior widows / single mothers / divorcees / separated women facing distress for her day-to-day living.
- 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. 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. 2025-26 was Rs., as under :

School Students	54 students	: 2,85,000
College Students (upto graduate level)	49 students	: 2,50,000
Post-graduates, professionals etc.	23 students	: 1,87,500
Total	126 students	7,22,500



2. G.S.B. HIGHER EDUCATION AID FUND

(Principal Sponsor and Donor : Shri Gurbur Dattananda Bhat)

This fund was set up in FY 2017-2018 from the funds bequeathed by Shri Gurbur Dattananda Bhat for this purpose and is used to extend educational assistance to meritorious students pursuing professional studies from anywhere in India. This is the only charitable initiative of the Sabha where benefits are extended to students from outside Mumbai as well. Disbursements from this Fund started from Academic Year 2018-2019 and this was the eighth year of disbursement. Total amount disbursed in F.Y. 2025-26 was Rs. 12,12,000/- as under :

Amt. in Rs.

Course of Study	Boys		Girls		Total	
	Number	Amount	Number	Amount	Number	Amount
B.Ed.			2	42,000	2	42,000
Cardiac Care Technology			1	50,000	1	50,000
Engineering	18	5,79,000	13	3,93,000	31	9,72,000
Medicine	1	50,000			1	50,000
Nursing			1	10,000	1	10,000
Physiotherapy			1	50,000	1	50,000
Renal Replacement Therapy & Dialysis Technology			1	38,000	1	38,000
Total	19	6,29,000	19	5,83,000	38	12,12,000

8. SENIOR CITIZEN WELFARE

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

1. G.S.B. 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 64 beneficiaries were provided assistance of Rs. 7,12,000/- from this Fund in F.Y. 2025-26.

The Sabha is also facilitating the stay of a senior citizen at Shantikunj Sevasharam, Panvel, from this Fund and an amount of Rs. 45,000/- was disbursed from this Fund for that purpose in FY. 2025-26.

2. G.S.B. 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. 2025-26, 38 beneficiaries were disbursed total assistance of Rs. 6,48,403/- 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 2026 marks the 64th 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. 8,49,657/- was applied by the Sabha for this purpose in F.Y. 2025-26. Presently 40 senior citizens are covered for this benefit.

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. 2025-26, we gifted them a Steel Dabba set and Diwali sweets

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 Gulpur 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. 2025-26, 19 beneficiaries were extended total medical aid of Rs. 5,37,000/- collectively from both these Funds.

10. G.S.B. SAHODARI FUND

This Scheme was 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.

13 Sahodaris received benefits of Rs. 3,07,132/- from the Fund in F. Y. 2025-26.

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.

Two applicants were disbursed Rs. 25,000/- each from this Fund in FY 2025-26

PART D – ACCOUNTS

12. **ACCOUNTS**

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

	(Rs. In lakhs)	
	2025-2026	2024-2025
INCOME		
a. Interest Income	42.20	40.12
b. Donations Received	31.10	35.21
c. Hall Booking Charges Received	1.90	1.74
d. Income from Sports Activities	16.67	20.21
e. Income from Advertising, Programme Collection etc.	16.27	16.10
TOTAL INCOME (A)	108.14	113.88
EXPENDITURE		
a. Property Expenses	3.99	6.79
b. Establishment Expenses	13.40	14.48
c. Expenditure on Trust Objects	74.77	63.52
d. Depreciation	1.60	1.43
e. Contribution to Charity Commissioner Public Trust Fund	1.49	1.63
TOTAL EXPENDITURE (B)	95.25	87.85
SURPLUS/(DEFICIT) (C = A-B)	12.89	25.53
Less : Transferred to funds (Net) (D)	14.97	25.94
NET SURPLUS/(DEFICIT) (E=C-D)	-2.08	-0.40
Less : Amount Allocated (F)		



1. To GSB Senior Citizen Adhaar Fund – Grocery		5.00
I & E SURPLUS/(DEFICIT) (G=E-F)	(2.08)	-5.40
Investments at year end	686.50	657.01
Total Assets at year end	786.51	757.98
Total Endowment Funds at year end	549.43	532.54
Total Non-Endowment Funds at year end	172.40	157.89

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. 74.77 lakhs vis-à-vis Rs. 63.23 lakhs in the immediately preceding financial year and represents 78.5 % 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. 532.54 lakhs to Rs. 549.53 lakhs and non-endowment funds from Rs. 157.89 lakhs to Rs. 172.40 lakhs.
3. The investments of the Sabha as at year end were at Rs. 686.50 lakhs vis-à-vis Rs. 657.01 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 2025-26, we released the 71st, 72nd, 73rd and 74th issue of the newsletter. We increased the number of pages of the newsletter progressively and the Jan to Mar 2026 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 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:** The Sabha with a deep sense of gratitude and appreciation acknowledges the honorary audit service rendered by Shri Nitin Shrikant Prabhu, C.A.
- 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:

CA Shri Shrikant Prabhu, our Hon. Auditor who was auditing our accounts since F Y 2011-12, passed away on May 27, 2026. CA Shri Shrikant Prabhu had taken up the audit after the passing away of his father, CA Shri B. R. Prabhu, who audited Sabha accounts for six decades.

The Managing Committee acknowledges the honorary audit services offered by CA Shri Shrikant Prabhu with a deep sense of gratitude and appreciation and offers condolences to his family.

CA Shri Nitin Shrikant Prabhu, s/o Shri Shrikant Prabhu, has carried forward the family tradition and has conducted the audit of the Sabha accounts for F Y 2025-26.

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

Sd/-

Smt. Anuradha S. Shenoy

Dr. Anita G. Shenoy

Smt. Prafulla P. Shenoy

Jt.Hon. Secretaries

Place : Mumbai

Date : 5th September, 2026

**REPORT OF THE G.S.B. SABHA, MUMBAI'S MAHILA SHAKHA FOR 2025-2026****8th June 2025: 85th PARICHAY**

The Mahila Shakha successfully hosted its 85th Parichay at SLVT Temple (Vashi Balaji Mandir). The event saw a gathering of approximately 250 attendees, including registered eligible boys and girls. The event provided a platform for participants to share insights about their background, family values, and preferences. The full-day event was a grand success, supported by the excellent hospitality of the Managing Committee of Shree Balaji Mandir, who also provided a sumptuous complimentary breakfast, lunch, and tea for all attendees.

27th July 2025: SHRAVAN HALDI KUMKUM

The Mahila Shakha organised Shravan Haldi Kumkum at Vidyadhiraj Sabha Graha, Shri Ram Mandir Complex, Wadala. The highlight of the event was a Mangala Gowri performance by the Parampara Group from Dadar. Our special thanks to Smt. Amritha Girish Pai for sponsoring the Shravan Haldi Kumkum, Smt. Deepika Prabhu Shanbhag, along with Baby Anantha Anil Shanbhag, for sponsoring the Mangala Gowri performance, and Wadala Mutt for providing the venue.

3rd and 10th August 2025: GANESH IDOL-MAKING WORKSHOP

As a prelude to the Ganesh festival, the Mahila Shakha organised an eco-friendly Ganesha idol-making workshop for children and adults, conducted under the expert guidance of Sculptor & Interior Designer Shri Aditya Khedekar. Using Shaadu chi maathi (natural clay) and vegetable seeds, the idols were designed to return to the earth gracefully, sprouting life even after immersion. The event took place at the Sabha office, Matunga. Fourteen participants joined in, their ages ranging from 5 to 60 years for two Sunday afternoon sessions. We are grateful to Smt. Jayashri Rao for sponsoring snacks during the first session.

5th October 2025: ANAND BAZAAR – SEASON 2

The Mahila Shakha brought the spirit of Diwali alive with their much-awaited Anand Bazaar – Season 2, held at Little Angels School, Sion. The event was inaugurated by Chief Guest Kum. Priyanka Kamath, Founder of TAZO. Variety of stalls showcased an impressive range of products and services to suit every pocket and taste. Noteworthy among them were stalls run by Divyang entrepreneurs, offering foot massages and handcrafted bags. Reflecting a commitment to sustainability, the Mahila Shakha also hosted a dedicated stall for its home-grown pure organic compost. From handicrafts, gift items, decorative diyas, jewellery, organic beauty products, woven bags, and sarees to homemade food delicacies, there was something to captivate every shopper. The event drew nearly 200 visitors and shoppers. The valet parking facility made the experience especially convenient for families with senior citizens, while the ever-popular game of Housie brought joy to both vendors and visitors. The venue for Anand Bazaar was supported by the Management of Little Angels School, Sion. Om Shree Constructions Proprietor Shri Shrikant Maruti Prabhu, and TAZO extended their support as sponsors, while Smt. Sumana Kini sponsored the Housie prizes for the winners.

28th September 2025: NAVARATRI HALDI KUMKUM

The Mahila Shakha hosted a vibrant and devotional Navaratri Haldi Kumkum celebration at the I.M. Pai Hall, Kreedha Mandir, King's circle. The highlight of the event was Nrithya Seva, an artistic offering to Goddess Durga with classical dance. The audience was first treated to a graceful Odissi recital by Shri Krityea Narsingh Rana, a renowned exponent of the form. This was followed by a series of Bharatanatyam performances by the talented young dancers of the Soundarya Natya Kalalaya Foundation—Ms. Sruthi Murlidharan, Ms. Visakha Balaji, and Ms. Anushka Pai centred on the theme of Lord Krishna. The celebration was generously sponsored by Smt. Roopa Prabhu, an enterprising entrepreneur behind Lakme Salon and the



recipient of the 'Mahila Udhyaamee Puraskar' (2018) instituted by GSB Sabha, Mumbai. Smt. Sumana Kini and Smt. Suchitra Sukhtankar sponsored the gifts for the artists' felicitation. Suhasinis received their traditional vhotis and savoured a spread of delectable refreshments.

2nd November 2025: 86th PARICHAY

The Mahila Shakha held its 86th Parichay at Simha Purush Hall, Shree Mhalasa Saunsthan, Mardol, Ponda, Goa. There was a whopping response with 202 online registrations and 26 on-the-spot registrations—the highest received so far in Parichay. During the lunch break, Amchigele Jevan as well as Ekadashi phalahaar were served, as it was Ekadashi day by Mahalsa Saunsthan. During the lunch and tea break, participants were given time to interact with suitable eligibles. We are grateful to the President, Committee Members, and Staff of the Mhalasa Saunsthan for providing the programme hall, and making the overall arrangements, including the comfortable accommodation for the Mahila Shakha team.

28th November 2025: DURGA NAMASKAR POOJA

On the auspicious occasion of Margashirsha Durgashtami, the Mahila Shakha organised a Durga Namaskar Pooja at I.M. Pai Hall, Kreedha Mandir. More than 100 devotees participated in the pooja, which was performed for the welfare of our samaj bandhavas. The pooja was performed by Yajman, Shri Daksha Rao, son of Smt. Sandhya and Shri Dinesh Rao. The blissful renditions of the MS Bhajan Group further elevated the devotional atmosphere. The ladies present offered Kumkumarchane to the Devi, and devotees of all ages participated enthusiastically in circumambulating and offering 108 Namaskars. The programme concluded with a sumptuous Ratribhajan. We extend our heartfelt gratitude to Shri Vedavyas Bhatmaam and his team, as well as all the sevedars who offered their tanu, manu, and dhana and contributed to its success.

21st December 2025: ANNUAL GET-TOGETHER

The Annual Get-Together of the Mahila Shakha was held at I. M. Pai Hall, Kreedha Mandir, Matunga. The event had two thoughtfully curated competitions—Cookery and Konkani Elocution—for lady members above 18 years of age. The cookery theme was Amchigele "Valval" and the topic for the Konkani Elocution Competition was "Annadaan hein Shresta Daan ki Vidhyadaan Shresta Daan", encouraging participants to reflect on the value of food donation versus education.

The Cookery Competition was judged by Smt. Vijaya Shenai, an expert in Amchigele cuisine, and Smt. Amita Kini, President of Mahila Shakha. The Konkani Elocution Competition was evaluated by Smt. Sudha Kamath and Smt. Savitha Joshy, both hailing from Navi Mumbai and deeply involved in social welfare initiatives and women empowerment.

Cookery Competition results

Smt. Leela Bhaskar Bhat - First Prize

Smt. Parvati M. Kamath - Second Prize

Smt. Shweta Suresh Prabhu - Third prize

Konkani Elocution Competition results

Smt. Veena Premanand Shenoy - First Prize

Smt. Nirmala Gadiyar Pai - Second Prize

Smt. Suchita Ganesh Kamath - Third prize

All winners were honoured with cash prizes by Mahila Shakha.

Adding a pleasant surprise to the programme was the auction of the saree worn by Devi during the Durga Namaskar Pooja organised by Mahila Shakha in November. The bidding began at ₹2,050 and concluded at ₹3,100.



The Annual Get-Together was generously sponsored by Shri Prakash Hegde. The cash prizes for the Cookery Competition were sponsored by Smt. Bina Shenoy, in memory of her late mother, Smt. Kishori T. Prabhu, while Smt. Sumana Kini sponsored the gifts for the judges.

The event concluded on a warm and cheerful note with hot coffee and delicious packed snacks.

16th January 2026: SANKRANTI HALDI-KUMKUM

The Mahila Shakha celebrated Sankranti Haldi-Kumkum at the I. M. Pai Hall, Kreedha Mandir, Matunga, with the highlight being a Bhajan Competition organised exclusively for the lady members of the Sabha.

The programme was graciously sponsored by Smt. Manjiri Pai Nayak, granddaughter of Late I.M. Pai and Director in the family business. The esteemed judges were Smt. Chandrika Kamath Dandekar, Vice-President, Axis Bank, and Smt. Gauri Kamath, a seasoned journalist.

The competition was conducted in two categories: Up to 60 years and Above 60 years. Musical accompaniment on the harmonium was provided by Smt. Maya Nayak, Hon. Vice-President of Mahila Shakha, and a respected Bhajan Guru. The sponsor and judges were felicitated with gifts sponsored by Smt. Sumana Kini. On this occasion, Smt. Chandrika Kamath Dandekar delivered an insightful talk on Music Therapy, sharing her experiences on the vital role of music in healing and emotional well-being. Smt. Gauri Kamath complemented this with engaging anecdotes from her own association with music.

Bhajan Competition results:

Above 60 years

Smt. Nirmala S. Pai - First Prize

Smt. Amrita Borkar - Second Prize

Smt. Kavita Bhandarkar - Third prize

Up to 60 years

Smt. Mukta Prabhu - First Prize

Smt. Rekha Shenoy - Second Prize

Smt. Asha Prabhu - Third prize

Winners received cash prizes sponsored by the Mahila Shakha. Suhasinis collected the vantis and enjoyed the refreshments.

14th February: 87th PARICHAY

There were 115 online registrations for the 87th Parichay held at the Kreedha Mandir. The event was arranged in four slots:

- Birth year 1977 to 1988 and second marriage
- Birth year 1989 to 1993
- Eligibles residing Abroad
- Birth year 1994 and later

Special seating arrangements were made in the hall for the boys, girls, and their parents.

28th February 2026: SCIENCE WORKSHOP

The Mahila Shakha organised a coordinated visit to the Tata Institute of Fundamental Research, Colaba, on the National Science Day, in which about 50 members participated. The programme, attended by participants across various age groups, aimed to introduce them to research in the field of basic sciences and encourage curiosity-driven scientific inquiry. The day's activities included audio-visual presentations, lectures, demonstrations, poster presentations, guided laboratory tours, guided garden tours, and guided



art tours. Participants were introduced to a wide range of concepts, from Black Holes, Quantum Gravity, and Quantum Entanglement to Biomolecules and Catalytic Drugs. The opportunity for face-to-face interactions with scientists, researchers, and students at TIFR was especially appreciated by the participants.

MS COMMITTEE MEETINGS

The Mahila Shakha Committee meetings are generally held once a month. In addition, special meetings are also held, if required. A total of 11 meetings were held from April 2025 to March 2026. 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 2025 to March 2026 are as under:

NAME	DESIGNATION	MEETINGS ATTENDED	OUT OF
Smt. Amita Kini	President	11	11
Smt. Maya Nayak	Vice-President	08	11
Smt. Sai Prabha Kamath	Hon. Secretary, with effect from 27 th October 2025 (Jt. Hon. Secretary upto 26 th October 2025)	10	11
Smt. Amritha Pai	Jt. Hon. Secretary, with effect from 27 th October 2025 (Committee Member upto 26 th October 2025)	07	11
Smt. Deepika Prabhu	Jt. Hon. Treasurer	11	11
Smt. Purnima Kini	Committee Member (Jt. Hon. Secretary upto 26 th October 2025)	08	11
Smt. Shanteri N. Nayak	Committee Member	06	11
Smt. Aarti Pai	Committee Member	09	11
Smt. Jayashri Rao	Committee Member	06	11
Smt. Chitra Kamath	Committee Member	03	11
Smt. Jyoti Shanbhag	Committee Member	05	11

**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.

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 scores of tobacco addicts with the help of professionally trained counselors ONLY, without resorting to drugs or nicotine substitutes.

Trust also has the **"Aarogyamidhi"** 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 "Aarogyamidhi 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, etc. 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 needs to be made about the Cancer detection Camps.

Cancer detection camps play a vital role in early diagnosis and prevention, significantly improving treatment outcomes and saving lives.

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: Only the registration charges have to be paid.

Most of the Medical equipment in each of the Centres are donated by individual well-wishers, Institutions or by Corporate Houses. This year at Unit I 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. At Unit II (Health Rakshak) two dental chairs were donated by Smt. Laxmi S. Mankekar. **Special mention has to be made of the 2D Echo machine at Health Rakshak which was donated and inaugurated by Smd. Vidyadhiraj Theerth**



Swamiji of Parthagali Mutt. As medical equipment gets 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. Similarly, the requirement of an RVG and two computers at our Dharavi unit was sponsored by Shri. Jaganath V. Prabhu. An additional need was for the Fully Automated Analyser at the Medical Trust's Pathology Unit. Shri Ramesh Shenoy and Smt. Savitha Shenoy donated in the name of his parents, Sri.P.N.Shenoy & Kusuma Shenoy

Currently, the Trust operates diagnostic services in medical/surgical consultations, pathology, radiology, dentistry, physiotherapy and many more services. Specialized services available at the Centre are:

Gastroenterologists and endoscopy surgeons on our panel perform

- Diagnostic Esophago-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

Physiotherapy has become an important remedy for many ailments. Physiocare Centre in Mahim is a big example for many suffering patients going back home with Smiling faces as it is a remedy for many pains.

Dental Care and correction which have become the most important need for a person is made available within 'Reach' at the GSBS Medical Trusts. All specialists at all centres take great care to see that the patient gets the maximum benefit with minimum sittings and minimum amounts

GSBS Medical Trust takes pleasure in celebrating World events. "Mental Health Day" "Physiotherapy Day" "Orthopedic Day" "Doctors Day" "Blood Awareness Day" and also "Organ Donation. Day". This gives a lot of interesting education to the participants.

Some good programs are organized for the benefit of the Staff members. Diwali Day, Sankranti Day, where the celebration includes sumptuous meal for the staff members and also Some good gift items are distributed to them.

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



MINUTES OF THE 86TH ANNUAL GENERAL MEETING (AGM) OF THE MEMBERS OF G.S.B. SABHA, MUMBAI HELD ON SUNDAY, 9TH NOVEMBER, 2025 AT 10 A.M. AT I.M.PAI HALL, SUJIR GOPAL NAYAK MEMORIAL KREEDA MANDIR, KING'S CIRCLE, MUMBAI 400019.

Since the required quorum was not available by 10.15 a.m., Jt. Hon. Secretary, Smt. Anuradha S. Shenoy, adjourned the meeting and the meeting was reconvened at 10.30 a.m. 31 members were present.

Smt. Anuradha S. Shenoy welcomed all the members and requested the Sabha Trustees Dr. Suhas Prabhu, and Smt. Gita R. Pai, Sabha's President, Shri Laxmikant Prabhu, Mahila Shakha President, Smt. Amita A. Kini and Jt. Hon. Treasurer, Shri Uday V. Malya to join her on the dais. She then mentioned that the Notice of the AGM was printed on Page 5 of the Annual Report and sought the permission of the General Body to take it as read.

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

Smt. Anuradha S. Shenoy, then requested Mahila Shakha President, Smt. Amita A. Kini to address the audience. Smt. Amita Kini welcomed all the guests on the dais and the members present. She briefed the members about the activities of the Mahila Shakha. She mentioned that the recently concluded Parichay, a get together of eligible boys and girls, held in Shree Mahalasha Saunthan, Mardol Goa was very well received, with 250 registrations. The compost pits were yielding good quantities of high quality manure. And the workshops for kids, Konkani cuisine competition etc was gaining good traction. She thanked the MS Team for their whole hearted support and cooperation.

Smt. Anuradha Shenoy then requested Dr. Suhas Prabhu to address the members. Dr. Suhas Prabhu applauded the good work done by the Sabha with request to further enhance the coordination between the GSB Sabha, Mumbai and the GSBS medical trust with regard to medical assistance. He appreciated the Konkani titles on every page of the Voice of GSB (VOG) magazine and also the contents in the VOG especially the cuisine, the chudi photo competition etc. He suggested that Parichay programmes be conducted in Mumbai Suburbs in coordination with other GSB Sabhas in Mumbai and Mumbai Metropolitan Regions to widen its reach and enhance its impact. He announced that GSBS Medical Trust had tied up with wholesalers for supply of medicines at a 20% discount for the benefit of the GSBS Medical Trust patients. This facility will be extended to the patients for prescription given to them by other Doctors also.

Smt Anuradha Shenoy then requested Shri Uday Malya, Treasurer, to address the audience. Shri Uday Malya welcomed guests on and off the dais and stated, that the AGM was an occasion to reflect on how far, the Sabha has been able to meet the objectives of the Trust i.e enhancing community well being. He drew the attention of the members to the two page snap shot given in the Annual Report. He briefly enumerated the performance of the social economic schemes viz, senior citizen aadhar scheme, senior citizen medical welfare scheme, distribution of grocery kits to senior citizens, medical assistance for critical illness and assistance under the newly launched Sahodari scheme. He also spoke about the cultural activities undertaken such as Sneh Milan, Bhakti Natya Tarang etc. He mentioned that all this was possible only due to the strong support from donors, sponsors, advertisers and well wishers. He briefly touched upon the corpus and non corpus funds, return on investments etc. Also reflected on what we could do more and better for enhancing community well being.

Smt Anuradha Shenoy then called upon Sabha President, Shri Laxmikant Prabhu to say a few words. Shri Laxmikant Prabhu spoke about the direct and indirect impact of the social and cultural activities and programmes undertaken by the Sabha. He spoke about the success of Parichay, identifying and showcasing 11 Tejomayis within our community. Sponsorship and validation received from our generous donors appreciating the efforts of the Sabha with a special mention of the generous donation by Shri Ulhas Kamath towards senior citizens as well as the sponsorship for the Tejomayi podcast series.



The overwhelming response to the appeal for Pitrupaksha donations. Also spoke about the forthcoming events such as Sneh Milan He assured the trustees that the Sabha will continue to ensure good governance, transparency and work within the framework of its stated objective .

The business of the AGM was then carried out, as per the agenda defined in the Notice to the meeting.

AGENDA No 1. CONFIRMATION OF MINUTES. Smt. Anuradha S. Shenoy proposed to the members that the Minutes of the 85th AGM, held on 10th November, 2024 printed on Pages 40-43 of the Annual Report, be taken as read and confirmed. The members agreed unanimously 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. 2024-2025.

Smt. Anuradha S. Shenoy informed that the Annual Report was circulated to all Members. She mentioned that there was an error on page 39 of the Annual Report where the membership number of Shri Arvindkumar .S. Prabhudesai was printed as NL 3465 instead of NL 3464. Smt. Anuradha also mentioned that 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 90th Annual Report of the Sabha be and is hereby adopted”

Proposed by Shri Satish Manel

Seconded by Shri Mohandas Pai

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 2024 to March 2025 and the Balance Sheet as on 31st March 2025, audited by Ford Rhodes Parks & Co., LLP, Chartered Accountant be and is hereby adopted”

Proposed by Shri Mohandas Pai

Seconded by Shri Satish Manel

Passed unanimously.

AGENDA No 3. TO ELECT UPTO 19 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 2 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 6 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 Bharat S. Kini
2. Smt Pratima Pai
3. Dr. Anita .G .Shenoy
4. Ms Divya. M. Hegde



5. Shri S.D.Shenoy
6. Shri Ullal Sudhakar Mallya
7. Smt. Amita Kini
8. Shri Suchitra D. Sukhtankar.
9. Ms Anita .N.Nayak
10. Ms Priyanka Pai
11. Shri Ravindranath Gadiyar

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 4th July 2025, informed the Sabha that their Trustees, Dr. Pravin Acharya and Dr Meenakashi Desai retired by rotation on 30th June 2025 and are 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 13th July, 2025, 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 86th Annual General Meeting of G. S. B. Sabha, Mumbai ratifies the appointment of Dr. Pravin Acharya and Dr Meenakshi Desai as Trustees of the G. S. B. S. Medical Trust for a period of three years from 01/07/2025 to 30/06/2028, 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 13st July, 2025.”

Proposed by Shri Damodar.B. Mallya
Passed Unanimously.

Seconded by Ms Anita.N. Nayak

AGENDA No. 5 APPOINTMENT OF HON AUDITOR FOR THE YEAR 2025-26.

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. 2025-26 also. Accordingly the following resolution was moved by Shri Uday Malya.

“Resolved that this 86th Annual General Meeting of G.S.B. Sabha, Mumbai appoints Ford Rhodes Parks & Co, LLP, Chartered Accoun.Btants (Firm Regn No 102860W/W100089) as the Hon. Auditors of the Sabha for the financial year 2025 -2026.”

Proposed by Shri K.R Bhatka
Passed Unanimously.

Seconded by Shri Girish.G. Pai

AGENDA No 6. To consider the following resolution.

6.1 Sabha President Shri Lakshmikant Prabhu explained the background and moved the following resolution:

“Resolved that approval is accorded to display the names of donors for the construction and redevelopment of Kreedha Mandir presently engraved on granite board and displayed in I. M. Pai Hall of Sujir Gopal Nayak memorial Krida Mandir on any other material such as wood or acrylic sheets and at any other location in Sujir Gopal Nayak memorial Krida Mandir, with due consideration to the safety aspects related to such display”. Members agreed and the resolution was passed unanimously.

Proposed by Smt Suchitra D. Sukhtankar
Passed Unanimously.

Seconded by Shri Mohandas Pai



7 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 86th 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 2025.”

Proposed by Ms Anita .A.Nayak

Seconded by Shri Bharat.S. Kini

Passed Unanimously.

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

“Resolved that this 86th 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 2025”

Proposed by Ms Anita.A. Nayak

Seconded by Shri Bharat.S. Kini

Passed Unanimously.

c) Shri Laxmikant Prabhu, Sabha President and Smt. Amita Kini, Mahila Shakha President, jointly moved the following resolution:

“Resolved that this 86th Annual Meeting of the General Body of G.S.B. Sabha, Mumbai, expresses its deep sense of gratitude to the Mumbai Committee of Shree Samsthan Gokarn Parthagali Jeevotham Math, Wadala, for permitting the use of its Dwarkanath Bhavan Hall, for holding its Bhakti Natya Tarang programme on July 13, 2024 and Shravan Haldi Kumkum program, conducted by Sabha’s Mahila Shakha, on August 15, 2024” and also for permitting the use of its Vidhyadiraj Hall at Shree Ram Mandir Complex for celebrating its 91st Foundation Day on 18th August ,2024.

Proposed by Smt Shanteri .N. Nayak

Seconded by Smt. Maya Nayak

Passed Unanimously.

d) Smt. Amita Kini, Mahila Shakha President, moved the following resolution:

“Resolved that this 86th Annual Meeting of the General Body of G.S.B. Sabha, Mumbai, expresses its deep sense of gratitude to Little Angels International School management for their venue support for conducting the Anand Bazaar, an exhibition cum sale organized by Mahila Shakha on 16th February 2025.

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. Shri Ravindranath Gadiyar the newly inducted member thanked the Sabha for inducting him and announced a donation of Rs 25000/- toward sports activities of the Sabha

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.

Tejomayi

Season 1

Igniting Minds, Inspiring Growth



On 2nd November 2025, a day that also witnessed India's historic victory in the Women's Cricket World Cup, GSB Sabha, Mumbai, scripted a milestone of its own by launching **Tejomayi - Season 1: Igniting Minds, Inspiring Growth**, a unique video podcast series dedicated to celebrating the achievements of inspiring women from the GSB community.

Recorded at the studio of Veer Savarkar Smarak, Shivaji Park, the initiative brought together nine remarkable women whose journeys reflect courage, perseverance, excellence, and purpose. More than conversations, these were heartfelt stories of determination, resilience, and the quiet strength that inspires others to dream bigger and achieve more.

Conceived as a series of conversations with accomplished women from diverse fields, Tejomayi - Season 1 sought to answer an important question: *What does it truly take to become a Tejomayi?* Through candid conversations, viewers gained insights into the challenges, values, sacrifices, and defining moments that shaped each woman's journey.

The interviews stood out for their depth and authenticity. Every conversation was thoughtfully curated, with questions specially tailored to the interviewee's personal and professional journey. Such was the warmth and engagement of the sessions that many of the participants chose to stay back and watch the interviews of the other participants, making the experience one of shared learning and mutual admiration.

The series featured nine distinguished Tejomayis: **Dr. Veena Kamath Zaveri**, eminent Obstetrician and Gynaecologist; **Smt. Mangala Prabhu**, retired banker and Independent Woman Director; **Smt. Akshata Prabhu**, Advocate; **Smt. Roopa Prabhu**, Lakmé Salon franchise owner;

Ms. Priyanka Kamath, young entrepreneur; **Smt. Revathi Pandit**, Corporate Communications and Public Relations professional; **Dr. Ganga Srinivas Kudva**, ENT Head and Neck Surgeon and accomplished veena artiste; **Smt. Gautami Acharya**, a multi-talented achiever; and **CA Dr. Sapna Malya**, Professor with S.P. Jain Institute of Management and Research.

Scan for Tejomayi – Season 1 playlist



The vision for Tejomayi - Season 1 was brilliantly conceptualised by Shri Laxmikant Prabhu, President of GSB Sabha, Mumbai, and brought to life through the dedicated efforts of the Managing Committee members Smt. Prafulla Shenoy, Smt. Pratima Pai, Smt. Bina Shenoy, Smt. Sai Prabha Kamath, and Shri Uday Malya. Their collective commitment transformed an inspiring idea into a meaningful platform that celebrates and empowers women of the GSB community.

Released in a staggered manner across social media platforms, the Tejomayi - Season 1 podcast series continues to inspire viewers by showcasing real stories of grit, grace, and growth.

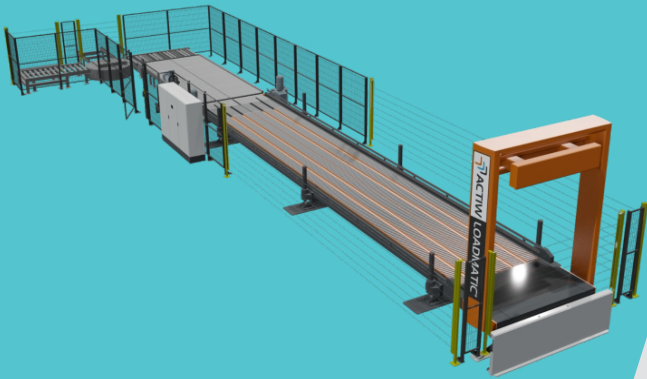
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**AUDITOR'S REPORT****TO THE MEMBERS OF GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

I have audited the attached balance sheet of Gowd Saraswat Brahman Sabha, Mumbai as at 31st March, 2026 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, 2026: 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 5, 2026

Nitin S. Prabhu
Partner
Membership No. 154591
UDIN :



**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 2026

(a)	Whether accounts are maintained regularly and in Accordance with the provisions of the Act and the Rules;	YES
(b)	Whether receipts and disbursements are properly And correctly shown in the accounts;	YES
(c)	Whether the cash balance and vouchers in the custody Of the manager or trustee on the date of audit were in Agreement with the accounts;	YES
(d)	Whether all books, deeds, accounts, vouchers or other Documents or records required by the auditor were Produced before him;	YES
(e)	Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with;	YES
(f)	Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him;	YES
(g)	Whether any property of funds of the Trust were Applied for any object or purpose other than the Object or purpose of the trust;	NO
(h)	The amounts of outstandings for more than one year and the amounts written off, if any	NONE
(i)	Whether tenders were invited for repairs or Construction involving expenditure exceeding Rs. 5000/-;	NOT APPLICABLE
(j)	Whether any money of the public trust has been Invested contrary to the provisions of Section 35;	NO
(k)	Alienations, if any, of the immovable property Contrary to the provisions of Section 36 which have Come to the notice of the auditor;	NONE
(l)	All cases of irregular, illegal or improper expenditure Or failure or omission to recover monies or other Property belonging to the public trust or of loss or Waste of money or other property thereof, and whether Such expenditure, failure, omission, loss or waste was caused in consequence of breach of trust or Misapplication or any other misconduct on the part of The trustees or any other person while in the management Of the trust;	NONE



(m)	Whether the budget has been filed in the form provided by Rule 16A;	NO
(n)	Whether the maximum and minimum number of the trustees is Maintained;	YES
(o)	Whether the meetings are held regularly as provided in such instrument;	YES
(p)	Whether the minute books of the proceedings of the meeting is maintained;	YES
(q)	Whether any of the trustees has any interest in the Investment of the Trust;	NO
(r)	Whether any of the trustees is a debtor or creditor of The Trust;	NO
(s)	Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly compiled with by the trustees during the period of audit;	NOT APPLICABLE
(t)	Any special matter which the auditor may think fit or Necessary to bring to the notice of the Deputy or Assistant Commissioner.	NONE

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

Place : Mumbai
Date : September 5, 2026

Nitin S. Prabhu
Partner
Membership No. 154591
UDIN :

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 5, 2026

Nitin S. Prabhu
Partner
Membership No. 154591
UDIN :

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	1,77,463.00		5,07,791.00
Rates, Taxes & Cesses	1,49,604.00		1,23,642.00
Water Charges	28,284.00		28,715.00
Building Repairs & Renovation	0.00		83,800.00
Insurance Premium	43,302.00		47,701.00
		3,98,653.00	7,91,649.00
TO ESTABLISHMENT EXPENSES			
Salaries, Wages & Allowances	5,72,000.00		5,33,000.00
Repairs & Maintenance	1,53,920.00		1,87,562.00
Printing & Stationery	1,07,473.00		85,149.00
Electricity Charges	1,89,237.00		2,09,741.00
Postage & Telephone	36,025.00		35,379.50
Professional Charges	0.00		88,000.00
Sundry Expenses	2,75,801.12		3,03,233.55
		13,34,456.12	14,42,065.05
TO DEPRECIATION		2,24,119.00	2,08,390.00
TO CONTRIBUTION TO PUBLIC TRUST FUND		1,49,146.00	1,63,195.00
TO AMORTIZED PREMIUM ON G-SECS		6,264.00	6,264.00
TO EXPENDITURE ON OBJECTS OF THE TRUST			
Educational	20,64,186.00		19,62,180.00
Relief Of Poverty	32,15,117.00		23,72,129.50
Religious	60,138.00		56,868.00
Sports	7,46,524.89		5,01,545.00
Social Functions & Activities Expenses	13,90,962.46		14,30,410.00
		74,76,928.35	63,23,132.50
TO AMOUNTS TRANSFERRED TO SPECIFIC FUNDS (NET) (As per Schedule 'F' Attached)		16,03,076.00	25,92,725.50
TO AMOUNT ALLOCATED U/S 11(2) OF THE INCOME TAX ACT, 1961 to GSB Senior Citizen Adhaar Fund-Grocery			5.00,000.00
TO EXCESS/(DEFICIT) OF INCOME OVER EXPENDITURE DURING THE YEAR		-2,08,116.19	-5,39,960.71
TOTAL		1,09,84,526.28	1,14,87,460.34

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 : 05-09-2026(NITIN PRABHU)
Partner
M.No. 154591



(A-1618[BOM])
FOR THE PERIOD 1st APRIL 2025 TO 31st MARCH 2026

INCOME	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.
BY INTEREST			
On Bonds	3,94,250.00		3,94,250.00
On G-Secs	18,18,364.00		18,18,364.00
On Fixed Deposits with Banks	19,35,045.00		16,56,911.93
On Savings Accounts with Banks	56,341.00		1,20,104.63
On Income tax refund	15,762.88		22,860.78
		42,19,762.88	40,12,491.34
BY SHORT TERM CAPITAL GAIN ON REDEMPTION OF MUTUAL FUNDS		54,204.00	
BY AMORTIZED DISCOUNT ON G-SECS		15,051.00	15,051.00
BY DONATIONS IN CASH OR IN KIND		31,09,531.00	35,20,754.00
BY HALL BOOKING CHARGES RECEIVED		1,90,250.00	1,73,500.00
BY ADVERTISING RECEIPTS		4,03,700.00	3,10,700.00
BY INCOME FROM OTHER SOURCES			
Sports Club Fees, Sponsorships & Ground Charges	16,66,750.00		20,21,400.00
Social Functions & Activities Receipts	8,77,642.00		9,42,453.00
Electricity Expenses & Water Charges Recoveries	2,17,733.00		2,52,864.00
Miscellaneous Receipts	14,599.40		18,115.00
		27,76,724.40	32,34,832.00
BY PATRONSHIP, LIFE MEMBERSHIP & ENTRANCE FEES RECEIVED		41,567.00	71,117.00
BY TRANSFER FROM			
Sports Pavilion Building And Office Repairs, Renovation and Extension Fund (Allocated u/s 11(2) of the Income Tax Act, 1961) representing expenditure on pavilion building repairs during the year		0.00	83,800.00
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 balance unutilized amount after expiry of five year period mandated for utilization of the amount		1,08,700.00	
BY TRANSFER FROM			
Sports Pavilion Building And Office Repairs, Renovation and Extension Fund representing depreciation on assets purchased from specific donations to the Fund		1,010.00	1,189.00
BY TRANSFER FROM			
Capital Reserve representing depreciation on office premises allotted in lieu of surrender of tenancy rights and value credited to Capital Reserve Account		64,026.00	64,026.00
TOTAL		1,09,84,526.28	1,14,87,460.34

(DR. SUHAS V. PRABHU) Trustee	(LAXMIKANT T. PRABHU) President	(SMT. ANURADHA S. SHENOY) Jt. Hon. Secretary	(SHRI UDAY V. MALYA) Jt. Hon. Treasurer
		(DR. ANITA G. SHENOY) Jt. Hon. Secretary	(SHRI GIRISH G. PAI) Jt. Hon. Treasurer
		(SMT. PRAFULLA P. SHENOY) Jt. Hon. Secretary	(MS. ANITA N. NAYAK) 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	10,56,918.72		9,85,801.72
Add : Transfer from Income & Expenditure Account			
(being Patronship, Life Membership & Entrance Fees)	41,567.00		71,117.00
		10,98,485.72	10,56,918.72
OTHER EARMARKED FUNDS			
Endowments & Other Corpus Funds			
As per Schedule 'A' attached	5,83,81,287.68		5,67,55,376.68
Other Funds & Reserves			
As per Schedule 'B' attached	1,72,40,415.47		1,57,88,616.47
		7,56,21,703.15	7,25,43,993.15
LIABILITIES			
For Expenses & Others	22,45,363.00		23,19,079.00
For Deposits	3,26,500.00		2,96,500.00
		25,71,863.00	26,15,579.00
UNAMORTIZED DISCOUNT ON G-SECS		3,03,036.00	3,18,087.00
INCOME & EXPENDITURE ACCOUNT			
SURPLUS/(DEFICIT)			
Balance as per last Balance Sheet	-7,36,125.47		-1,96,164.76
Add : Excess of income over expenditure during the year	-2,08,116.19		-5,39,960.71
		-9,44,241.66	-7,36,125.47
TOTAL		7,86,50,846.21	7,57,98,452.40

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 : 05-09-2026(NITIN PRABHU)
Partner
M.No. 154591



(A-1618[BOM])
AS ON 31st MARCH 2026

ASSETS	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.
IMMOVABLE PROPERTIES			
As per Schedule 'C' attached		40,40,226.09	41,59,717.09
INVESTMENTS (AT COST)			
As per Schedule 'D' attached		6,86,49,686.60	6,57,00,592.60
FURNITURE, FIXTURES & EQUIPMENTS			
As per Schedule 'E'		7,57,646.90	5,53,631.90
ADVANCES (Including Deposits)		12,16,330.54	11,90,031.96
INCOME OUTSTANDING			
Interest Accrued		10,86,511.20	5,46,776.80
Income Receivable		3,43,600.00	5,01,030.00
UNAMORTIZED PREMIUM ON G-SECS		1,01,154.00	1,07,418.00
CASH & BANK BALANCES			
Cash on hand	38,263.81		13,222.81
In Savings Accounts with Banks (in the name of the Sabha)			
Bank of Baroda	30,456.43		4,59,824.46
Federal Bank	16,320.11		19,327.11
IDFC First Bank	1,70,379.63		47,088.63
NKGSB Co-op Bank Ltd (FCRA A/c)	87,635.04		1,01,702.39
Saraswat Co-op Bank Ltd	3,41,381.90		1,71,724.47
State Bank of India (FCRA A/c)	15,72,013.34		18,94,282.34
Union Bank of India	1,99,240.62		3,32,081.84
		24,55,690.88	30,39,254.05
TOTAL		7,86,50,846.21	7,57,98,452.40

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

(DR. SUHAS V. PRABHU) Trustee	(LAXMIKANT T. PRABHU) President	(SMT. ANURADHA S. SHENOY) Jt. Hon. Secretary	(SHRI UDAY V. MALYA) Jt. Hon. Treasurer
		(DR. ANITA G. SHENOY) Jt. Hon. Secretary	(SHRI GIRISH G. PAI) Jt. Hon. Treasurer
		(SMT. PRAFULLA P. SHENOY) Jt. Hon. Secretary	(MS. ANITA N. NAYAK) Jt. Hon. Treasurer



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'A'
ENDOWMENT AND OTHER CORPUS FUNDS AS ON 31st MARCH 2026

Sr No	Name of Fund	Opening Balance Rs. Ps.	Contribution Recd During the year Rs. Ps.	Depreciation on Office Premises Rs. Ps.	Closing Balance 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	11,55,129.00			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	1,26,00,000.00	3,00,000.00		1,29,00,000.00
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	7,00,000.00		40,50,000.00
8.	GSB Senior Citizen Adhaar Endowment Fund	43,49,686.56	1,00,000.00		44,49,686.56
9.	G.S.B. Senior Citizen Medical Welfare Endowment Fund	93,00,006.00	89,937.00		93,89,943.00
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. Tejaswi Yuva Puraskar Endowment Fund		3,00,000.00		3,00,000.00
13.	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 2026 (Cont'd)

Sr No	Name of Fund	Opening Balance Rs. Ps.	Contribution Recd During the year Rs. Ps.	Depreciation on Office Premises Rs. Ps.	Closing Balance 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	29,15,525.00			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	1,25,88,034.17	2,00,000.00		1,27,88,034.17
TOTAL ENDOWMENT FUNDS		5,32,53,515.73	16,89,937.00		5,49,43,452.73
B) OTHER CORPUS FUNDS					
1.	Building Pavilion Fund (Corpus)	7,79,683.95			7,79,683.95
2	Capital Reserve **	27,22,177.00		64,026.00	26,58,151.00
TOTAL OTHER CORPUS FUNDS		35,01,860.95	0.00	64,026.00	34,37,834.95
GRAND TOTAL (A+B)		5,67,55,376.68	16,89,937.00	64,026.00	5,83,81,287.68

** 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 2026

	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		91,625.00		84,870.00	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c		7,366.00		6,755.00	
			98,991.00		91,625.00
Representing :					
Donations	35,000.00				
Interest	6,831.00			6,755.00	
	41,831.00			6,755.00	
Less : Expenses incurred on Adhyatmik Programme	34,465.00				
	7,366.00			6,755.00	
2. BHAJAN FUND					
Balance as per last Balance Sheet		1,29,423.49		1,30,454.49	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c		3,488.00		-1,031.00	
			1,32,911.49		1,29,423.49
Representing :					
Donations	10,000.00				
Interest	3,372.00			3,334.00	
	13,372.00			3,334.00	
Less : Bhajan Expenses	9,884.00			4,365.00	
	3,488.00			-1,031.00	
3. EDUCATIONAL AWARDS FUND					
Balance as per last Balance Sheet		1,00,004.02		1,15,260.02	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c		2,928.00		-15,256.00	
			1,02,932.02		1,00,004.02
Representing :					
Donation				1,000.00	
Interest	83,054.00			81,924.00	
	83,054.00			82,924.00	
Less : Awards Given and related expenses	80,126.00			98,180.00	
	2,928.00			-15,256.00	
4. G.S.B. DHANAVANTRI AWARD FUND					
Balance as per last Balance Sheet		10,030.00		-	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c		-3,250.00		10,030.00	
			6,780.00		10,030.00



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2026 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
Representing :					
Donation				15,000.00	
Interest	<u>21,570.00</u>			<u>14,726.00</u>	
	21,570.00			29,726.00	
Less : Awards Given and related expenses	<u>24,820.00</u>			<u>19,696.00</u>	
	<u>-3,250.00</u>			<u>10,030.00</u>	
5. GSB HIGHER EDUCATION AID FUND					
Balance as per last Balance Sheet		14,93,875.00		12,26,533.00	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c		<u>93,155.00</u>		<u>2,67,342.00</u>	
			15,87,030.00		14,93,875.00
Representing :					
Donation	3,87,376.00			5,61,463.00	
Interest	<u>9,17,779.00</u>			<u>7,88,879.00</u>	
	13,05,155.00			13,50,342.00	
Less : Educational Assistance Disbursed during the year	<u>12,12,000.00</u>			<u>10,83,000.00</u>	
	<u>93,155.00</u>			<u>2,67,342.00</u>	
6. GSB LIFETIME ACHIEVEMENT AWARD FUND					
Balance as per last Balance Sheet		6,709.00		27,541.00	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c		<u>(6,845.00)</u>		<u>-20,832.00</u>	
			-136.00		6,709.00
Representing :					
Interest	<u>17,975.00</u>			<u>17,775.00</u>	
	17,975.00			17,775.00	
Less : Expenses on awards given during the year	<u>24,820.00</u>			<u>38,607.00</u>	
	<u>-6,845.00</u>			<u>-20,832.00</u>	
7. G.S.B. SAHODARI FUND					
Balance as per last Balance Sheet		3,63,255.00		-	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c		<u>1,63,013.00</u>		<u>9,63,255.00</u>	
		5,26,268.00		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>	
			5,26,268.00		3,63,255.00



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2026 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
Representing :					
Donations	1,89,843.00			10,25,799.00	
Interest	<u>2,80,302.00</u>			<u>30,456.00</u>	
	4,70,145.00			10,56,255.00	
Less : Welfare Assistance Given during the year	<u>3,07,132.00</u>			<u>93,000.00</u>	
	<u>1,63,013.00</u>			<u>9,63,255.00</u>	
8. G.S.B. SAHODARI FUND (ALLOCATED u/s 11(2) OF THE INCOME TAX ACT, 1961)					
Balance as per last Balance Sheet		6,00,000.00		0.00	
Add : Transfer from G.S.B. Sahodari Fund		<u>0.00</u>		<u>6,00,000.00</u>	
			6,00,000.00		6,00,000.00
9. GSB SENIOR CITIZEN ADHAAR FUND					
Balance as per last Balance Sheet		9,11,555.00		8,43,537.00	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c		<u>-3,52,436.00</u>		<u>68,018.00</u>	
			5,59,119.00		9,11,555.00
Representing :					
Donations	1,55,501.00			3,86,295.00	
Interest	<u>3,14,988.00</u>			<u>3,09,263.00</u>	
	4,70,489.00			6,95,558.00	
Less : Welfare Assistance Given during the year	<u>8,22,925.00</u>			<u>6,27,540.00</u>	
	<u>-3,52,436.00</u>			<u>68,018.00</u>	
10. GSB SENIOR CITIZEN ADHAAR FUND (GROCERY)					
Balance as per last Balance Sheet		3,21,520.50		8,05,109.00	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c		<u>9,72,883.00</u>		<u>-4,83,588.50</u>	
		12,94,403.50		3,21,520.50	
Less : Amount transferred to GSB Senior Citizen Adhaar Fund (Grocery) (Allocated u/s 11(2) of the Income Tax Act, 1961)		<u>5,00,000.00</u>			
			7,94,403.50		3,21,520.50
Representing :					
Donations	18,22,540.00			39,000.00	
Interest	<u>18,22,540.00</u>			<u>39,000.00</u>	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2026 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
Less : Expenses on giving Grocery Kits during the year	<u>8,49,657.00</u> <u>9,72,883.00</u>			<u>5,22,588.50</u> <u>-4,83,588.50</u>	
11. GSB SENIOR CITIZEN ADHAAR FUND (GROCERY) (ALLOCATED u/s 11(2) OF THE INCOME TAX ACT, 1961)					
Balance as per last Balance Sheet	5,00,000.00			-	
Add : Transfer from G.S.B. Senior Citizen Adhaar Fund (Grocery)	5,00,000.00				
Add/(Less) : Transfer from/(to) Income & Expenditure A/c	<u>0.00</u>			<u>5,00,000.00</u>	
		10,00,000.00			5,00,000.00
Representing : Transfer from current year surplus	<u>0.00</u>			<u>5,00,000.00</u> <u>5,00,000.00</u>	
12. GSB SENIOR CITIZEN MEDICAL WELFARE FUND					
Balance as per last Balance Sheet	23,55,875.50			19,20,790.50	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c	<u>2,20,687.00</u>			<u>4,35,085.00</u>	
		25,76,562.50			23,55,875.50
Representing : Donations	1,98,400.00			1,33,500.00	
Interest	<u>6,70,690.00</u> 8,69,090.00			<u>6,53,243.00</u> 7,86,743.00	
Less : Welfare Assistance Given during the year	<u>6,48,403.00</u> <u>2,20,687.00</u>			<u>3,51,658.00</u> <u>4,35,085.00</u>	
13. G.S.B. SHODASHA SAMSKARA FUND (Earlier called M.S. MARRIAGE ASSISTANCE FUND)					
Balance as per last Balance Sheet	6,75,705.65			6,38,875.65	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c	<u>-17,812.00</u>			<u>36,830.00</u>	
		6,57,893.65			6,75,705.65
Representing : Donation				5,000.00	
Interest	<u>32,188.00</u> 32,188.00			<u>31,830.00</u> 36,830.00	
Less : Assistance Given	<u>50,000.00</u> <u>-17,812.00</u>			<u>36,830.00</u>	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2026 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
14. G.S.B. TALENT RECOGNITION AWARD FUND					
Balance as per last Balance Sheet		-11,032.00		6,439.00	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c		<u>-101.00</u>		<u>-17,471.00</u>	
			-11,133.00		-11,032.00
Representing :					
Donation					
Interest	<u>3,994.00</u>			<u>3,950.00</u>	
	3,994.00			3,950.00	
Less : Expenses on awards given during the year	<u>4,095.00</u>			<u>21,421.00</u>	
	<u>-101.00</u>			<u>-17,471.00</u>	
15. GSB TEJASWI YUVA PURASKAR FUND					
Balance as per last Balance Sheet		-		-	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c		<u>(14,161.00)</u>		<u>-</u>	
			(14,161.00)		
Representing :					
Donation					
Interest	<u>1,418.00</u>			<u>-</u>	
	1,418.00			-	
Less : Expenditure on activity during the year	<u>15,579.00</u>			<u>-</u>	
	<u>(14,161.00)</u>			<u>-</u>	
16. GSB WOMEN CANCER AWARENESS FUND					
Balance as per last Balance Sheet		29,402.00		22,292.00	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c		<u>-22,810.00</u>		<u>7,110.00</u>	
			6,592.00		29,402.00
Representing :					
Donation					
Interest	<u>7,190.00</u>			<u>7,110.00</u>	
	7,190.00			7,110.00	
Less : Expenditure on activity during the year	<u>30,000.00</u>			<u>-</u>	
	<u>-22,810.00</u>			<u>7,110.00</u>	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2026 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
17. GSB WOMEN ENTREPREUNER AWARD FUND					
Balance as per last Balance Sheet		-2,674.00		12,693.00	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c		-11,878.00		-15,367.00	
			-14,552.00		-2,674.00
Representing :					
Donation					
Interest	12,942.00			12,798.00	
	12,942.00			12,798.00	
Less : Expenses on awards given during the year	24,820.00			28,165.00	
	-11,878.00			-15,367.00	
18. M. S. SOCIAL ACTIVITIES FUND					
Balance as per last Balance Sheet		1,98,807.31		1,93,451.31	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c		1,383.00		5,356.00	
			2,00,190.31		1,98,807.31
Representing :					
Sponsorship/					
Donation &					
Collection during activities conducted	54,000.00			92,500.00	
Interest	5,033.00			4,977.00	
	59,033.00			97,477.00	
Less : Expenses	57,650.00			92,121.00	
	1,383.00			5,356.00	
19. MEDICAL AID FUND					
Balance as per last Balance Sheet		5,45,338.00		5,23,407.00	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c		1,18,626.00		21,931.00	
			6,63,964.00		5,45,338.00
Representing :					
Sponsorship/Donation & Collection during activities conducted	5,000.00				
Interest	2,09,626.00			2,02,931.00	
	2,14,626.00			2,02,931.00	
Less : Expenses	96,000.00			1,81,000.00	
	1,18,626.00			21,931.00	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2026 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
20. MEDICAL AID FUND (CRITICAL ILLNESS)					
Balance as per last Balance Sheet	8,83,561.00			11,07,061.00	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c	<u>-81,500.00</u>			<u>-2,23,500.00</u>	
		8,02,061.00			8,83,561.00
Representing :					
Donation				1,000.00	
Interest	<u>3,59,500.00</u>			<u>3,55,500.00</u>	
	<u>3,59,500.00</u>			<u>3,56,500.00</u>	
Less : Medical Aid Disbursed	<u>4,41,000.00</u>			<u>5,80,000.00</u>	
	<u><u>-81,500.00</u></u>			<u><u>-2,23,500.00</u></u>	
21. SPORTS PAVILION BUILDING REPAIRS & MAINTENANCE FUND					
Balance as per last Balance Sheet	1,74,000.00			1,74,000.00	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c	<u>62,750.00</u>			<u>55,500.00</u>	
	<u>2,36,750.00</u>			<u>2,29,500.00</u>	
Less : Amount transferred to Sports Pavilion Building & Office Repairs, Renovation & Extension Fund (Allocated u/s 11(2) of the Income Tax Act, 1961)					
		2,36,750.00		<u>55,500.00</u>	1,74,000.00
Representing :					
Donation	<u>62,750.00</u>			<u>55,500.00</u>	
	<u><u>62,750.00</u></u>			<u><u>55,500.00</u></u>	
22. SPORTS PAVILION BUILDING & OFFICE REPAIRS, RENOVATION, REDEVELOPMENT & EXTENSION FUND					
Balance as per last Balance Sheet	2,63,482.26			2,64,671.26	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c	<u>0.00</u>			<u>10,00,000.00</u>	
	<u>2,63,482.26</u>			<u>12,64,671.26</u>	
Less : Transfer to Income & Expenditure Account representing depreciation on assets purchased from specific donations to the Fund	1,010.00			1,189.00	
Less : Amount transferred to Sports Pavilion Building & Office Repairs, Renovation, Redevelopment & Extension Fund (Allocated u/s 11(2) of the Income Tax Act, 1961)					
		2,62,472.26		<u>10,00,000.00</u>	2,63,482.26



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2026 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
Representing : Donations				10,00,000.00	
	<u>0.00</u>			<u>10,00,000.00</u>	
23. 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	33,55,450.00			23,83,750.00	
Add : Transfer from Sports Pavilion Building & Office Repairs, Renovation & Extension Fund	0.00			10,00,000.00	
Add : Transfer from Sports Pavilion Building & Office Repairs & Maintenance Fund	0.00			55,500.00	
Add : Transfer from Current Year Surplus					
	<u>33,55,450.00</u>			<u>34,39,250.00</u>	
Less : Transfer to Income & Expenditure Account on Utilization				83,800.00	
Less : Transfer to Income & Expenditure amount representing balance unutilized amount on expiry of mandated five year utilization period for allocation made u/s 11(2) of the Income Tax Act, 1961	<u>1,08,700.00</u>				
			32,46,750.00		33,55,450.00
24. VIDYANIDHI FUND					
Balance as per last Balance Sheet	22,22,122.74			19,70,834.74	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c	<u>2,70,322.00</u>			<u>2,51,288.00</u>	
			24,92,444.74		22,22,122.74
Representing : Donation	1,32,239.00			1,53,502.00	
Interest	<u>9,10,143.00</u>			<u>8,78,786.00</u>	
	10,42,382.00			10,32,288.00	
Less : Educational Assistance					
Disbursed	<u>7,72,060.00</u>			<u>7,81,000.00</u>	
	<u>2,70,322.00</u>			<u>2,51,288.00</u>	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2026 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
25. V. R. SHENOY MEMORIAL CRICKET FUND					
Balance as per last Balance Sheet		5,70,581.00		4,00,427.00	
Add/(Less) : Transfer from/(to) Income & Expenditure A/c		<u>1,55,701.00</u>		<u>1,70,154.00</u>	
			7,26,282.00		5,70,581.00
Representing :					
Sponsorship	2,00,000.00			2,17,500.00	
& Donation					
Cricket	7,500.00			7,500.00	
Tournament					
Registration Fees					
Interest	<u>32,355.00</u>			<u>31,995.00</u>	
	2,39,855.00			2,56,995.00	
Less : Cricket					
Tournament					
Expenses	<u>84,154.00</u>			<u>86,841.00</u>	
	<u>1,55,701.00</u>			<u>1,70,154.00</u>	
TOTAL			<u>1,72,40,415.47</u>		<u>1,57,88,616.47</u>



GOWD SARASWAT SABHA, MUMBAI
SCHEDULE 'C'
IMMOVABLE PROPERTIES AS ON 31st MARCH 2026

Particulars	Written Down Value as on 1/Apr/25 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/26 Rs. Ps.
Astroturf Cricket Pitch - Concrete Base	67,091.00	-	1,244.00	-	65,847.00
Compost Pit	6,042.00	-	1,208.00	-	4,834.00
Compound Wall	3.00	-	1.00	-	2.00
Concrete Pathway	27,831.00	-	5,566.00	-	22,265.00
Monsoon Protection Cover	1,717.00	-	343.00	-	1,374.00
New Concrete Pathway	1,29,522.00	-	25,904.00	-	1,03,618.00
Office Premises	27,22,177.00	-	64,026.00	-	26,58,151.00
Sports Pavilion Building	7,23,882.09	-	-	-	7,23,882.09
Underground Water Tank	4,76,017.00	-	20,112.00	-	4,55,905.00
Water Pipe Line	5,435.00	-	1,087.00	-	4,348.00
TOTAL	41,59,717.09	0.00	1,19,491.00	0.00	40,40,226.09
PREVIOUS YEAR	42,87,736.09	0.00	1,28,019.00	0.00	41,59,717.09



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'D'
INVESTMENTS AS ON 31st MARCH 2026

	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	40,50,000.00		50,50,000.00	
Federal Bank	26,19,890.00			
HDFC Bank	83,00,000.00		90,50,000.00	
IDFC First Bank	14,25,000.00		4,75,000.00	
NKGSB Co-op Bank Ltd.	35,00,000.00		35,00,000.00	
Saraswat Co-operative Bank Ltd.	42,65,592.60		46,90,592.60	
Suryoday Small Finance Bank	4,75,000.00		4,75,000.00	
Union Bank Of India	14,25,000.00		4,25,000.00	
Unity Small Finance Bank	4,75,000.00		4,75,000.00	
		2,65,35,482.60		2,41,40,592.60
TOTAL FIXED DEPOSITS WITH BANKS				
IN UNITS OF MUTUAL FUNDS				
1536.48 Units of Aditya Birla Sunlife Equity Hybrid '95 Regular - Growth	20,00,000.00		20,00,000.00	
2274.233 Units of ICICI Prudential Liquid - G	8,63,359.00		15,70,000.00	
8193.548 Units of ICICI Prudential Equity & Debt - Growth	27,50,000.00		20,30,000.00	
11014.821 Units of Nippon India Medium to Long Duration - G	9,74,413.00		19,50,000.00	
698.794 Units of Nippon India Vision Large & Midcap - G	10,00,000.00			
10635.990 Units of SBI Equity Hybrid - Growth	27,50,000.00		20,00,000.00	
232.412 Units of SBI Ultra Short Duration - G	13,66,432.00		16,00,000.00	
		1,17,04,204.00		1,11,50,000.00



GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'D'

INVESTMENTS AS ON 31st MARCH 2026

	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
TOTAL LONG TERM INVESTMENTS AS ON 31.03.2026		6,86,49,686.60		6,57,00,592.60

Note : Of the above investments, fixed deposits of the value of Rs. 48,46,750/- (previous year Rs. 43,46,750/) 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 2026

Particulars	Written Down Value as on 1/Apr/25 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/26 Rs. Ps.
Air Conditioning System	2,02,866.00	-	40,573.00	-	1,62,293.00
Bhajan Equipment	368.43	-	55.00	-	313.43
CCTV System	24,477.00	-	4,895.00	-	19,582.00
EDP Equipment	2.00	39,192.00	4,511.00	1.00	34,682.00
Fire Fighting Equipment -Pavillion	533.00	-	107.00	-	426.00
Furniture & Fixtures	2,61,710.75	20,000.00	41,253.00	-	2,40,457.75
Office Equipment	614.72	-	92.00	-	522.72
Sound System	6,736.00	-	1,010.00	-	5,726.00
Sports Pavilion Equipment	56,324.00	2,49,452.00	12,132.00	-	2,93,644.00
TOTAL	5,53,631.90	3,08,644.00	1,04,628.00	1.00	7,57,646.90
PREVIOUS YEAR	4,13,082.90	2,20,920.00	80,371.00	-	5,53,631.90



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 2026

Sr No	Current Year Rs. Ps.	Previous Year Rs. Ps.
1 Trust Fund(Patronship, Life Membership & Entrance Fees)	41,567.00	71,117.00
2 Adhyatmik Programme Fund	7,366.00	6,755.00
3 Bhajan Fund	3,488.00	-1,031.00
4 Educational Awards Fund	2,928.00	-15,256.00
5 GSB Dhanvantri Award Fund	-3,250.00	10,030.00
6 GSB Higher Education Aid Fund	93,155.00	2,67,342.00
7 GSB Lifetime Achievement Award Fund	-6,845.00	-20,832.00
8 GSB Sahodari Fund	1,63,013.00	9,63,255.00
9 GSB Senior Citizen Adhaar Fund	-3,52,436.00	68,018.00
10 GSB Senior Citizen Adhaar Fund - Grocery	9,72,883.00	-4,83,588.50
11 GSB Senior Citizen Medical Welfare Fund	2,20,687.00	4,35,085.00
12 GSB Shodasha Samskara Fund	-17,812.00	36,830.00
13 GSB Talent Recognition Fund	-101.00	-17,471.00
14 GSB Tejaswi Yuva Puraskar Fund	-14,161.00	
15 GSB Women Cancer Awareness Fund	-22,810.00	7,110.00
16 GSB Women Entrepreneur Award Fund	-11,878.00	-15,367.00
17 M.S. Social Activities Fund	1,383.00	5,356.00
18 Medical Aid Fund	1,18,626.00	21,931.00
19 Medical Aid Fund (Critical Illness)	-81,500.00	-2,23,500.00
20 Sports Pavilion Building Repairs & Maintenance Fund	62,750.00	55,500.00
21 Sports Pavilion Building & Office Repairs, Renovation, Redevelopment and Extension Fund	0.00	10,00,000.00
22 Vidyanidhi Fund	2,70,322.00	2,51,288.00
23 V R Shenoy Memorial Cricket Fund	1,55,701.00	1,70,154.00
TOTAL	16,03,076.00	25,92,725.50



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. Depreciation is provided on all assets on Written Down Value basis, except as mentioned in (ii) above and certain identified assets on which depreciation is provided over their estimated useful life on Straight Line Method (SLM) basis as follows :
 - a) Office Premises over 60 years
 - b) Underground Water Tank over 30 years
 - c) Astroturf Cricket Pitch Concerte base over 60 years
- v. 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.
- vi. 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.
- vii. 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 MEMBERS ENROLLED FROM APRIL 1, 2025 TILL MARCH 31, 2026**

PATRON MEMBERS		
SURNAME	NAME	MEMBERSHIP NO.
BALIGA	SHRI B RANJITH	NP 3526
BHAT	SHRI PRAKASH 'NAGESH	NP 3539
KAMATH	SHRI ASHWIN JAYANT	NP 3552
KAMATH	SMT VIDYA V	NP 3571
KAMATH	SHRI DHANANJAY VENKATESH	NP 3572
NAYAK	SHRI GURUDATT MUKUND	NP 3540
PAI	MS PRIYANKA DILIP	NP 3535
PAI	SMT PRATHIMA KISHOR	NP 3553
PAI	SMT ROOPA SHRIDHAR	NP 3554
PRABHU	SMT MANGALA RADHAKRISHNA	NP 3551
PRABHU	SMT YOGEEETA YOGENDRA	NP 3567
PRABHU	SHRI N. YOGENDRA	NP 3568
SHENOY	SHRI CHETAN	NP 3538
SHENOY	SHRI RAMESH NARAYAN	NP 3544
SHENOY	SHRI ADITHYA RAMESH	NP 3545
TELANG	SHRI. RAJAN	NP 3522

LIFE MEMBERS		
SURNAME	NAME	MEMBERSHIP NO.
AMMUNJE	SHRI VIVEKANANDA NAYAK	NL 3536
BANAVALI	SMT PRIYA PREETAM	NL 3521
BHANDARKAR	SMT JANAKI PRAKASH	NL 3562
BHAT	SHRI UMESH V	NL 3523
BHAT	SMT VEENA ANIL	NL 3547
BHAT	SMT VIJAYA GIRISH	NL 3531
DIVEKAR	SMT SHARVARI SHAILENDRA	NL 3549
GOLE	SMT SHWETA VINAYAK	NL 3561
KALELKAR	SHRI CHINMAY PRANAV	NL 3573
KAMATH	SHRI MADHAV	NL 3557
KAMATH	SMT NEHA NARASIMHA	NL 3576
KHANDEPARKAR	SHRI MIHEER JAGDISHCHANDRA SINAI	NL 3550
NAIK	SMT JYOTI SHANKAR	NL 3528
NAYAK	SMT SUDHA D	NL 3565
NAYAK	SMT SUVARNA	NL 3560
PAI	SHRI GANESH SRINIVAS	NL 3570
PAI	SMT MAYA DEEPAK	NL 3530
PAI	SMT PRATHIMA S	NL 3556
PAI	SHRI SANTOSH V	NL 3555
PAI	SMT VARSHA VIJAYANAND	NL 3541



LIFE MEMBERS		
PANDIT	SHRI PRASHANT PRAMOD	NL 3524
PANDIT	SMT PRIYA N	NL 3534
PRABHU	SMT ASHA JAYENDRA	NL 3543
PRABHU	SMT DIVYA DEEPAK	NL 3575
PRABHU	SHRI KIRAN SUDHAKAR	NL 3558
PRABHU	SHRI KUNAL NITIN	NL 3546
PRABHU	SMT MEERA	NL 3569
PRABHU	SMT NEELIMA NARESH	NL 3563
PRABHU	MS NIHARIKA NARESH	NL 3564
PRABHU	SMT SNEHAL	NL 3537
PURANIK	SMT ARUNA	NL 3533
PURANIK	SMT TANUSHREE	NL 3532
SAKHARDANDE	SMT AMITA AVINASH	NL 3542
SHANBHAG	SHRI GAJANAN HARI	NL 3566
SHANBHAG	SMT NARAYANI SATISH	NL 3527
SHANBHAG	SHRI OMKAR ARUN	NL 3548
SHANBHAG	SHRI RAMNATH LAXMINARAYAN	NL 3525
SHENOY	SMT MEERI ANNIKA KIVILUOTO	NL 3574
SHENOY	MS REKHA NARASINHA	NL 3559
SHENOY	SMT VIDYA DILIP	NL 3529



**Details of Donations/Advertisements/Sponsorships of
Rs. 10,000/- and above received in F. Y. 2025-2026**

Sr. No	Name of the Donor	Donated Towards	Amount Rs.	Amount Rs.
1	Konkani Charitable Fund, Inc, U.S.A.	G.S.B. Senior Citizen Adhaar Fund - Grocery	6,93,625	
		G.S.B. Higher Education Aid Fund	3,80,375	
		Vidyanidhi Fund	90,239	11,64,239
2	AshRa, U.S.A.	Vidyanidhi Endowment Fund	1,00,000	
		G.S.B. Senior Citizen Adhaar Endowment Fund	1,00,000	
		G.S.B. Senior Citizen Medical Welfare Endowment Fund	89,937	
		G.S.B. Senior Citizen Adhaar Fund - Grocery	66,908	3,56,845
3	Smt. Apoorva Vinayak Pai	G.S.B. Sahodari Endowment Fund		5,00,000
4	Dr. Suhas V. Prabhu, Shri Jagannath V. Prabhu & in memory of Dr. V. R. Prabhu	G.S.B. Tejaswi Yuva Puraskar Endowment Fund		3,00,000
5	Saraswat Co-Op Bank Ltd	Sponsorship Of V. R. Shenoy Memorial Inter G.S.B. Cricket Tournament	2,00,000	
		Advertisement in Annual Report	5,000	2,05,000
6	Smt. Latha B. Mallya in memory of Shri U. Balachandra Mallya	G.S.B. Higher Education Endowment Fund	1,00,000	
		G.S.B. Sahodari Endowment Fund	1,00,000	2,00,000
7	Shri Dinesh Madhav Bhandarkar in memory of his parents, Smt. Sarojini Madhav Bhandarkar and Shri Madhav Narasimh Bhandarkar	G.S.B. Higher Education Endowment Fund		2,00,000
8	Shri Dinesh Madhav Bhandarkar	G.S.B. Senior Citizen Medical Welfare Fund	60,000	
		Adhyatmik Programme	5,000	
		Advertisement in Voice of GSB	5,000	70,000
9	Shri K. Ullas Kamath	G.S.B. Senior Citizen Adhaar Fund	76,000	
		G.S.B. Senior Citizen Medical Welfare Fund	44,900	
		G.S.B. Senior Citizen Adhaar Fund - Grocery	78,750	1,99,650
10	Shri Mangalore Prakash Hegde	Bhakti Natya Tarang 2025	51,000	
		Mahila Shakha Get-together	11,000	
		Sneh Milan 2026	1,00,001	
		G.S.B. Senior Citizen Adhaar Fund - Grocery	10,000	1,72,001



**Details of Donations/Advertisements/Sponsorships of
Rs. 10,000/- and above received in F. Y. 2025-2026**

Sr. No	Name of the Donor	Donated Towards	Amount Rs.	Amount Rs.
11	G.S.B. Seva Mandal	General Donation		1,00,000
12	Shri M. Vasudev Hegde	G.S.B. Sahodari Endowment Fund		1,00,000
13	Shri Girish U. Pai	G.S.B. Senior Citizen Adhaar Fund	50,000	
		G.S.B. Sahodari Fund	<u>25,000</u>	75,000
14	SMS Financial Services Pvt. Ltd.	Sneh Milan 2026		75,000
15	Quest Advertising A/c Poltrona Frau	Advertisement in Voice of G.S.B.		72,000
16	Smt. Prakash M. Pai and Smt. Jyoti Prakash Pai	G.S.B. Senior Citizen Adhaar Fund - Grocery		50,000
17	Shri Pundalik Narayan Bhat in memory of his mother, Smt. Indira Narayan Bhat	Vidyanidhi Endowment Fund		50,000
18	Smt. Swati Pai in memory of Dr. Ramrao Dinanath Dabholkar	Vidyanidhi Endowment Fund		50,000
19	Smt. Rohini Shenoy	G.S.B. Sahodari Fund	25,000	
		G.S.B. Senior Citizen Adhaar Fund - Grocery	<u>15,001</u>	40,001
20	Smt. Vatsala G. Pai	G.S.B. Senior Citizen Adhaar Fund - Grocery	20,000	
		G.S.B. Sahodari Fund	<u>20,000</u>	40,000
21	Shri Satish Shenoy	G.S.B. Senior Citizen Medical Welfare Fund		36,000
22	Smt. Sapna and Shri Uday V. Malya	G.S.B. Senior Citizen Adhaar Fund - Grocery	30,000	
		Senior Citizens Picnic	<u>5,650</u>	35,650
23	Smt. Alka Baliga	G.S.B. Senior Citizen Adhaar Fund - Grocery		25,000
24	Amrita Travels	Advertisements in Voice of G.S.B.	20,000	
		Advertisement in Annual Report	<u>5,000</u>	25,000
25	Shri Anil Kamat in memory of his father, Late Shri R. L. Kamat	Sponsorship of Bhakti Natya Tarang Programme 2025		25,000
26	M V Kini & Co	Sneh Milan 2026		25,000
27	Evergreen Engineering Co Pvt Ltd	Advertisements in Voice of G.S.B.	20,000	
		Advertisement in Annual Report	<u>5,000</u>	25,000
28	Shri Ganesh S. Shanbhag	Bhakti Natya Tarang, 2025		25,000
29	Smt. Gita R. Pai	G.S.B. Senior Citizen Adhaar Fund - Grocery		25,000



**Details of Donations/Advertisements/Sponsorships of
Rs. 10,000/- and above received in F. Y. 2025-2026**

Sr. No	Name of the Donor	Donated Towards	Amount Rs.	Amount Rs.
30	Inmar Engineering Services Pvt Ltd	Advertisements in Voice of G.S.B.	20,000	
		Advertisement in Annual Report	5,000	25,000
31	Smt. Nalini U. Pai	G.S.B. Senior Citizen Medical Welfare Fund		25,000
32	Shri Ravindranath Gadiyar	Donation for Sports Activity		25,000
33	Smt. Sadhana Shenai	G.S.B. Senior Citizen Adhaar Fund - Grocery		25,000
34	Smt. Shantala Ramesh Bhandarkar	Vidyanidhi Fund	15,000	
		G.S.B. Senior Citizen Adhaar Fund	10,000	25,000
35	Summit Technodyne Pvt Ltd	Advertisements in Voice of G.S.B.	20,000	
		Advertisement in Annual Report	5,000	25,000
36	Shri Taranath R. Bhat	G.S.B. Senior Citizen Medical Welfare Fund		25,000
37	Triumph Oncology Clinic	Advertisements in Voice of G.S.B.	20,000	
		Advertisement in Annual Report	5,000	25,000
38	Shri U. Sudhakar Mallya	G.S.B. Senior Citizen Adhaar Fund - Grocery		25,000
39	Smt. Vijaya Vivek Kamath	G.S.B. Senior Citizen Adhaar Fund - Grocery		25,000
40	Shri Mohan Manjunath Pai	G.S.B. Senior Citizen Adhaar Fund - Grocery		24,000
41	Silver Springs	Advertisements in Voice of G.S.B.		24,000
42	Smt. Bina N. Shenoy	G.S.B. Sahodari Fund		21,343
43	Smt. Poorna Sachin Pikale	G.S.B. Sahodari Fund		20,500
44	Smt. Asha Manohar Prabhu	G.S.B. Senior Citizen Adhaar Fund - Grocery		20,000
45	G.S.B.S Medical Trust	Advertisements in Voice of G.S.B.		20,000
46	Global Music and Art Charitable Trust	Advertisements in Voice of G.S.B.		20,000
47	Shri Guruprasad Kudva	G.S.B. Senior Citizen Adhaar Fund - Grocery		20,000
48	Hyperion Biosciences Private Ltd	Advertisements in Voice of G.S.B.		20,000
49	Shri Rajaram Vasant Pai	G.S.B. Senior Citizen Adhaar Fund - Grocery		20,000
50	Prabhu Envirotech Pvt Ltd	Advertisements in Voice of G.S.B.		20,000
51	Shri Ramesh Shenoy	G.S.B. Senior Citizen Adhaar Fund - Grocery		20,000
52	Smt. Vedavati Mallya & Shri K.N.Mallya	G.S.B. Senior Citizen Adhaar Fund - Grocery		20,000
53	Shri Vinayak Shenoy	G.S.B. Senior Citizen Adhaar Fund - Grocery		20,000



**Details of Donations/Advertisements/Sponsorships of
Rs. 10,000/- and above received in F. Y. 2025-2026**

Sr. No	Name of the Donor	Donated Towards	Amount Rs.	Amount Rs.
54	Shri Vivek Nayak	G.S.B. Senior Citizen Adhaar Fund - Grocery		20,000
55	Wordsworth Engineers	G.S.B. Senior Citizen Adhaar Fund - Grocery		20,000
56	Smt. Amritha Girish Pai	Shravan Haldi Kumkum Sponsorship		15,000
57	Girish Decorators	Advertisements in Voice of G.S.B.		15,000
58	Smt. Manjiri Pai Nayak	G.S.B. Senior Citizen Adhaar Fund - Grocery		15,000
59	Smt. Roopa Prabhu	G.S.B. Senior Citizen Adhaar Fund - Grocery		15,000
60	Smt. Shanteri Nayak	G.S.B. Senior Citizen Adhaar Fund - Grocery		15,000
61	Smt. Roopa & Shri Vishnu Prabhu	Senior Citizen's Picnic		15,000
62	Inner Wheel Club	G.S.B. Senior Citizen Adhaar Fund - Grocery		14,000
63	Shri Laxmikant T. Prabhu	Senior Citizens Picnic	7,500	
		G.S.B. Senior Citizen Adhaar Fund - Grocery	5,001	12,501
64	Shri Sanjay Shenoy	G.S.B. Senior Citizen Adhaar Fund - Grocery		10,001
65	Smt. Amitha Shenoy	G.S.B. Senior Citizen Adhaar Fund - Grocery		10,000
66	Dr. Anita Shenoy	G.S.B. Senior Citizen Adhaar Fund - Grocery		10,000
67	Shri G. A. Kamath	G.S.B. Senior Citizen Adhaar Fund - Grocery		10,000
68	Gujjadi Swarna Jewellers	Advertisements in Voice of G.S.B.		10,000
69	Shri Kiran Shenvi	G.S.B. Senior Citizen Adhaar Fund - Grocery		10,000
70	Smt. Lata Nayak	G.S.B. Senior Citizen Adhaar Fund - Grocery		10,000
71	Smt. Niranjani Nayak	G.S.B. Senior Citizen Adhaar Fund - Grocery		10,000
72	Shri N. G. Pai	Vidyanidhi Fund		10,000
73	Smt. Prathima Pai	G.S.B. Senior Citizen Adhaar Fund - Grocery		10,000
74	Smt. Prema Rao	G.S.B. Senior Citizen Adhaar Fund - Grocery		10,000
75	Shri Ramanand Prabhu	G.S.B. Senior Citizen Adhaar Fund - Grocery		10,000



**Details of Donations/Advertisements/Sponsorships of
Rs. 10,000/- and above received in F. Y. 2025-2026**

Sr. No	Name of the Donor	Donated Towards	Amount Rs.	Amount Rs.
76	Smt. Rekha Satish Manel in memory of Late Shri Manjeshwar Keshav Bhat	G.S.B. Senior Citizen Adhaar Fund - Grocery		10,000
77	Shri Satish V. Manel in memory of Late Smt. Meera and Late Shri V. N. Manel	G.S.B. Senior Citizen Adhaar Fund - Grocery		10,000
78	Shri Satish Shenoy & family	G.S.B. Senior Citizen Adhaar Fund - Grocery		10,000
79	Ms. Saiesha & Mira Dedhia	G.S.B. Senior Citizen Adhaar Fund - Grocery		10,000
80	Smt. Sheetal and Shri Jayesh Prabhu	G.S.B. Senior Citizen Adhaar Fund - Grocery		10,000
81	Shri Sudhir Vaman Padiyar	G.S.B. Senior Citizen Adhaar Fund - Grocery		10,000



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
Details of Personalized Endowments As on 31-03-2026

Sr. No.	Name of Donor	In Memory Of	Towards	Opening Balance	Received during the year	Amt. in Rs.
						Closing Balance
1	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
2	AshRa Charitable Fund, USA		Vidyanidhi Endowment Fund		1,00,000	1,00,000
			G.S.B. Senior Citizen Adhaar Endowment Fund		1,00,000	1,00,000
			G.S.B. Senior Citizen Medical Welfare Endowment Fund		89,937	89,937
3	Shri Dinesh M. Bhandarkar	His mother, Late Smt. Sarojini Madhav Bhandarkar	Medical Aid	1,00,000		1,00,000
		His parents, Late Smt. Sarojini Madhav and Late Shri Madhav Narasimh Bhandarkar	GSB Higher Education Aid		2,00,000	2,00,000
4	G.S.B. Sabha, Mumbai	H.H.Shrimad Sudhindra Tirtha Swamiji	Vidyanidhi	85,500		85,500
5	Smt. Latha Balachandra Mallya	Her Husband, Shri U Balachandra Mallya	GSB Senior Citizen Medical Welfare	1,00,000		1,00,000
			GSB Higher Education Aid		1,00,000	1,00,000
			GSB Sahodari		1,00,000	1,00,000
6	Shri Mohan Pai, USA	His parents, Late Smt. Rama & Shri Hari Panduranga Pai	Vidyanidhi	63,34,289		63,34,289
7	Shri Mohan Manjunath Pai	His wife, Smt. Suman Mohan Pai	GSB Senior Citizen Medical Welfare	2,00,000		2,00,000
8	Shri Pundalik Narayan Bhat	His mother, Smt. Indira Narayan Bhat	Vidyanidhi	2,00,000	50,000	2,50,000
9	Sashas Marketing Pvt Ltd	Late Smt. Ratna Nayak	Medical Aid	1,00,000		1,00,000
10	Sujir Marketing Pvt Ltd	Late Shri Sujir Surendranath Nayak	Medical Aid	1,00,000		1,00,000
11	Smt. Swati Pai	Her parents, Smt. Tara and Dr. Ramrao Dabholkar	Vidyanidhi	1,00,000	50,000	1,50,000



Appeal for Personalized Endowments

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

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

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

- Education
- Health Care
- Senior Citizen Welfare
- Sahodari (Women in need)

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

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

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

Shri Laxmikant T. Prabhu, President : 98203 16495

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



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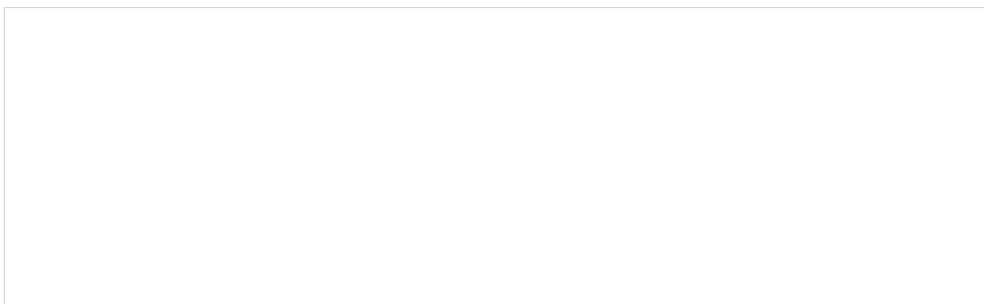
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