



87th

ANNUAL REPORT

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI
ESTD, 1934**

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

REGD OFFICE:

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

SPORTS PAVILION:

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

**NOTICE OF THE
83RD ANNUAL GENERAL BODY MEETING
AND
87TH ANNUAL REPORT AND ACCOUNTS FOR THE
FINANCIAL YEAR APRIL 2021 TO MARCH 2022**

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	Car Loan	Loan Tenure upto 7 years
	Doctor Loan	Moratorium Facility Available
	Gold Loan	Transparent Pricing
	Education Loan	0.25% Concession for Female Student
	Shop Loan	Loan Tenure upto 10 years
	Loan Against Property	Loan Tenure upto 10 years

*T&C apply

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**NKGSB Co-operative
Bank Ltd.** (Multi-State Scheduled Bank)



G.S.B. Sabha, Mumbai

87th Annual Report

F Y 2021-2022

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G.S.B. SABHA, MUMBAI



TRUSTEES

Shri B. T. Mallya
Shri N. N. Pal
Smt. Sudha G. Pai



PRESIDENT

Shri Laxmikant T. Prabhu



VICE PRESIDENTS

Shri S. D. Shenoy
Shri Bharat S. Kini
Smt. Bina N. Shenoy



JT. HON. SECRETARIES

Smt. Amita A. Kini
Shri Satish V. Manel
Smt. Prafula P. Rau



JT. HON. TREASURERS

Smt. Mohini M. Hegde
Shri Uday V. Malya
Smt. Prathima P. Pai



MANAGING COMMITTEE MEMBERS

Smt. Shanteri N. Nayak
Smt. Tanushree A. Shenoy
Shri Damodar B. Mallya
Dr. Shobha G. Kini
Ms. Geeta M. Shenoy
Ms. Manjiri P. Pai

Shri Subhaschandra R. Rao
Smt. Chitra S. Kamath
Shri Pandurang V. Nayak
Shri Srinivas J. Pai
Ms. Krutika P. Rau
Smt. Anuradha S. Shenoy
(co-opted on 27-02-22)



HON. AUDITOR

Shri Shrikant B. Prabhu, C. A.



GOWD SARASWAT BRAHMAN SABHA, MUMBAI

Registered Office:

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

NOTICE

Notice is hereby given that the 83rd Annual General Body Meeting of the members of G.S.B.Sabha, Mumbai will be held on Sunday, 19th February 2023 at 10.00 a.m. in the I. M. Pai Hall, Sujir Gopal Nayak Memorial Kreedha Mandir, Entrance next to S.N.D.T. Women's College, King's Circle, Mumbai – 400 019, to transact the following business:

AGENDA

1. To confirm the Minutes of the 82nd Annual General Body Meeting held on 13th February 2022*.
2. To receive and adopt the Managing Committee's Report and the Audited Statement of Accounts for the year 2021-2022**.
3. To elect upto 19 members to the Managing Committee to hold office from the conclusion of the present Annual General Meeting to the conclusion of the Annual General Meeting for 2024-2025 or earlier***.
4. To ratify the appointments of Dr. Pravin Acharya and Dr. Meenakshi Desai as Trustees of the GSBS Medical Trust for a period of three years from 01/07/2022 to 30/06/2024.****
5. To appoint an Hon. Auditor for the year 2022-2023.
6. To transact any other business with the permission of the Chair.

For and on behalf of the Managing Committee

Place: Mumbai
Date: 1st January 2023

Smt. Amita A. Kini
Shri Satish V. Manel
Smt. Prafula P. Rau
Jt.Hon. Secretaries

P.S.

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

Please Note:

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



2. * The minutes of the 82nd Annual General Meeting held on 13th February, 2022 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, 15th February 2023 before the close of office hours at 5.00 p.m. This will help us to prepare the necessary details to satisfy the queries.
- 4.*** The following Managing Committee members are due to retire by rotation as per Rule 13 of the G.S.B. Sabha's Constitution and they are eligible for re-election:
 1. Shri Laxmikant T. Prabhu
 2. Shri S. D. Shenoy
 3. Smt. Bina N. Shenoy
 4. Shri Bharat S. Kini
 5. Smt. Shanteri N. Nayak
 6. Shri Subhaschandra R. Rao
 7. Smt. Tanushree A. Shenoy
 8. Shri Damodar B. Mallya
 9. Ms. Geeta M. Shenoy
 10. Shri Srinivas J. Pai

Also, the term of Smt. Anuradha S. Shenoy, who was co-opted to the Managing Committee on 27-02-22, will end at the conclusion of this General Body Meeting. She is eligible to be re-elected to the Committee.

Forms for Nomination to the Managing Committee are available in the Sabha's office from Monday to Saturday (Time: 2 to 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, 15th February, 2023.

- 5.**** The G.S.B.S. Medical Trust, vide their letter dated 18th June 2022, informed the Sabha that two of their Trustees, Dr. Pravin Acharya and Dr. Meenakshi Desai will retire by rotation on 30th June 2022 and are eligible for re-appointment. The Medical Trust has recommended their re-appointments and have also forwarded consent letters from the retiring trustees to continue as Trustees, if re-appointed. The Managing Committee accepted these recommendations at its meeting held on 26th June, 2022 and recommends the same for ratification by the General Body.



GOWD SARASWAT BRAHMAN SABHA, MUMBAI.

87th ANNUAL REPORT

Dear Members,

The 87th Annual Report, together with the Audited Statement of Accounts for the financial year 2021-2022, is presented hereunder.

PART A – MANAGING COMMITTEE AND MEMBERS

1. THE MANAGING COMMITTEE

The present Managing Committee was formed after the last Annual General Meeting of the Sabha held on 13th February 2022,

The Managing Committee meetings are held once a month. In addition, special Meetings are held, if required. A total of 10 meetings and 1 Special Meeting were held from the last A.G.M. till the date of this report. The attendance details of each member is given below.

	<u>Meetings Attended</u>
1. Shri Laxmikant T. Prabhu	10 out of 11
2. Shri S.D. Shenoy	06 out of 11
3. Shri Bharat S. Kini	11 out of 11
4. Smt. Bina N. Shenoy	06 out of 11
5. Smt. Amita A. Kini	09 out of 11
6. Shri Satish V. Manel	04 out of 11
7. Smt. Prafula P. Rau	08 out of 11
8. Smt. Mohini M. Hegde	09 out of 11
9. Shri Uday V. Malya	11 out of 11
10. Smt. Prathima P. Pai	03 out of 11
11. Smt. Shanteri N. Nayak	02 out of 11
12. Shri Subhaschandra R. Rao	02 out of 11
13. Smt. Tanushree A. Shenoy	04 out of 11
14. Smt. Chitra S. Kamath	04 out of 11
15. Shri Damodar B. Mallya	07 out of 11
16. Shri Pandurang V. Nayak	04 out of 11
17. Dr. (Smt.) Shobha.G. Kini	05 out of 11
18. Ms. Geeta M. Shenoy	00 out of 11
19. Shri Srinvas J. Pai	03 out of 11
20. Ms Krutika P. Rau	05 out of 11
21. Ms Manjiri P. Pai	02 out of 11
22. Smt. Anuradha S. Shenoy (Co-opted on 27-02-22)	04 out of 10



2. NEW MEMBERS

During the year under review, 03 Patron and 09 Life Members were enrolled as members of the Sabha. Total number of Members enrolled up to 31.3.2022 is 3283. A list of the Members admitted as Patrons / Life Members from 1st April, 2021 to 31st March, 2022 is given elsewhere in this Report.

PART B – SOCIO - CULTURAL INITIATIVES

3. PROGRAMMES/CONTESTS/WORKSHOPS HELD DURING THE YEAR F Y 2021-2022

Due to Covid related restrictions imposed during some part of the year and the uncertainties prevailing generally through-out the year, the Managing Committee decided not to conduct any physical programmes. Our regular Annual programmes such as Bhakti Natya Tarang, Foundation Day Programme, Annual Adhyatmik Program, Sneha Milan Programme and Senior Citizens picnic could not be held in this year.

Ganeshotsav 2021 Photo Contest Conducted on FaceBook

The annual Ganeshotsav photo contest was conducted on FaceBook. This is the 5th year of the photo contest and it was conducted with the theme of “Home Ganesha with Naivedya (offerings)”. The contest was conducted over the first three days of Ganeshotsav from 10th to 12th September, 2021. 64 entries were received. Each day two winners were declared, who received gift vouchers, sponsored by NKGSB Co-op. Bank. The contest was judged by Shri Venkatraya Mallya, an industrialist by profession and a wildlife photographer by passion.

The winners were:

Day 1: Sangita Shenoy and Shambhavi B.Kamath,

Day 2: Ganesh Kamath and Vasudha Nayak,

Day 3: Rithika Kini and Suman Kamath.

COVID VACCINATION CAMPS

It gives immense pleasure to report that the Sabha collaborated with Dahisar Sri Kashi Math (DSKM) to conduct Covid Vaccination Drive. Three camps were held by Varadendra Medical and Diagnostic Centre, under the aegis of Shri Madhavendra Charitable Trust (a project of Dahisar Sri Kashi Math) in collaboration with the Sabha. The Camps were held on 11th July, 29th August and 28th November, 2021. Covishield vaccine, both 1st and 2nd dose, were administered to 1400+ people in the three Camps. The Camps were offered free of charge at Sri Vithal Rakhumai Mandir, Dahisar (E). Registration was done by Google form and people were called as per decided time slots for the vaccination. Lifeline Medicare Hospitals, Goregaon, were the partners for the Camps. G.S.B. Sabha, Mumbai, and Dahisar Sri Kashi Math are grateful to Konkani Charitable Fund and its donors for the financial support extended to this cause. Volunteers from both organizations offered their services for the successful conduct of the Camps.

4. MAHILA SHAKHA COMMITTEE

Due to the Covid situation, our regular annual programmes such as Shravan Haldi Kumkum, Navratri Haldi Kumkum, Sankranti Haldi Kumkum, Bhajan Competition and Annual Get-together could not be held. The Mahila Shakha adapted to the “new-normal” and conducted a series of



on-line programmes and tutorials, which are detailed out in the report of the Mahila Shakha Committee printed elsewhere in this Report.

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

Till the advent of the pandemic, three to four periodic get-togethers of eligible boys and girls along with their parents/guardians were held every year, under the banner 'PARICHAY', where the youngsters are given an opportunity to interact with each other. This year, we could hold only one such get-together. The 76th get-together was held in December 2021 by following necessary precautions and BMC regulations, a report of which is also printed in the Mahila Shakha report referred to above.

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

5. MONTHLY SATSANG

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

6. BHAJANS/RELIGIOUS PROGRAMMES

- a) The weekly bhajan seva were offered on Tuesdays in the Sabha office by the Mahila Shakha Bhajan Group, whenever possible as per Covid restrictions. Regular weekly bhajan sevas started from September 2021 post Covid.
- b) The Annual Pooja at Shree Walkeshwar Kashi Math was held on 2nd January, 2022.
- c) Sutta Punnav was on 21st August. 2021. New jannuves, blessed by Bhat maam, were distributed at Sabha office from 9 a.m. onwards on that day.
- d) Our Mahila Shakha's Bhajan group rendered Bhajan seva for GSB Sarvajanic Ganeshotsav Celebrations held at Wadala Math on 10th September 2021. Due to ongoing pandemic restrictions, it was pre-recorded and broadcast simultaneously on social media channels along with their live telecast on Ganesh Chaturthi day.
- e) On 13th November, 2021, MS bhajan Team enthusiastically celebrated Kartik Ekadashi at our Sabha office.
- f) On 14th December, 2021, Mahila Shakha bhajan team participated in Ekka Bhajan at Kurla Balaji Mandir, Kurla on the occasion of Gita Jayanti.
- g) Our Mahila Shakha's Bhajan group participated in Bhagawan Nama Saptah Bhajan Mahotsav held at Walkeshwar from 6th to 12th February 2022 from 4 to 6 p.m.
- h) Mahila Shakha members rendered bhajans on Friday, 25 February 2022, in front of H H Shrimad Sudheendra Tirth Swamiji's deity during H H Shrimad Samayameendra Swamiji's camp at Walkeshwar Kashi Math.

**7. SPORTS ACTIVITIES**

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

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

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

Our regular Sports Club members availed our facilities, when possible.

PART C – CHARITABLE INITIATIVES

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

- Educational Assistance
- Medical Aid for hospitalization/surgeries
- Marriage Assistance
- Senior Citizen Welfare, by providing them with a sustenance allowance; financial support for the medicines and procedures that they need on a regular basis and facilitation of their stay in old age homes. In this year, we added one more initiative for our disadvantaged senior citizens and started providing a grocery kit to them on a monthly basis.

The above charitable initiatives are administered through separate funds which are created for each purpose. All these Funds have been created, either by specific donations to the Fund or by transferring amounts from the surplus of the Sabha.

The details of charitable initiatives administered by the Sabha are as under :

8. EDUCATIONAL ASSISTANCE

Educational assistance granted by the Sabha during the year was Rs. 15,93,000/-. The two funds set up for this purpose are :

1. VIDYANIDHI FUND

The Sabha has been disbursing Educational Assistance to the needy students of our Community for pursuing school/ graduate/ post-graduate/ professional studies from its Vidyanidhi Fund. Total amount disbursed in this year was Rs. 7,99,000/-, as under :

School Students	121 students	: Rs. 3,02,500/-
College Students (upto graduate level)	114 students	: Rs. 3,99,000/-
Post-graduates, professionals etc.	<u>15 students</u>	: <u>Rs. 97,500/-</u>
Total	250 students	Rs. 7,99,000/-

2. GSB HIGHER EDUCATION AID FUND

(Principal Sponsor and Donor : Shri Gurbur Dattananda Bhat)

This fund had set up in F Y 2017-2018 from the funds bequeathed by Shri Gurbur Dattananda Bhat for this purpose and is used to extend educational assistance to meritorious students pursuing professional studies from anywhere in India. This is the only



charitable initiative of the Sabha where benefits are extended to students from outside Mumbai as well. This was the fourth year of disbursements from this Fund. Total amount disbursed in this year was Rs. 7,94,000/- as under :

Amt. in Rs.

Course of Study	Boys		Girls		Total	
	Number	Amount	Number	Amount	Number	Amount
Engineering	16	4,26,000	6	1,92,000	22	6,18,000
Medicine			1	50,000	1	50,000
Pharmacy	1	46,000	3	80,000	4	1,26,000
Total	17	4,72,000	10	3,22,000	27	7,94,000

9. SENIOR CITIZEN WELFARE

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

1. GSB SENIOR CITIZEN ADHAAR FUND

This Fund was launched in 2006 as the Destitute Senior Citizen Welfare Fund for the welfare of needy senior citizens of our community, on a suggestion made by Smt. Sanjivi Bhat, ex-President of the Sabha and its Mahila Shakha. In F Y 2019-2020, it was decided to re-name the Fund as the GSB Senior Citizen Adhaar Fund. As the name suggests, this Fund is used to provide Adhaar (Support) to our senior citizen beneficiaries by providing them with a sustenance allowance which is transferred on a quarterly basis to their bank account.

The quarterly benefit extended has been enhanced from Rs. 1,500/- per quarter to Rs. 3,000/- per quarter w.e.f. October 2020.

A total of 33 beneficiaries were provided assistance of Rs. 3,72,000/- from this Fund during the year. Also, the stay of a senior citizen at Shantikunj Sevasharam is facilitated from this Fund.

2. GSB SENIOR CITIZEN MEDICAL WELFARE FUND

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

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



During this year, 27 beneficiaries were disbursed total assistance of Rs. 4,68,626/- from this Fund.

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

3. DISTRIBUTION OF GROCERY KIT TO OUR SENIOR CITIZEN BENEFICIARIES

Senior Citizens beneficiaries faced financial difficulties due to COVID-19. So, the Committee decided to extend an additional support to these beneficiaries. This new initiative was started by the Sabha to home deliver essential grocery items to these beneficiaries. A kit containing 16 items was finalized which includes rice, atta, cooking oil, dals, pohas, jaggery, salt, sugar and spices. The items changes depending on the festivals and any other holy month like month of Shravan. Initially it was decided to send these items every month for 3 months to the beneficiaries. The service was started from June 2021.

With our donors' overwhelming support for the scheme, we continued extending this support beyond the originally planned three months and Dec 2022 marks the 19th 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.

4. SPREADING DIWALI CHEER AMONG OUR SENIOR CITIZEN BENEFICIARIES

We received a suggestion, backed with a donation, to do something during Diwali to spread some joy and happiness in the lives of our senior citizen beneficiaries. The Managing Committee arranged the home delivery of a double bedsheet set, two pillow covers and a set of 4 hand/face towels to 39 senior citizen beneficiaries. These deliveries were done during the Diwali period.

It was very touching to get a call from one beneficiary who said that they had never received a gift in their lives and this was the first time that someone had thought of them during a festival.

Another feedback received was "Appreciate the lovely gesture of sending the well wrapped gift to my sister in law for Diwali from GSB Samaj. It is not only the gift but the way it was sent is worth a mention, it was heart-warming."

We are grateful to the donor whose suggestion, backed with financial support, made this initiative possible.

We hope that we have generous donors coming forward in the coming years too so that we can touch the lives of our disadvantaged senior citizens in impactful ways.

10. MEDICAL AID

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

1. MEDICAL AID FUND

This Fund was launched during the Gudi Padv Sneh Milan programme of 2009. Assistance is disbursed for hospitalization and surgeries.



2. MEDICAL AID FUND (CRITICAL ILLNESS)

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

During this year, 17 beneficiaries were extended total medical aid of Rs. 2,35,750/- collectively from both these Funds.

11. M.S. MARRIAGE ASSISTANCE FUND

The Mahila Shakha Committee manages a Marriage Assistance Fund from which financial assistance is disbursed to support the marriage of daughters of our community. Two families were supported during the year with total assistance disbursed being Rs 30,000/-

PART D – ACCOUNTS

12. ACCOUNTS

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

	(Rs. In lakhs)	
	2021-2022	2020-2021
INCOME		
a. Interest Income	31.77	29.46
b. Donations Received	24.10	16.66
c. Hall Booking Charges Received	0.95	0.69
d. Income from Sports Activities	5.92	6.51
e. Income from Advertising, Programme Collection etc.	3.02	0.96
TOTAL INCOME (A)	65.76	54.28
EXPENDITURE		
a. Property Expenses (net of amount met from designated fund)	3.33	2.46
b. Establishment Expenses	10.40	9.19
c. Expenditure on Trust Objects		
i. Educational Assistance	15.93	11.57
ii. Senior Citizen Domiciliary Medical Aid	4.69	7.09
iii. Medical Aid for hospitalization/surgeries	2.36	4.31
iv. Senior Citizen Adhaar	8.18	3.43
v. Sports	2.97	2.35
vi. Marriage Assistance	0.30	0.45
vii. Expenditure on programmes and VoG	11.22	1.22
viii. Religious Expenses	0.22	0.07
	45.87	30.49



	(Rs. In lakhs)	
	2021-2022	2020-2021
d. Depreciation	1.97	2.38
e. Contribution to Charity Commissioner Public Trust Fund	0.83	0.61
TOTAL EXPENDITURE (B)	62.40	45.13
SURPLUS/(DEFICIT) (C = A-B)	3.36	9.15
Less : Transferred to funds (Net) (D)	10.80	14.66
Net Surplus/(Deficit) (E=C-D)	(7.44)	(5.51)
 Investments at year end	 450.38	 437.00
Total Assets at year end	546.45	525.99
Total Endowment Funds at year end	401.78	388.20
Total Non-Endowment Funds at year end	76.12	65.39

Covid continued to have an impact on our financials, as it had done in F Y 2020-2021 :

- Revenue generated from sports activities was subdued at Rs. 5.92 lakhs. We could not conduct our Summer Coaching Camps and coaching activities were resumed, post Covid, in Oct. '21
- Hall booking revenue was abysmally low at Rs. 94,500/- for the whole year.
- We could not conduct our regular programmes such as Bhakti Natya Tarang or Sneh Milan which are popular with members and also opportunities for us to raise funds via donations.

Whereas these major revenue drops took place, establishment costs remained the same and this resulted in Sabha making a deficit of Rs. 7.44 lakhs this year as compared to the deficit of Rs. 5.51 lakhs made last year.

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

Nature of Assistance	(Rs. In lakhs)	
	2021-2022	2020-2021
Educational Assistance	15.93	11.57
Medical Aid	2.36	4.31
Senior Citizen Welfare	12.86	10.52
Total	31.15	26.40

PART E – OTHER MATTERS

13. VOICE OF GSB

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



Due to lockdown restrictions imposed subsequently, we released digital issues of Voice of GSB for the April to June 2020 issue onwards. We resumed the printing of VoG regularly from the January to March 2021 quarter. Due to the immense popularity and wide reach of the digital issues, we are releasing the digital issues as well.

VoG gives information about programmes held, announcements of future programmes and also articles of general interest. VoG is the voice of the GSB Community and we also print news of other GSB organizations in the same.

We are grateful to all our regular contributors and advertisers.

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

We print and dispatch 2200 copies of VoG every quarter. We appeal to members to financially support this newsletter by sponsoring pages in this publication. Each page is available for sponsorship under any given mast head for Rs.1,000/- only, a line will be inserted on the bottom of such pages indicating your name. We are also introducing “GSB Classifieds” which you can use for announcement of engagement/ marriage/ anniversary/ milestones/ achievements/ services etc.

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

14. ACKNOWLEDGEMENTS/ THANKS

The Managing Committee is extremely grateful to

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

15. OBITUARY:

Dr. S. Giridhar Bhat (28-07-1928 - 5-12-2021)

Dr. S. Giridhar Bhat or “Girimam” as he was known to all, passed away on 5th December 2021 after a brief illness. He was 93 years old and is survived by his wife, two daughters, Anita and Sunita, their families, extended family and friends.

Post retirement in 1988, he helped the needy in his own ways. He worked for NGOs like Consumer Guidance Society of India (CGSI) Mumbai, Shantikunj Sevashram – a home for the aged and Ram Krishnaa academy’s English Medium School where rural children are admitted without capitation fees, at Harigram, New Panvel. He was loved by all and was dedicated to helping the poor and needy throughout his life.

Shri Basti Vaman Shenoy (6.11.1934 to 2.01.2022)

Shri Basti Vaman Shenoy was the founder and Co-Chairman Emeritus of Konkani Bhas ani Sanskriti Pratishtan, World Konkani Centre in Mangaluru. He was popularly known as



Vishwa Konkani Sardar (World Konkani Leader) and was the founder of World Konkani Centre in Shakthinagar, Mangalore. He passed away on 2nd January, 2022 at the age of 88 years

Under his leadership, the World Konkani Centre spearheaded several programmes for the preservation of Konkani language, culture and welfare of Konkani speaking communities. He strived for the recognition of Konkani language and its inclusion in the 8th Schedule of the Constitution of India.

He was conferred with the Karnataka Rajyotsava Award in 2010 and several other accolades for his relentless work for Konkani language and culture. He is survived by his two sons, a daughter and grand-children.

Shri Ramdas Shantaram Kamat (18.02.1931 to 8.01.2022)

Noted theatre-actor and singer, Shri Ramdas Kamat, who straddled the Marathi theatre stage during its Golden Era, was conferred with several awards in his lifetime including Manipal T.M.A. Pai Foundation's outstanding Konkani Puraskar. He passed away on 8th January 2022

At the Gudi Padva Sneh Milan programme of the Sabha held on 10th April, 2016, Shri Ramdas Kamat was the recipient of our GSB Talent Recognition Award, an award annually presented by the Sabha to honour personalities from our community who have excelled in the fields of performing arts, fine arts and literature.

Shri Ramdas Kamat acceded to our request to perform at our first Bhakti Natya Tarang programme held on 16th July, 2016. He sang the 1950s and 60s classics, in a resounding voice which belied his age.

Smt. Shambhavi Raghavendra Shenai (15.08.1934 to 21.01.2022)

Smt. Shambhavi Shenai was a regular supporter of the Sabha. She used to attend our programmes and was also a member of our monthly satsang. She passed away on 21st January, 2022.

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

For and on behalf of the Managing Committee

Place: Mumbai
Date: 1st January, 2023

Smt. Amita A. Kini
Shri Satish V. Manel
Smt. Prafula P.Rau
Jt.Hon. Secretaries



G.S.B. Sabha, Mumbai
Presents
SNEH MILAN PROGRAMME
On Saturday, 11th March, 2023

Program details are:

Venue	:	Pracharya B. N. Vaidya Sabhagraha, 2nd Floor (Lift available), Raja Shivaji Vidyalaya (King George School), Hindu Colony, Dadar (E), Mumbai – 400 014
Day & Date	:	Saturday, 11 th March, 2023.
Chief Guest	:	Smt. Anita Pai, Senior Group President and Chief Operating Officer, Yes Bank Limited.

Program details

4.00 p.m. to 4.30 p.m.	Tea and Biscuits
4.30 p.m. to 6.30 p.m.	Cultural Program A Konkani Drama “ Hun Udka Ghotu ” Presented by Konkani Triveni Kala Sangam, Mumbai
7.00 p.m. to 8.30 p.m.	Formal Program <ol style="list-style-type: none"> Welcome Address by Sabha President and Mahila Shakha President. Introduction of the Chief Guest Presentation of the following Puraskars. <ul style="list-style-type: none"> ● Vatsala Shenoy Memorial - GSB Mahila Udhyaamee Puraskar to Smt. Archana Pai, an established Women Entrepreneur Founder Sponsor : Smt. Sadhana and Shri Sunil Shenoy, USA. ● K M Kamath Memorial - GSB Sharada Sanman Puraskar to Smt. Shefali Vaidya, Writer, Newspaper columnist, political satirist and travel enthusiast Founder Sponsor : K.M.Kamath and family ● Dr. B. M. Acharya - GSB Jeewan Gaurav Puraskar to Shri Raghunandan Kamath, Founder of Natural Ice Creams. Founder Sponsor : Dr. B. M. Acharya Memorial Trust Speech by the Chief Guest Vote of Thanks
8.30 p.m.	Dinner

Distribution of Passes	:	<ol style="list-style-type: none"> This program is for the members of the Sabha. Entry to the program will be by passes. Two complimentary passes will be issued to each member of the Sabha. The complimentary passes can be collected from the Sabha's office between 4 and 6 p.m. from 15th February, 2023, on a “first come” basis, till they are available. Please confirm the availability of passes with Office Manager, Mr. Suresh Nayak (Tel. No. 2408 1499) before coming to the Sabha's office. Certain passes are set aside for donors/sponsors.
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Mumbai
10th Jan 2023

Laxmikant T. Prabhu
President
98203 16495

Amita A. Kini
MS Committee President
98700 62476

Bina Shenoy 98205 07690
Prafula Rau 98205 26157
Prathima Pai 98213 73000
Anuradha Shenoy 98926 72327
Chitra Kamath 93229 87688
Saiprabha Kamath 98211 27401
Damodar B. Mallya 98205 06190
Jt. Programme Convenors



REPORT OF THE GSB SABHA'S MAHILA SHAKHA FOR 2021-2022

After the COVID-19 lockdown, a 'new normal' was established. The year under review was under the impact of the 'new normal', so were your Sabha's Mahila Shakha activities. Our regular Annual programmes such as Shravan Haldi Kumkum, Navratri Haldi Kumkum, Sankranti Haldi Kumkum, Bhajan Competition and Annual Get-together could not be held. Only one 'Parichay' programme, the get-together of eligible boys and girls, could be held. We maintained our connect with the members by offering them several on-line programmes.

A brief report of various programmes conducted is given below :

PARAMPARA HASTANTARAN SERIES

Mahila Shakha started a series "Parampara Hastantaran -Transfer of values and traditions from our elders". This series was presented live on Sabha's facebook page.

- a) Ram Raksha Stotra Patan : The inaugural episode, on 21st April, 2021, was Ram Raksha Stotra patan coinciding with Shree Ram Navami for children between 5 to 13 years of age. The participants could either read from book, recite by heart or recite along with any elder in their family. The enthusiasm of the participants came out through some of them dressing up as Shree Ram, Sita mayaa and Shree Hanuman. This patan was held on Zoom.

The participants were awarded e-certificates and e-vouchers as a token of appreciation for participating in the patan.

The event received stupendous likes and encouraging feedback.

- b) Guru Shishya Parampara : On 18th July, 2021, the Mahila Shakha organised the second episode of this series which was a virtual elocution on "Guru-Shishya" Parampara for GSB children. The "Guru-Shishya Parampara" elocution was held to coincide with Guru Purnima, a day on which we revere and express gratitude to our gurus. Participants were categorised on basis of age. Group A - participants aged 7-11 years spoke on their favourite Guru for up to 2 minutes. Group B - participants aged 12-15 years, spoke up to 3 minutes on the Great spiritual/ Dharma gurus of our times. The online program received good response from children across the country. The participants spoke in Konkani and Sanskrit.

Mahila Shakha gifted every child participant a story book and an e-certificate as a token of appreciation.

- c) Yo Re Krishna : On 28th August, 2021 the Mahila Shakha organised the third episode of this series - "Yo Re Krishna" – a virtual talent show. This show was held on the occasion of Gokulashtami. The program began with introduction of Lord Krishna's Janmotsav celebrations. 44 children across 3 age-groups participated. The groups were assigned - decorating things symbolising 'Krishna', like crown, flute, greeting card, pots with dahi, loni, khavlo, matkas, Govardhan Parvath etc. and they needed to display it during the show. In group A (up to 5 years) the participating kids dressed up as Kanha, Kanahiya with showcased Bala-Leela of eating loni (butter). The youngest participant was a 7 months old baby boy.

In group B (6 to 11 years) the children recited shlokas, bhajan, narrated stories on how/why Krishna was called Ranchod, Sudhama and Krishna, Krishna and Aghasur, Birth of Krishna, Kalia Mardan and story on Kubera Putra etc. in Konkani



This online event received encouraging responses and likes. The participants were given e-certificates and e-vouchers as token of our appreciation.

- d) **Devi Stuthi** : On October 9, 2021 Mahila Shakha organised fourth episode of Parampara Hastantaran series “Devi Stuthi” a virtual recitation of Stotras and singing bhajans of Devi on the occasion of Navaratri. 42 children all over India participated in 3 different age groups. Participants were categorized on the basis of age. Group A – participants were 3-7 years of age, Group B – participants were 8-12 years of age and Group C – participants were 13-17 years of age. Each participant recited either Stotras or sang beautiful bhajans of Ma Saraswati, Lakshmi and Durga with great enthusiasm and devotion. This online event was live on our Sabha’s Facebook page and received good response and encouraging messages to the participants. Mahila Shakha gifted each participant e-certificates and books of stories, Illustrated History of India, and World’s Greatest Books on Growth, Wealth and Success depending on the age group they belonged to.

All these on-line events can be viewed on our Sabha’s fb page. The Mahila Shakha thanks our contributors and welcomes continued support in future too.

The Parampara Hastantaran series had been sponsored by Shri Sadanand Pai (USA) and the Mahila Shakha remains grateful to him for extending this support.

SANDHIKALI BHAJAN SERIES

Many of us felt stressful, anxiety, grief and worry due to the COVID-19 pandemic. A way to cope during the lockdown and stay connected with our community members was by doing Naamasmaran or singing bhajans.

Mahila Shakha launched Sandhikaali bhajan series on Facebook (fb) from 24th May, 2021. Every evening a bhajan video was uploaded for on our fb page. The bhajan singers were from PAN India. After listening to the bhajans, many viewers communicated to us, they experienced relief from stress, anxiety, grief and worry, caused due to COVID-19 pandemic. Sandhikaali Bhajan series was concluded on 6th July 2021 with a beautiful Bhairavi - Taal Dharu – “Amhi Katha Karu... Amhi Ramala tya Haak Maru”, rendered by Smt Maya Nayak, Bhajan Guru of our Mahila Shakha Bhajan Group and Vice President of Mahila Shakha.

This series received encouraging feed-back. The Mahila Shakha expresses its gratitude to all the singers who promptly came forward with excellent videos which are now available on our Sabha’s fb page.

TUTORIAL ON ACHAAR- VICHAAR (HINDU CALENDAR MONTH SIMPLIFIED)

In F Y 2020-2021, the Mahila Shakha had begun a tutorial “Achaar Vichaar” series on explaining of important days (Tithis) in our Hindu Calendar Month and their importance and Significance. It was our pleasure to resume and release the next episode of this much awaited Series after a gap of few months caused due to 2nd lockdown. In conversation with Vedmurthi Trivikram Acharyamaam was our Mahila Shakha Vice President Smt. Maya Nayak. This episode was a Diwali special, released on the auspicious occasion of Diwali. Mahila Shakha extends their thanks to Vedamurthy Shri Trivikram Acharya.

76th PARICHAY – GET-TOGETHER OF ELIGIBLE BOYS AND GIRLS

Mahila Shakha held its 76th ‘PARICHAY’, a Get-together of eligible boys and girls, along with their parents on Saturday, 11th December, 2021 at I. M. Pai Hall, Sujir Gopal Nayak Memorial Kreedha Mandir. Different time slots were allotted according to the age of the participants. There was an overwhelming response. Many had attended this PARICHAY for the first time. The event was appreciated by all. This event was the first physical event after a gap of 22 months. To maintain Covid appropriate behaviour the participants had to pre-register online and very limited number of registrations were accepted. All the necessary



precautions and BMC regulations were followed. This event was chaired by Mahila Shakha's Vice President, Smt. Maya Nayak. She welcomed the members and gave a brief introduction of PARICHAY. The Mahila Shakha Committee expresses our gratitude to Smt. Prafula Rau, then Mahila Shakha President, the sponsor of this event.

"RAHO CANCER SE DO KADAM AAGE"

The Mahila Shakha, in association with Indian Cancer Society, organised an online session on cancer awareness on 30th January, 2022. Dr Priya Eshpuniyani, a surgical oncologist, spoke on Cervical Cancer Awareness. Our Convenor, Smt. Chitra Kamath introduced the speaker to the audience and informed about Dr. Priya's profile, her articles published, international conferences participated and her practice in many well-known centres as thoracic surgeon. Dr. Priya spoke on cervical cancer awareness aided with a presentation that was simple to understand. The presentation detailed risk factors, symptoms, evaluation of the disease, investigations and treatment. She advised ladies in the 30-40 age group to do cancer screening tests once every 3 years. At the end of the session, she answered queries from the audience. It was an educative session for all. The session ended with vote of thanks to Dr Priya and to all those who helped in conducting this online program. This session was live on the Sabha's Facebook page.

The Mahila Shakha Committee extends their thanks to all those who helped directly or indirectly in conducting various online talks, videos, tutorials, online recitation and elocution for kids.

MAHILA SHAKHA COMMITTEE MEETINGS

The Mahila Shakha Committee meetings are generally held once a month. In addition, special Meetings are held, if required.

The Mahila Shakha Committee was reconstituted in January 2022. A total of 9 meetings were held from April 2021 to January 2022. Since the period was not completely out of Covid-19, offline meetings could not be held regularly. As a result, it was a mix of offline and virtual meetings. The month of May is a yearly off for Mahila Shakha activities.

The attendance details of each member during the period, April 2021 to January 2022 is given below.

NAME	DESIGNATION	MEETING ATTENDED	OUT OF
Smt. Prafula Rau	President	08	09
Smt. Maya Nayak	Vice President	09	09
Smt. Amita Kini	Jt. Hon. Secretary	08	09
Smt. Aarti Pai	Jt. Hon. Secretary	09	09
Smt. Purnima Kini	Jt. Hon Treasurer	09	09
Smt. Jayashree Rao	Committee Member	07	09
Smt. Shanteri Nayak	Committee Member	08	09
Smt. Bina Shenoy	Committee Member	08	09
Smt. Chitra Kamath	Committee Member	08	09
Smt. Seema Pai	Committee Member	05	09



In the month of January 2022, the Mahila Shakha Committee was re-constituted. However, it was unanimously decided by the Mahila Shakha, on an experimental basis, to have a committee with a President and a quarterly term holding Convenors, rather than having office bearers such as Vice President, Secretary, Treasurer etc.

The attendance details of each member in the newly constituted Committee for the period January 2022 to March 2022 are given below:

NAME	DESIGNATION	MEETING ATTENDED	OUT OF
Smt. Amita Kini	President	3	3
Smt. Chitra Kamath	Committee member	3	3
Smt. Purnima Kini	Committee member	1	3
Smt. Bina Shenoy	Committee member	3	3
Smt. Jayashree Rao	Committee member	1	3
Smt. Aarti Pai	Committee member	3	3
Smt. Maya Nayak	Committee member	2	3
Smt. Shanteri Nayak	Committee member	2	3



LIST OF MEMBERS ENROLLED FROM 1ST APRIL 2021 TO 31ST MARCH 2022.

PATRONS.		
REDKAR	DR RAJEEV GURUNATH	NP 3273
	MS MAITREYI RAJEEV MADHAVI	NP 3274
SHENOY	ANURADHA SATISH	NP 3282

LIFE MEMBERS		
BHANDARKAR	ANKUSH ARVIND	NL 3283
KAMATH	Ms KANCHAN VASUDEV	NL 3276
KINI	ABHIJEET RAMNATH	NL 3272
NAYAK	MAMTA SURESH NAYAK	NL 3281
PADIYAR	VRINDA SUNDEEP	NL 3277
PAI	NAGNATH V	NL 3280
REDKAR	Dr MADHAVI RAJEEV	NL 3275
SALGAONKAR	DINESH VITTAL	NL 3279
SHENOY	K DIVAKARA	NL 3278

PLEASE ENROL MEMBERS TO THE SABHA

Are all your family members (above 18 years of age) members of the Sabha?

Do you know GSB friends who have still not enrolled as members of the Sabha?

OUR MEMBERSHIP FEES ARE:

Life Membership Rs. 501/-,

Patronship Rs. 1001/-

You can download the membership form from the Members Section of our web site
www.gsbbsabhamumbai.org.

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

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



Boosting progress Benefitting Nation



CURRENT FACILITIES

1. Operational during the fair Season (October to May)
2. Bulk cargo exports - presently Iron Ore.

PROPOSED EXPANSION OF REDI PORT

1. All weather multi commodity State-of-the-art port.
2. Bulk Cargo, Liquid Cargo and Container Berths.
3. Oil Storage tanks.
4. Free Trade Warehousing Zone (FTWZ).
5. Sez, Shipyard and many more.



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

						Amt. in Rs.
Sr No	Name of Donor	In Memory Of	Towards	Opening Balance	Received during the year	Closing Balance
1	Shri Mohan Pai	His parents, Late Smt. Rama & Shri Hari Panduranga Pai	Vidyanidhi	43,53,643	6,62,724	50,16,367
2	Shri Dinesh M. Bhandarkar	His mother, Late Smt. Sarojini M. Bhandarkar	Medical Aid	100,000		100,000
3	Sujir Marketing Pvt Ltd	Late Shri Sujir Surendranath Nayak	Medical Aid	100,000		100,000
4	Sashas Marketing Pvt Ltd	Late Smt. Ratna Nayak	Medical Aid	100,000		100,000
5	G.S.B. Sabha, Mumbai	H.H.Shrimad Sudhindra Tirtha Swamiji	Vidyanidhi	85,500		85,500

Appeal for Personalized Endowments

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

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

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

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

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

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

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

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



GSBS MEDICAL TRUST

GSBS Medical Trust is an offshoot of the **Gowd Saraswat Brahman Sabha** of Matunga, Mumbai. This independent body was later formed as a Charitable Trust in 1973 for rendering quality healthcare service at economical rates to the needy patients of the city irrespective of caste, creed or religion.

There are 4 units of this Medical Trust, situated around Dadar and Mahim, including the one in Dharavi.

The first one is the registered office in Dasturwadi, Dadar, which has many facilities for a patient including physiotherapy.

The second, a HEALTH RAKSHAK Unit has facilities for Ultrasonography including Colour Doppler for Cardiac and Peripheral Vascular Doppler Tests, Stress Test, 2-D Echocardiogram, Endoscopy, Mammography, Electroencephalography, ECG, Orthopantomography, Cephalography and Pulmonary Function Test. The Consultation Faculty includes General Medicine, Cardiology, General Surgery, Cardiothoracic Surgery, Nephrology and Urosurgery, Neurology, Gastroenterology, Orthopaedics, Paediatrics, Ophthalmology, ENT, Psychiatry, Gynaecology, and Onco-Surgery. Keeping in view of the latest trend in the field of sonography, the medical centre has now purchased ultrasound machine, HD 7 with Doppler facilities. More facilities are being introduced at Health Rakshak. Above all, patients are given appointments to suit their convenience, which is well appreciated by patients

INVESTIGATIVE EQUIPMENT

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

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

ULTRASONOGRAPHY: Ultrasonography is now increasingly used in the investigation of abdominal ailments, pelvic pathology, as well as other parts of the body. The ultra modern 2D ECHO machine was donated and inaugurated by Smd.Vidyadhiraj Thirth Swamiji of Gokarn Parthagali Jeevottam Mutt,

MAMMOGRAPHY: Breast cancer is one of the commonest of cancers in women. Breast cancer is curable, if detected early. Mammography Screening is important in early detection of cancer. Ageas Insurance company through their CSR have donated this sophisticated machine to the GSBS Medical trust. In the last two years Medical Trusts has been organising Early detection of Breast cancer Camps. **(Please contact for registration details at Healthrakshak) (Trustees will be grateful to have sponsors for these camps.)**

In the field of Dermatology, a lot of upgradations have been introduced. All Aesthetic procedures in this field, is a new venture, this includes removal of scar, unwanted hairs, moles, special procedures for hair growth, peeling treatment etc.



STRESS TEST: Life in cities has come under tremendous stress and this is reflected in the increasing incidence of cardiac disease including heart attacks. Stress Test assures the person of the condition of his heart. It enables him to start treatment early in order to prevent the progression of heart disease.

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

ELECTROENCEPHALOGRAPH [EEG]: This equipment is for mapping of brain and its activities. It is useful in detection of Fits, Seizures and other neurological complaints. This includes the diagnosis of EMG, VEP BEAR, RNS.

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

The Dharavi Centre on Sion-Bandra Link Road has facilities for Dentistry, X-Ray, Sonography, and Consultation facility. In General medicine, Paediatrics Orthopedic, ENT, Gynecology and Ophthalmic are various fields where consultations are done. Thanks to ONGC, whose CSR support upgraded the entire Centre.

The Mahim Centre is in collaboration with J.N.Wadia Medical Trust, is becoming more popular. The strategic location and the middle class populated area is patronised by many neighbouring societies.

The GSBS MEDICAL Trust has facility for economically needy patients 'The AarogyaNidhi Scheme' where patients get consultation, and medicines free of cost. Also Trust financially supports minor surgeries carried out on these patients like cataract operation, cleft repair, Dental Treatment etc. sonography, X ray etc

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

The following Health Check-ups are organised. Pre-Employment Check-up, Cardiac check-up Executive Health check-up. Executive Plus Health check-up, Complete Health check-up, Routine Annual Health check-up, Eve's check-up. Diabetic check-up camp is becoming a very prominent one because diabetes is a hidden killer. The earlier one starts treating it, faster it can be controlled. The Dental department in all the Four centres are well equipped. To make this full-fledged one, the NEW OPG is installed. Thanks to the generosity of IDBI Federal Life Insurance Company Limited. This friendly corporate company Now known as Ageas Federal Life Insurance Co.Ltd. extended big support even during Pandemic, so that Medical Trust could continue giving service to all dental patients with full protection.

A recently added social awareness program is the 'Tobacco Cessation Clinic' under Angarakshak. Not only the adults, but the school going children and the college youth are targeted to educate under this program.



GSBS MEDICAL TRUST CENTRES

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

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

Dharavi Centre, Subhash Chandra Bose Co Op.Hsg.Soc., Mukundnagar, Dharavi, Mumbai-400 017.
Tel No : 2403 8439

GSBS Medical Trusts' Mahim Centre, in Association with J.N.Wadia Medical Dispensary, Sitaladevi Temple Road, Mahim West, Mumbai 400 016.
Tel. no.24446665 / 24466665

Website: www.gsbsmedicaltrust.org



MINUTES OF THE 82ND ANNUAL GENERAL MEETING (AGM) OF THE MEMBERS OF G.S.B.SABHA, MUMBAI HELD ON SUNDAY 13TH FEBRUARY 2022 AT 10.00 A.M. AT THE SABHA'S I. M. PAI HALL, SUJIR GOPAL NAYAK MEMORIAL KREEDA MANDIR.

In the absence of required quorum by 10.15 a.m. the meeting adjourned and the adjourned meeting was reconvened at 10.30 AM,

Shri Satish V. Manel, Jt. Hon. Secretary, read the Notice of the AGM printed on Page 4 of the Annual Report, and then requested the Sabha President, Shri Laxmikant T. Prabhu, and the three Trustees, Shri B. T. Mallya, Shri N. N. Pal and Smt. Sudha G. Pai to take the dais. He then requested President to address the members.

Shri Laxmikant Prabhu welcomed the Trustees present on the stage and all the members present. He thanked the Trustees for the advice and guidance given to the Managing Committee. He thanked the Donors and Sponsors for their valuable support and solicited their continuous support in future. He made a special mention of Smt. Amita Kini who was elected as Mahila Shakha President a few days back.

Thereafter, Shri Satish Manel read out the welcome address by the Mahila Shakha President, Smt. Amita Kini, who was not present. In her speech, Smt. Amita Kini thanked all for the support to the Mahila Shakha. She mentioned that Rs. 45,000/- had been disbursed as Marriage Assistance to 3 families during the year.

The Mahila Shakha had also created a Whatsapp Group, GSB MS Parichay, to provide faster and more effective matrimonial information service to the members. During the lockdown, the Mahila Shakha made good use of the digital medium by holding contests for Children as also holding talks on Religious Topics on the Sabha's Face Book page. She thanked the Managing Committee, Sponsors/Donors, Speakers etc who conducted above programmes.

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

AGENDA No 1: CONFIRMATION OF MINUTES

Shri Satish Manel proposed to the members that since the Minutes of the 81st AGM, held on 24th January, 2021, were printed on Pages 29-32 of the Annual Report, which had been circulated to all members, the same be taken as read. The members agreed and the Minutes were confirmed.

AGENDA No 2: ADOPTION OF THE ANNUAL REPORT AND THE AUDITED STATEMENT OF ACCOUNTS FOR THE F Y 2020-21

Shri Satish Manel informed that since the Annual Report was circulated to all members and no queries had been received in the Sabha Office. He checked with the members present as to whether they had any queries, since there were no queries, the following Resolution was moved:

“RESOLVED that the 86th Annual Report of the Sabha be and is hereby adopted “

Proposed by: Shri Subash Rao

Seconded by: Shri Prakash M. Pai.

Passed unanimously

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

“RESOLVED that the Income/Expenditure Accounts for the Financial Year April 2020 to March 2021 and the Balance Sheet as on 31st March 2021 audited by Ford Rhodes Parks & Co, LLP Chartered Accountant be and is hereby adopted”



Proposed by: Shri Ramesh Bhandarkar

Seconded by: Shri Damodar Mallya

Passed unanimously.

AGENDA No 3: TO ELECT UPTO 18 MEMBERS TO THE MANAGING COMMITTEE.

Shri Satish Manel informed that as per Sabha's Constitution 10 Members were due to retire by rotation and their names had been printed on Page 5 of the Annual Report. They were eligible for Re-election. Also, the term of Ms. Krutika Rau who was co-opted to the Managing Committee on 28th March, 2021, ends in this AGM. Shri Satish Manel announced the names of the members from whom nomination forms are received and said that all of them were found to be in order. As the number of nominations received are less than the vacancies, he declared that all the nominees were duly elected. The names are as follows:

1. Smt. Amita Ajay Kini
2. Shri Satish Venkatesh Manel
3. Smt. Mohini Murlidhar Hegde
4. Shri Uday Venkatesh Malya
5. Ms. Krutika Prakash Rau
6. Ms. Manjiri Prakash Pai
7. Shri Pandurang Vishwanath Nayak
8. Smt. Shilpa S Kamath
9. Dr. (Smt.) Shobha Ganesh Kini.

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

The President, Shri Laxmikant Prabhu, informed that the GSBS Medical Trust had informed us that Dr. Suhas Prabhu and Dr. Sandhya Kamath, Trustees of the Medical Trust, had retired on 30th June 2021, and both had consented to continue for a further period of 3 years. if elected and reappointed. The Managing Committee had approved their re-appointments at its Meeting held on 25th July 2021. And the Managing Committee recommends these re-appointments for Ratification by the General Body. This was accepted by the General Body. Shri Lamikant Prabhu moved the following Resolution:

"RESOLVED that the 82nd AGM of the GSB Sabha ratifies the appointment of Dr. Suhas V Prabhu and Dr. Sandhya Kamath for a period of 3 years from 01.07.2021 to 30.06.2024 in accordance with Clause 6(b) of the Medical Trust Deed and as per recommendation made by the Managing Committee of the Sabha at the Meeting held on 25th July 2021."

Proposed By: Dr. (Smt.) Chitra Nayak

Seconded By: Shri Suresh Khasnis

Passed unanimously.

Proposed by Shri Damodar Mallya.

Seconded by Shri Prakash Pai

Passed Unanimously

AGENDA No 5: APPOINTMENT OF HON. AUDITOR FOR THE YEAR 2021-22.

The Jt. Hon. Treasurer Shri Uday Malya informed the Members that Shri Shrikant Prabhu, Partner M/s Ford Rhodes Parks and Co, LLP, Chartered Accountants, has been auditing the Sabha's Accounts



diligently since F Y 2011-2012, prior to which his father, Shri B. R. Prabhu, was auditing the Sabha's Accounts for several decades. He suggested that Shri Shrikant Prabhu be retained as the Hon. Auditor for the Current Financial Year. This was approved by the General Body and the following resolution was moved by Shri Uday Malya:

"RESOLVED that this 82nd Annual General Body Meeting of the GSB Sabha hereby appoints M/s Ford Rhodes Parks and Co, LLP, Chartered Accountants firm having its Reg. No: 10286010/W100089 as the Hon. Auditors of the Sabha for the Financial Year 2021-22"

Proposed by : Shri B. M. Baliga

Seconded by : Shri Damodar Mallya.

Passed Unanimously

ANY OTHER BUSINESS:

Shri Satish Manel informed the Members those various individuals and institutions had extended their co-operation to the GSB Sabha during the year under review. Therefore, he 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 82nd Annual General Meeting of the GSB Sabha Mumbai expresses its deep sense of gratitude to M/s Ford, Rhodes, Parks & Co., LLP for their Honorary services as Auditors for the year ended at 31st March 2021".

Proposed By: Shri Subhas Rao

Seconded By: Shri Bharat Kini

Passed unanimously

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

"This 82nd Annual General Body meeting of the GSB Sabha expresses its deep sense of gratitude to Konkani Charitable Fund, Inc, USA for their support to the charitable initiatives of the Sabha for the year ended 31st March 2021."

Proposed by: Smt. Chitra Kamath

Seconded by: Shri Prakash M. Pai

Passed unanimously

"This 82nd Annual General Body meeting of the GSB Sabha, Mumbai expresses its deep sense of gratitude to Dr. R. N. Kini for his Honorary Services to the Sabha in his guidance and co-operation in the Medical and Health Care Scheme."

Proposed by: Smt. Mohini Hegde

Seconded by: Smt. Shanteri Nayak

Passed unanimously

Shri Satish Manel informed the Members that the detailed agenda had concluded. He requested the Trustees to say a few words.

1. Shri B. T. Mallya suggested that the Sabha form a working group to interact with the Medical Trust. He also suggested that the Sr. Citizens of the community should have some security with respect to their medical treatment, and the Sabha can help them in this regard by interacting with the Medical Trust.



2. Shri N. N. Pal appreciated the increase in deposits of the Sabha. However, he said the Membership strength of the Sabha needs to be increased. He suggested that every member should bring in 5 members and the Managing Committee and the Mahila Shakha can take a lead in this regard.
3. Smt. Sudha G. Pai appreciated the work of the Sabha and also the all-round progress in various schemes. She wished the Sabha all the best.

Thereafter Shri Satish Manel requested the Members if they would like to make any observations or give any suggestions.

1. Shri S. P. Shenoy appreciated the good work carried out by the Managing Committee. However, he said that on going through the compilation of the various Sub-Committees he noted that a few Members were part of nearly every Sub Committee, which he said needs to be discouraged. This gave the impression that only a few Committee Members were involved in the running the Sabha. He said that this needs to be changed and every member should put in efforts to get involved in the functioning of the Sabha.

He also suggested that a Membership Committee be formed whose task will be to induct more Members in the Sabha, thereby increasing the membership strength of the Sabha.

Shri Laxmikant Prabhu thanked Shri Shenoy for his suggestions and said that the Managing Committee will deliberate on the same.

2. An e-mail received from Shri B. G. Nayak was read out. Shri Nayak said that all the Sabha's activities are well structured and are praise worthy. He stated that despite existence of the pandemic, the Sabha organised socio-cultural initiatives online with the result that the Sabha was in touch with members through the digital mode.

Thereafter Shri Satish Manel proposed a Vote of Thanks to the Chair for the smooth conduct of the meeting, post which the meeting concluded.

With Best Compliments from :



**CANCER IS CURABLE
WHEN
DIAGNOSED EARLY**

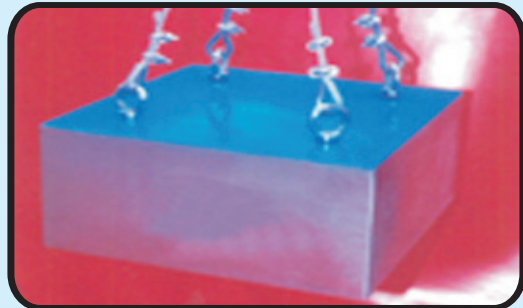
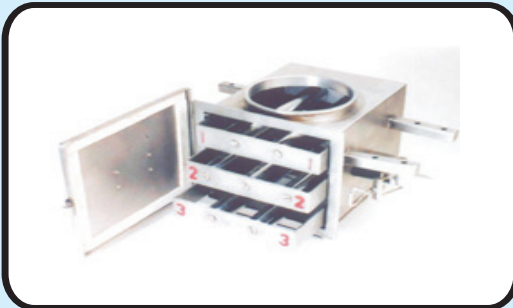
TRIUMPH ONCOLOGY CLINIC

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

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

EXPORTERS OF:

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



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

Mob.: 98213 83569

E-mail : pmentprs@gmail.com

Website : www.pmenterprises.org

**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, 2022 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, 2022: and
- (b) in case of the income and expenditure account, of the deficit for the year ended on that date.

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

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

Place : Mumbai
Date : January 1, 2023

Shrikant B. Prabhu
Partner
Membership No. 35296
UDIN : 23035296BGQMLH5430



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

Registration No.	: A-1618 (BOM)	
Name of the Public Trust	: GOWD SARASWAT BRAHMAN SABHA, MUMBAI	
For the year ending	: 31 st MARCH 2022	
(a) Whether accounts are maintained regularly and in Accordance with the provisions of the Act and the Rules;		YES
(b) Whether receipts and disbursements are properly And correctly shown in the accounts;		YES
(c) Whether the cash balance and vouchers in the custody Of the manager or trustee on the date of audit were in Agreement with the accounts;		YES
(d) Whether all books, deeds, accounts, vouchers or other Documents or records required by the auditor were Produced before him;		YES
(e) Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with;		YES
(f) Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him;		YES
(g) Whether any property of funds of the Trust were Applied for any object or purpose other than the Object or purpose of the trust;		NO
(h) The amounts of outstandings for more than one year and the amounts written off, if any		Rs. 10,000/- Recovered Subsequently
(i) Whether tenders were invited for repairs or Construction involving expenditure exceeding Rs. 5000/-;		YES
(j) Whether any money of the public trust has been Invested contrary to the provisions of Section 35;		NO
(k) Alienations, if any, of the immovable property Contrary to the provisions of Section 36 which have Come to the notice of the auditor;		NONE
(l) All cases of irregular, illegal or improper expenditure Or failure or omission to recover monies or other Property belonging to the public trust or of loss or Waste of money or other property thereof, and whether Such expenditure, failure, omission, loss or waste was caused in consequence of breach of trust or Misapplication or any other misconduct on the part of The trustees or any other person while in the management Of the trust;		NONE



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

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

Place : Mumbai
Date : January 1, 2023

Shrikant B. Prabhu
Partner
Membership No. 35296
UDIN : 23035296BGQMLH5430

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 : January 1, 2023

Shrikant B. Prabhu
Partner
Membership No. 35296
UDIN : 23035296BGQMLI5148

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	35,004.00		26,589.00
Rates, Taxes & Cesses	1,23,642.00		1,34,609.00
Water Charges	1,30,311.00		41,160.00
Building Repairs & Renovation	0.00		57,500.00
Insurance Premium	43,865.00		43,298.00
		3,32,822.00	3,03,156.00
TO ESTABLISHMENT EXPENSES			
Salaries, Wages & Allowances	4,63,450.00		4,55,450.00
Repairs & Maintenance	1,40,436.00		1,04,758.00
Printing & Stationery	66,965.00		58,570.00
Electricity Charges	87,229.00		59,353.00
Postage & Telephone	24,418.60		28,475.40
Sundry Expenses	2,54,899.57		2,11,574.61
		10,37,398.17	9,18,181.01
TO DEPRECIATION		2,61,310.00	3,02,275.00
TO CONTRIBUTION TO PUBLIC TRUST FUND		83,488.00	60,542.00
TO AMORTIZED PREMIUM ON G-SECS		2,603.00	655.00
TO EXPENDITURE ON OBJECTS OF THE TRUST			
Educational	15,93,000.00		11,57,000.00
Relief Of Poverty	15,52,051.00		15,27,803.00
Religious	21,694.00		7,021.00
Sports	2,96,966.00		2,35,043.00
Social Functions & Activities Expenses	11,22,515.60		1,21,946.00
		45,86,226.60	30,48,813.00
TO AMOUNTS TRANSFERRED TO SPECIFIC FUNDS (NET) (As per Schedule 'F' Attached)		10,80,488.40	14,66,605.00
TO EXCESS/(DEFICIT) OF INCOME OVER EXPENDITURE DURING THE YEAR		-7,44,642.06	-5,50,418.04
		66,39,694.11	55,49,808.97

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 : January 1, 2023(SHRIKANT PRABHU)
Partner
M.No. 35296



(A-1618[BOM])

FOR THE PERIOD 1st APRIL 2020 TO 31st MARCH 2022

INCOME	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.
BY INTEREST			
On Bonds	11,44,000.00		11,44,000.00
On G-Secs	8,41,745.11		71,086.00
On Fixed Deposits with Banks	6,15,690.00		12,31,974.00
On Fixed Deposits with Public Sector Institutions	4,80,484.00		4,13,078.00
On Savings Accounts with Banks	71,666.00		60,997.00
On Income tax refund	23,464.00		24,811.97
		31,77,049.11	29,45,946.97
BY AMORTIZED DISCOUNT ON G-SECS		7,400.00	13.00
BY DONATIONS IN CASH OR IN KIND		24,09,787.00	16,66,341.00
BY HALL BOOKING CHARGES RECEIVED		94,500.00	69,000.00
BY ADVERTISING RECEIPTS		2,01,000.00	44,500.00
BY INCOME FROM OTHER SOURCES			
Sports Club Fees, Sponsorships & Ground Charges	5,91,850.00		6,51,141.00
Social Functions & Activities Receipts	11,100.00		22,035.00
Electricity Expenses Recoveries	65,217.00		22,601.00
Miscellaneous Receipts	10,253.00		3,700.00
		6,78,420.00	6,99,477.00
BY PATRONSHIP, LIFE MEMBERSHIP & ENTRANCE FEES RECEIVED		7,512.00	3,005.00
BY TRANSFER FROM		0.00	57,500.00
Sports Pavilion Building And Office Repairs, Renovation and Extension Fund (Allocated under Section 11(2) of the Income Tax Act, 1961) representing expenditure on pavilion building repairs during the year			
BY TRANSFER FROM			
Capital Reserve representing depreciation on surrender of tenancy rights and value credited to Capital Reserve Account		64,026.00	64,026.00
		66,39,694.11	55,49,808.97

(B T MALLYA)
Trustee(LAXMIKANT T. PRABHU)
President(SMT. AMITA A. KINI)
Jt. Hon. Secretary(SMT. MOHINI M. HEGDE)
Jt. Hon. Treasurer(SHRI SATISH V. MANEL)
Jt. Hon. Secretary(SHRI UDAY V. MALYA)
Jt. Hon. Treasurer(SMT. PRAFULA P. RAU)
Jt. Hon. Secretary(SMT. PRATHIMA PAI)
Jt. Hon. Treasurer

GOWD SARASWAT BRAHMAN SABHA,
BALANCE SHEET

FUNDS AND LIABILITIES	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.
TRUST FUND OR CORPUS			
(General Fund)			
Balance as per last Balance Sheet	9,03,668.72		9,00,663.72
Add : Transfer from Income & Expenditure Account			
(being Patronship, Life Membership & Entrance Fees)	7,512.00		3,005.00
		9,11,180.72	9,03,668.72
OTHER EARMARKED FUNDS			
Endowments & Other Corpus Funds			
As per Schedule 'A' attached	4,38,70,954.68		4,25,77,854.68
Other Funds & Reserves			
As per Schedule 'B' attached	76,11,892.97		65,38,916.57
		5,14,82,847.65	4,91,16,771.25
LIABILITIES			
For Expenses & Others	15,92,927.00		14,49,407.00
For Deposits	2,91,500.00		2,71,500.00
		18,84,427.00	17,20,907.00
UNAMORTIZED DISCOUNT ON G-SECS		2,69,541.00	15,757.00
INCOME & EXPENDITURE ACCOUNT			
SURPLUS/(DEFICIT)			
Balance as per last Balance Sheet	8,41,436.45		13,91,854.49
Add : Excess of income over expenditure during the year	-7,44,642.06		-5,50,418.04
		96,794.39	8,41,436.45
TOTAL		5,46,44,790.76	5,25,98,540.42

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 : January 1, 2023(SHRIKANT PRABHU)
Partner
M.No. 35296



(A-1618[BOM])
AS ON 31st MARCH 2022

ASSETS	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.
IMMOVABLE PROPERTIES			
As per Schedule 'C' attached		43,25,444.09	44,30,858.09
INVESTMENTS (AT COST)			
As per Schedule 'D' attached		4,50,37,762.60	4,37,00,479.60
FURNITURE, FIXTURES & EQUIPMENTS			
As per Schedule 'E'		6,28,450.90	7,79,146.90
ADVANCES(Including Deposits)		17,40,324.85	17,41,811.85
INCOME OUTSTANDING			
Interest Accrued		3,58,287.00	3,24,642.00
Income Receivable		90,260.00	1,04,140.00
UNAMORTIZED PREMIUM ON G-SECS		83,642.00	86,245.00
CASH & BANK BALANCES			
Cash on hand	15,716.61		26,719.27
In Savings Accounts with Banks (in the name of the Sabha)			
Bank of Baroda	10,58,663.55		8,63,603.26
Federal Bank	6,28,475.11		8,544.00
NKGSB Co-op Bank Ltd (FCRA A/c)	3,30,037.18		26,637.28
Saraswat Co-op Bank Ltd	1,10,875.80		4,35,332.30
State Bank of India	9,036.20		
Syndicate Bank	0.00		0.00
Union Bank of India	2,27,814.87		70,380.87
		23,80,619.32	14,31,216.98
TOTAL		5,46,44,790.76	5,25,98,540.42

(B T MALLYA)
Trustee

(LAXMIKANT T. PRABHU)
President

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

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

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

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

(SMT. PRAFULA P. RAU)
Jt. Hon. Secretary

(SMT. PRATHIMA PAI)
Jt. Hon. Treasurer



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'A'
ENDOWMENT AND OTHER CORPUS FUNDS AS ON 31st MARCH 2022

Sr No	Name of Fund	Opening Balance	Contribution Recd During the year	Depreciation on Office Premises	Closing Balance
		Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.
A)	ENDOWMENT FUNDS				
1.	Adyatmik Programme Endowment Fund	95,001.00			95,001.00
2.	Bhajan Endowment Fund	46,894.00			46,894.00
3.	G.S.B. Higher Education Aid Endowment Fund	1,00,00,000.00			1,00,00,000.00
4.	G.S.B, Lifetime Achievement Award Endowment Fund	2,50,000.00			2,50,000.00
5.	GSB Senior Citizen Ad- haar Endowment Fund (earlier called Destitute Senior Citizens Welfare Endowment Fund)	33,49,686.56			33,49,686.56
6.	G.S.B. Senior Citizen Medical Welfare Endowment Fund	60,40,604.00	6,59,402.00		67,00,006.00
7.	G.S.B. Talent Recognition Endowment Fund	55,555.00			55,555.00
8.	G.S.B. Women Cancer Awareness Endowment Fund (Earlier called G.S.B. Women Cancer Detection Endowment Fund)	1,00,000.00			1,00,000.00
9.	G.S.B. Women Entrepre- uner Award Endowment Fund	1,30,000.00			1,30,000.00



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'A'
ENDOWMENT AND OTHER CORPUS FUNDS AS ON 31st MARCH 2022

Sr No	Name of Fund	Opening Balance	Contribution Recd During the year	Depreciation on Office Premises	Closing Balance
		Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.
10.	M.S. Educational Awards Endowment Fund	6,70,129.00	10,000.00		6,80,129.00
11.	M.S. Marriage Assistance Endowment Fund	447,684.00			447,684.00
12.	M.S. Social Activities Endowment Fund	70,001.00			70,001.00
13.	Medical Aid Endowment Fund	26,15,020.00			26,15,020.00
14.	Medical Aid Endowment Fund (Critical Illness)	50,00,000.00			50,00,000.00
15.	V.R.Shenoy Memorial Cricket Tournament Endowment Fund	4,50,000.00			4,50,000.00
16.	Vidyanidhi Endowment Fund	94,99,315.17	6,87,724.00		1,01,87,039.17
TOTAL ENDOWMENT FUNDS		3,88,19,889.73	13,57,126.00		4,01,77,015.73
B) OTHER CORPUS FUNDS					
1.	Building Pavilion Fund (Corpus)	7,79,683.95			7,79,683.95
2	Capital Reserve **	29,78,281.00		64,026.00	29,14,255.00
TOTAL OTHER CORPUS FUNDS		37,57,964.95	0.00	64,026.00	36,93,938.95
GRAND TOTAL (A+B)		4,25,77,854.68	13,57,126.00	64,026.00	4,38,70,954.68

** 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 2022

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
1. ADHYATMIK PROGRAMME FUND					
Balance as per last Balance Sheet		84,674.00		77,983.00	
Add/(Less) : Transfer from/(to)		6,637.00		6,691.00	
Income & Expenditure A/c					
			91,311.00		84,674.00
Representing :					
Interest	6,637.00			6,691.00	
	<u>6,637.00</u>			<u>6,691.00</u>	
2. BHAJAN FUND					
Balance as per last Balance Sheet		1,03,854.49		86,071.49	
Add/(Less) : Transfer from/(to)		286.00		17,783.00	
Income & Expenditure A/c					
			1,04,140.49		1,03,854.49
Representing :					
Donations				15,000.00	
Interest	3,276.00			3,303.00	
	<u>3,276.00</u>			<u>18,303.00</u>	
Less : Bhajan Expenses	2,990.00			520.00	
	<u>286.00</u>			<u>17,783.00</u>	
3. GSB HIGHER EDUCATION AID FUND					
Balance as per last Balance Sheet		9,93,574.00		8,95,271.00	
Add/(Less) : Transfer from/(to)		-95,343.00		98,303.00	
Income & Expenditure A/c					
			8,98,231.00		9,93,574.00
Representing :					
Interest	6,98,657.00			7,04,303.00	
	<u>6,98,657.00</u>			<u>7,04,303.00</u>	
Less : Educational Assistance Disbursed during the year	7,94,000.00			6,06,000.00	
	<u>-95,343.00</u>			<u>98,303.00</u>	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2022 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
4. GSB LIFETIME ACHIEVEMENT AWARD FUND					
Balance as per last Balance Sheet		20,956.00		3,348.00	
Add/(Less) : Transfer from/(to)		17,466.00		17,608.00	
Income & Expenditure A/c					
			38,422.00		20,956.00
Representing :					
Interest	17,466.00			17,608.00	
	<u>17,466.00</u>			<u>17,608.00</u>	
5. GSB SENIOR CITIZEN ADHAAR FUND					
Balance as per last Balance Sheet		11,71,864.00		7,94,556.00	
Add/(Less) : Transfer from/(to)		4,06,156.00		3,77,308.00	
Income & Expenditure A/c					
			15,78,020.00		11,71,864.00
Representing :					
Donations	9,89,803.00			5,23,291.00	
Interest	2,34,028.00			1,96,517.00	
	<u>12,23,831.00</u>			<u>7,19,808.00</u>	
Less : Welfare Assistance Given during the year	8,17,675.00			3,42,500.00	
	<u>4,06,156.00</u>			<u>3,77,308.00</u>	
6. GSB SENIOR CITIZEN MEDICAL WELFARE FUND					
Balance as per last Balance Sheet		5,96,374.50		1,97,154.50	
Add/(Less) : Transfer from/(to)		3,61,635.00		3,99,220.00	
Income & Expenditure A/c					
			9,58,009.50		5,96,374.50
Representing :					
Donations	3,88,159.00			7,39,000.00	
Interest	4,42,102.00			3,69,523.00	
	<u>8,30,261.00</u>			<u>11,08,523.00</u>	
Less : Welfare Assistance Given during the year	4,68,626.00			7,09,303.00	
	<u>3,61,635.00</u>			<u>3,99,220.00</u>	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'B'

OTHER FUNDS AND RESERVES AS ON 31st MARCH 2022 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
7. GSB TALENT RECOGNITION FUND					
Balance as per last Balance Sheet		18,445.00		14,532.00	
Add/(Less) : Transfer from/(to)		3,881.00		3,913.00	
Income & Expenditure A/c					
			22,326.00		18,445.00
Representing :					
Interest	3,881.00			3,913.00	
	<u>3,881.00</u>			<u>3,913.00</u>	
8. GSB WOMEN CANCER AWARENESS FUND					
Balance as per last Balance Sheet		30,815.00		23,772.00	
Add/(Less) : Transfer from/(to)		6,987.00		7,043.00	
Income & Expenditure A/c					
			37,802.00		30,815.00
Representing :					
Interest	6,987.00			7,043.00	
	<u>6,987.00</u>			<u>7,043.00</u>	
9. GSB WOMEN ENTREPREUNER AWARD FUND					
Balance as per last Balance Sheet		14,745.00		5,589.00	
Add/(Less) : Transfer from/(to)		9,083.00		9,156.00	
Income & Expenditure A/c					
			23,828.00		14,745.00
Representing :					
Interest	9,083.00			9,156.00	
	<u>9,083.00</u>			<u>9,156.00</u>	
10. M. S. EDUCATIONAL AWARDS FUND					
Balance as per last Balance Sheet		1,29,527.82		82,648.82	
Add/(Less) : Transfer from/(to)		47,342.00		46,879.00	
Income & Expenditure A/c					
			1,76,869.82		1,29,527.82
Representing :					
Interest	47,342.00			46,879.00	
	<u>47,342.00</u>			<u>46,879.00</u>	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2022 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
11. M.S. MARRIAGE ASSISTANCE FUND					
Balance as per last Balance Sheet		3,21,727.65		1,35,196.65	
Add/(Less) : Transfer from/(to)		4,278.00		1,86,531.00	
Income & Expenditure A/c			3,26,005.65		3,21,727.65
Representing :					
Donation	3,000.00			2,00,000.00	
Interest	31,278.00			31,531.00	
	<u>34,278.00</u>			<u>2,31,531.00</u>	
Less : Marriage Assistance Given	30,000.00			45,000.00	
	<u>4,278.00</u>			<u>1,86,531.00</u>	
12. M. S. SOCIAL ACTIVITIES FUND					
Balance as per last Balance Sheet		93,567.11		83,637.11	
Add/(Less) : Transfer from/(to)		-29,332.60		9,930.00	
Income & Expenditure A/c			64,234.51		93,567.11
Representing :					
Sponsorship/	11,100.00			5,000.00	
Donation & Collection during activities conducted					
Interest	4,891.00			4,930.00	
	<u>15,991.00</u>			<u>9,930.00</u>	
Less : Expenses	45,323.60				
	<u>-29,332.60</u>			<u>9,930.00</u>	
13. MEDICAL AID FUND					
Balance as per last Balance Sheet		2,08,059.00		1,72,882.00	
Add/(Less) : Transfer from/(to)		63,450.00		35,177.00	
Income & Expenditure A/c			2,71,509.00		2,08,059.00
Representing :					
Donations					
Interest	12,000.00			12,000.00	
	<u>1,82,700.00</u>			<u>1,84,177.00</u>	
Less : Medical Aid Disbursed	1,94,700.00			1,96,177.00	
	<u>1,31,250.00</u>			<u>1,61,000.00</u>	
	63,450.00			35,177.00	



GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2022 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
14. MEDICAL AID FUND (CRITICAL ILLNESS)					
Balance as per last Balance Sheet	4,91,288.00			4,09,136.00	
Add/(Less) : Transfer from/(to)	2,44,829.00			82,152.00	
Income & Expenditure A/c					
			7,36,117.00		4,91,288.00
Representing :					
Interest	3,49,329.00			3,52,152.00	
	3,49,329.00			3,52,152.00	
Less : Medical Aid Disbursed	1,04,500.00			2,70,000.00	
	<u>2,44,829.00</u>			<u>82,152.00</u>	
15. SPORTS PAVILION BUILDING REPAIRS & MAINTENANCE FUND					
Balance as per last Balance Sheet	1,42,500.00			1,19,500.00	
Add/(Less) : Transfer from/(to)	31,500.00			23,000.00	
Income & Expenditure A/c					
			1,74,000.00		1,42,500.00
Representing :					
Donation	31,500.00			23,000.00	
	<u>31,500.00</u>			<u>23,000.00</u>	
16. SPORTS PAVILION BUILDING & OFFICE REPAIRS, RENOVATION & EXTENSION FUND					
Balance as per last Balance Sheet			2,66,246.26		2,66,246.26
17. 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	1,92,500.00			2,50,000.00	
Less : Transfer to Income & Expenditure Account on utilization		0.00		57,500.00	
			1,92,500.00		1,92,500.00



GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'B'

OTHER FUNDS AND RESERVES AS ON 31st MARCH 2022 (Cont'd)

	Current Year Rs. Ps.	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
18. VIDYANIDHI FUND					
Balance as per last Balance Sheet		16,19,662.74		15,08,450.74	
Add/(Less) : Transfer from/(to)		-37,318.00		1,11,212.00	
Income & Expenditure A/c					
			15,82,344.74		16,19,662.74
Representing :					
Donation	85,700.00			44,050.00	
Interest	6,75,982.00			6,18,162.00	
	7,61,682.00			6,62,212.00	
Less : Educational Assistance Disbursed	7,99,000.00			5,51,000.00	
	-37,318.00			1,11,212.00	
19. V. R. SHENOY MEMORIAL CRICKET FUND					
Balance as per last Balance Sheet		38,536.00		6,842.00	
Add/(Less) : Transfer from/(to)		31,440.00		31,694.00	
Income & Expenditure A/c					
			69,976.00		38,536.00
Representing :					
Interest	31,440.00			31,694.00	
	31,440.00			31,694.00	
TOTAL			76,11,892.97		65,38,916.57

GOWD SARASWAT SABHA, MUMBAI

SCHEDULE 'C'

IMMOVABLE PROPERTIES AS ON 31st MARCH 2022

Particulars	Written Down Value as on 1/Apr/21 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/22 Rs. Ps.
Astroturf Cricket Pitch - Concrete Base	72,067.00	-	1,244.00	-	70,823.00
Compost Pit	14,750.00	-	2,950.00	-	11,800.00
Compound Wall	7.00	-	1.00	-	6.00
Concrete Pathway	67,946.00	-	13,589.00	-	54,357.00
Monsoon Protection Cover	4,191.00	-	838.00	-	3,353.00
Office Premises	29,78,281.00	-	64,026.00	-	29,14,255.00
Sports Pavilion Building	7,23,882.09	-	-	-	7,23,882.09
Underground Water Tank	5,56,465.00	-	20,112.00	-	5,36,353.00
Water Pipe Line	13,269.00	-	2,654.00	-	10,615.00
TOTAL	44,30,858.09	0.00	1,05,414.00	0.00	43,25,444.09
PREVIOUS YEAR	45,22,843.09	15,000.00	1,06,985.00	0.00	44,30,858.09



GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'D'

INVESTMENTS AS ON 31st MARCH 2022

	Current Year Rs. Ps.	Current Year Rs. Ps.	Previous Year Rs. Ps.	Previous Year Rs. Ps.
LONG TERM				
IN GOI SECURITIES				
6.64 % GOI 16-06-2035	25,00,000.00			
6.67 % GOI 17-12-2050	75,00,000.00		30,00,000.00	
6.99 % GOI 15-12-2051	6,60,000.00			
6.80 % GOI 15-12-2060	10,00,000.00		10,00,000.00	
6.76 % GOI 22-02-2061	34,00,000.00		19,00,000.00	
6.95 % GOI 16-12-2061	9,00,000.00			
		1,59,60,000.00		59,00,000.00
IN BONDS				
8 % GOI Taxable Bonds		1,43,00,000.00		1,43,00,000.00
IN FIXED DEPOSITS WITH BANKS				
Bank of Baroda	17,50,000.00		83,72,717.00	
Saraswat Co-operative Bank Ltd.	29,07,762.60		41,57,762.60	
Union Bank Of India	30,10,000.00		45,60,000.00	
TOTAL FIXED DEPOSITS WITH BANKS		76,67,762.60		1,70,90,479.60
IN FIXED DEPOSITS WITH PUBLIC INSTITUTIONS				
HDFC Trust Deposits		71,10,000.00		64,10,000.00
TOTAL LONG TERM INVESTMENTS AS ON 31.03.2022		<u>4,50,37,762.60</u>		<u>4,37,00,479.60</u>

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

GOWD SARASWAT SABHA, MUMBAI

SCHEDULE 'E'

FURNITURE, FIXTURES AND EQUIPMENT AS ON 31st MARCH 2022

Particulars	Written Down Value as on 1/Apr/21 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/22 Rs. Ps.
Air Conditioning System	4,95,278.00	-	99,056.00	-	3,96,222.00
Bhajan Equipment	705.43	-	106.00	-	599.43
CCTV System	59,757.00	-	11,951.00	-	47,806.00
EDP Equipment	76.00	-	46.00	-	30.00
Office Equipment	1,175.72	-	176.00	-	999.72
Furniture & Fixtures	78,142.75	-	11,722.00	-	66,420.75
Sports Pavilion Equipment	1,42,711.00	5,200.00	32,579.00	-	1,15,332.00
Fire Fighting Equipment	1,301.00	-	260.00	-	1,041.00
-Pavillion					
TOTAL	7,79,146.90	5,200.00	1,55,896.00	-	6,28,450.90
PREVIOUS YEAR	9,68,436.90	6,000.00	1,95,290.00	-	7,79,146.90



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 2022

Sr No		Current Year	Previous Year
		Rs. Ps.	Rs. Ps.
1	Trust Fund(Patronship, Life Membership & Entrance Fees)	7,512.00	3,005.00
2	Adhyatmik Programme Fund	6,637.00	6,691.00
3	Bhajan Fund	286.00	17,783.00
4	GSB Higher Education Aid Fund	-95,343.00	98,303.00
5	GSB Lifetime Achievement Award Fund	17,466.00	17,608.00
6	GSB Senior Citizen Adhaar Fund	4,06,156.00	3,77,308.00
7	GSB Senior Citizen Medical Welfare Fund	3,61,635.00	3,99,220.00
8	GSB Talent Recognition Fund	3,881.00	3,913.00
9	GSB Women Cancer Detection Fund	6,987.00	7,043.00
10	GSB Women Entrepreneur Fund	9,083.00	9,156.00
11	M.S. Educational Awards Fund	47,342.00	46,879.00
12	M.S. Marriage Assistance Fund	4,278.00	1,86,531.00
13	M.S. Social Activities Fund	-29,332.60	9,930.00
14	Medical Aid Fund	63,450.00	35,177.00
15	Medical Aid Fund (Critical Illness)	2,44,829.00	82,152.00
16	Sports Pavilion Building Repairs & Maintenance Fund	31,500.00	23,000.00
17	Vidyanidhi Fund	-37,318.00	1,11,212.00
18	V R Shenoy Memorial Cricket Fund	31,440.00	31,694.00
TOTAL		10,80,488.40	14,66,605.00

GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'G'

NOTES TO ACCOUNTS

1. SIGNIFICANT ACCOUNTING POLICIES

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



**Details of Donations/Advertisements/Sponsorships of Rs. 10,000/-
and above received in Financial Year 2021-2022**

Sr. No	Name of the Donor	Donated Towards	Amount Rs.	Amount Rs.
1	Konkani Charitable Fund Inc., USA	Covid Vaccination Camps	7,87,000	
		GSB Senior Citizen Medical Welfare	3,09,402	10,96,402
2	Smt. Vasumati & Shri Mohan Pai in memory of his parents, Smt. Rama & Shri Hari Panduranga Pai through Konkani Charitable Fund Inc., USA	Vidyanidhi		6,62,724
3	Dr. Ganesh Kini in memory of his parents Shri Kulai Narasimha Kini and Smt. Vimala Narasimha Kini	GSB Senior Citizen Medical Welfare		250,000
4	Smt. Suman & Dr. R. N. Kini	GSB Senior Citizen Medical Welfare		100,000
5	Shri Sunil Ramanand Shenoy, USA	Donation for Grocery Kit		100,000
6	Shri Dinesh Madhav Bhandarkar	GSB Senior Citizen Medical Welfare Donation	60,000 2,000	62,000
7	Smt. Nirupama Satish Pai	Donation for Grocery Kit		52,500
8	Dr. Neeta Pai	Donation for Grocery Kit		48,000
9	Shri Anil V. Kamath	GSB Senior Citizen Adhaar		40,596
10	Shri Damodar B. Mallya	GSB Senior Citizen Medical Welfare Donation for Grocery Kit	26,159 10,000	36,159
11	Shri Amol Pai	GSB Senior Citizen Medical Welfare		36,000
12	Shri Anant Pandurang Pai	GSB Senior Citizen Medical Welfare		36,000
13	Shri Satish Shenoy	GSB Senior Citizen Medical Welfare		36,000
14	Shri Vivek Shanbhag	GSB Senior Citizen Medical Welfare		36,000
15	Smt. Suchitra and Shri Shridhar Prabhu	GSB Senior Citizen Medical Welfare	25,000	
		Donation for grocery kit	5,000	30,000
16	Smt. Sapna & Shri Uday V. Malya	GSB Senior Citizen Medical Welfare	26,000	
		General Donation	2,000	28,000
17	Smt. Vijaya Vivek Kamath	Donation for Grocery Kit		25,000
18	Shri Anand Pundalik Shenoy in memory of his father, Shri B. Pundalik Shenoy	Vidyanidhi		25,000
19	Dr. (Smt.) Chitra Nayak in memory of her mother, Smt. Shambhavi Shenai	Vidyanidhi		25,000
20	Evergreen Engineering Co Pvt Ltd	Voice of GSB Advertisements Annual Report Advertisement	20,000 5,000	25,000



**Details of Donations/Advertisements/Sponsorships of Rs. 10,000/-
and above received in Financial Year 2021-2022 (Cont'd)**

Sr. No	Name of the Donor	Donated Towards	Amount Rs.	Amount Rs.
21	Inmar Engineering Services Pvt. Ltd.	Voice of GSB Advertisements	20,000	
		Annual Report Advertisement	5,000	25,000
22	Smt. Latha B. Mallya	Donation for Grocery Kit		25,000
23	NKGSB Co-operative Bank Ltd.	Voice of GSB Advertisements	20,000	
		Annual Report Advertisement	5,000	25,000
24	P M Enterprises	Voice of GSB Advertisement	20,000	
		Annual Report Advertisement	5,000	25,000
25	Smt. Radha Kini	GSB Senior Citizen Adhaar		25,000
26	Steel Plant Specialities, LLP	Voice of GSB Advertisements	20,000	
		Annual Report Advertisement	5,000	25,000
27	Triumph Oncology Clinic	Voice of GSB Advertisement	20,000	
		Annual Report Advertisement	5,000	25,000
28	Shri Sudhakar Mallya	Donation for Grocery Kit		22,500
29	Shri Naresh Gopalkrishna Prabhu	Donation for Grocery Kit	20,000	
		Voice of GSB Advertisement	2,000	22,000
30	Smt. Sandhya & Shri Laxmikant T. Prabhu	Donation for grocery kit	20,000	
		General Donation	2,000	22,000
31	Smt. Nirmala & Shri M. Haridas Bhandary	Donation for Grocery Kit	10,500	
		GSB Senior Citizen Medical Welfare	10,500	21,000
32	Shri Anil Ramchandra Kamat	Donation for Grocery Kit		20,000
33	Shri Gurudutt Narayan Kamath	Donation for Grocery Kit		20,000
34	Smt. Poornima & Shri Sanjay Mallya	Donation for Grocery Kit		20,000
35	Smt. Shilpa Sunil Rao	GSB Senior Citizen Medical Welfare		20,000
36	Smt. Prafula Prakash Rau	Donation for Grocery Kit	10,000	
		"Parichay" programme sponsorship	5,000	
		General Donation	1,000	16,000
37	Smt. Shantala & Shri Ramesh Bhandarkar	Vidyanidhi		15,200
38	Shri A. Gopalkrishnan	GSB Senior Citizen Medical Welfare		15,000
39	Shri Anand Rao	Donation for Grocery Kit		15,000
40	GSBS Medical Trust	Voice of GSB Advertisements		15,000
41	Shri Narasinha Narayan Pal	Donation for Grocery Kit		15,000
42	Smt. Ranjana & Shri Raghuveer Prabhu	Vidyanidhi	5,000	
		GSB Senior Citizen Medical Welfare	5,000	
		GSB Senior Citizen Adhaar	5,000	15,000



**Details of Donations/Advertisements/Sponsorships of Rs. 10,000/-
and above received in Financial Year 2021-2022 (Cont'd)**

Sr. No	Name of the Donor	Donated Towards	Amount Rs.	Amount Rs.
43	Smt. Asha Vishwanath Shenoy	Medical Aid		12,000
44	Smt. Bina & Shri Nityanand Shenoy	Donation for Grocery Kit	10,000	
		General Donation	1,000	11,000
45	Ms. Krutika Prakash Rau	Donation for Grocery Kit	10,000	
		General Donation	1,000	11,000
46	Shri Rohan Gurudatt Pai	Donation for Grocery Kit		10,500
47	Shri Sushant V. Mallya	Donation for Grocery Kit		10,500
48	Smt. Bharati C. Prabhu	GSB Senior Citizen Adhaar		10,005
49	Dr. Mukund Vasudev Kamath	Donation for Grocery Kit		10,001
50	Shri Akshay Bhandarkar	Donation for Grocery Kit		10,000
51	Shri Anil Chandrashekar Shenoy	Donation for Grocery Kit		10,000
52	Smt. Anita & Shri Sudhir Pai	Donation for Grocery Kit		10,000
53	Smt. Anuradha Prabhu	Donation for Grocery Kit	5,000	
		GSB Senior Citizen Medical Welfare	5,000	10,000
54	Shri Ashok Sarvotham Bhandarkar	Donation for Grocery Kit		10,000
55	Shri Ashwin P. Pai	Donation for Grocery Kit		10,000
56	Shri Deepak M. Rajadhyaksha	Donation for Grocery Kit		10,000
57	Shri Durgesh Desai	Donation for Grocery Kit		10,000
58	Smt. Leena & Shri Girish Pai	Donation for Grocery Kit	5,000	
		GSB Senior Citizen Medical Welfare	5,000	10,000
59	Shri Madhusudan Shenoy in memory of his wife, Smt. Maya Shenoy	Vidyanidhi		10,000
60	Shri Mangalore Prakash Hegde	Donation for Grocery Kit		10,000
61	Shri Nagoor Govindraya Pai	Vidyanidhi		10,000
62	Shri Pandurang V. Nayak	Donation for Grocery Kit		10,000
63	Shri Prabhakar Bhat	Donation for Grocery Kit		10,000
64	Shri Sanjay Jagdish Badgamia	GSB Senior Citizen Medical Welfare		10,000
65	Smt. Shambhavi R. Shenai in memory of her sister-in-law, Smt. Suniti Gopalkrishna Bhat	M. S. Educational Awards		10,000
66	Shri Shashidhar Pai	Donation for Grocery Kit		10,000
67	Smt. Sumati Pai	Donation for Grocery Kit		10,000
68	Shri Venkatesh Pandurang Shenoy	Donation for Grocery Kit		10,000
69	Smt. Vidya Kenkre	Donation for Grocery Kit		10,000
70	Smt. Vinaya Damodar Mallya	Donation for Grocery Kit		10,000
71	Shri Vivek Kini	Donation for Grocery Kit		10,000
72	Shri U. Dinesh Shanbhag	Vidyanidhi		10,000
73	Smt. Rekha & Shri Satish Manel	Donation for Grocery Kit		10,000

JOIN US IN STRENGTHENING OUR COMMUNITY BY DONATING TO OUR FUNDS

Every Little Bit Helps

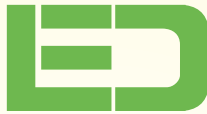
Sr.No	Fund	Objective	Financial Year 2021-2022	
			Amount Disbursed	Number of People Assisted
1.	Senior Citizen Adhaar Fund	Financial assistance for day-to-day expenses for those who need it and have completed age 60	3,72,000	35
		To facilitate the stay in old age homes for those who need it and can't afford it	36,000	1
2.	GSB Senior Citizen Medical Welfare	Cover domiciliary medical expenses of economically weaker section of senior citizens of the community with daily medical expenses <i>Not covered by any other health scheme</i>	4,68,626	35
3.	Medical Aid	One-time assistance for hospitalization expenses	1,31,250	12
4.	Medical Aid (Critical Illness)	One-time assistance towards medical emergencies, hospitalization or surgery expenses to those battling 23 critical illness as defined	1,04,500	5
5.	GSB Higher Education Fund	Provide assistance to needy and meritorious students for pursuing higher education	7,94,000	24
6.	Vidyanidhi	Educational assistance to school students from Std I to X, under-graduate and graduate college students and students pursuing post graduate / professional courses	7,99,000	250
7.	MS Marriage Assistance	Assistance to the bride's family for conducting the marriage ceremony	30,000	2

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



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If undelivered please return to:

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