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## GOWD SARASWAT BRAHMAN SABHA, MUMBAI

ESTD. 1934

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

### OFFICE :

4 & 5 Heera House, 76 Bhaudaji Road,  
Matunga, Mumbai - 400019.  
Tel. : 402 5911

### SPORTS PAVILION :

Sujir Gopal Nayak Memorial Kreed Mandir,  
Entrance next to SNTD Women's College,  
R.A.Kidwai Road, King's Circle, Mumbai - 400019.  
Tel. : 409 6739

## NOTICE OF THE 60TH ANNUAL GENERAL BODY MEETING

WITH

64th ANNUAL REPORT AND ACCOUNTS FOR THE  
FINANCIAL YEAR APRIL 1998 TO MARCH 1999.



# A HAPPY LIFE

A booklet containing

**Guidelines to Householders & Youth**

by

**H.H. Shrimad Sudhindra Thirtha Swamiji**

**of Shri Kashi Math Samsthan, Varanasi**

**Published by G.S.B. Sabha, Mumbai.**

**Price : Rs. 10/-**

**(Postage Extra)**

**For copies contact : Sabha office.**

*The entire surplus arising from the sale of the booklet will be donated to the Hospital supported by Swamiji.*

## **G.S.B. SABHA, MUMBAI**

### **TRUSTEES**

Shri M.R. Pai  
Shri Dinkar A. Kamat  
Shri K. V. Kamath

### **PRESIDENT**

Smt. Gita R. Pai

### **VICE PRESIDENTS**

Smt. Vatsala R. Shenoy  
Dr. Pandurang M. Pai

### **JT. HON. SECRETARIES**

Smt. Ranjana R. Prabhu  
Shri Subhaschandra R. Rao  
Shri S.D. Shenoy

### **JT. HON. TREASURERS**

Shri V. R. Shenoy  
Shri P. Madhav Nayak  
Shri Uday V. Malya

### **MANAGING COMMITTEE MEMBERS**

Shri K.M. Kamath	Shri R.V. Shanbhag
Smt. Sushila S. Mallya	Smt. Shanteri N. Nayak
Smt. Meera U. Shenoy	Smt. Vilasini K. Bhandarkar
Shri M. V. Kamath	Shri Krishna N. Bhandarkar
Shri. Gopal K. Nayak	Shri. Ullhas Narasimha Shenoy
Shri. Anil J. Acharya	Shri. Ganesh G. Kamath

### **SPECIAL INVITEE (IMMEDIATE PAST PRESIDENT)**

Shri K.G. Kamath

### **HON. AUDITOR**

Shri B. R. Prabhu, C.A.

### **HON. INCOME TAX ADVISOR**

Shri Anant N. Pai, C.A.



## **GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

4 & 5 Heera House, 76 Bhaudaji Road,  
Matunga, Mumbai - 400019.

### **NOTICE**

Notice is hereby given that the 60th Annual General Body Meeting of the members of the G.S.B.Sabha, Mumbai will be held on Sunday, the 26th September 1999 at 4.30 p.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 59th Annual General Body Meeting held on Sunday, the 27th of September 1998.
2. To receive and adopt the Managing Committee's Report and the Audited Statement of Accounts for the year 1998-99.\*
3. To elect 10 members of the Managing Committee to hold office from the conclusion of the present Annual General Meeting to the conclusion of the Annual General Meeting for 2001-2002 or earlier.\*\*
4. To ratify the appointments of Shri V.V.Pai & Shri S.V.Pikale for a period of three years from 01.07.1999 to 30.06.2002 and of Dr. Suhas V. Prabhu & Dr. Ajit V. Rao from 26.09.1999 to 30.06.2002 as Trustees of the G. S. B. S. Medical Trust \*\*\*
5. To appoint an Hon. Auditor for the year 1999-2000.
6. To transact any other business with the permission of the Chair.

For and on behalf of the Managing Committee

**Smt. Ranjana Prabhu**  
**Shri Subhaschandra R. Rao**  
**Shri S.D.Shenoy**  
*Jt. Hon. Secretaries*

Date : 22nd August 1999

P.S. MEMBERS ATTENDING THE ANNUAL GENERAL MEETING ARE REQUESTED TO BRING ALONG WITH THEM THEIR COPY OF THE ANNUAL REPORT. NO COPY WILL BE PROVIDED AT THE VENUE.

### **Please Note :**

1. If there is no quorum by 4.45 p.m. the meeting will be adjourned. Thereafter, the adjourned meeting will be held at 5.00 p.m. on the same day at the same venue to transact the notified Agenda.

2. \*Members desirous of asking any questions/queries must send the same in writing to the Hon. Secretaries at the Registered Office of the Sabha before Tuesday, 21st. September 1999 before the close of office hours at 7.00 p.m.

3. \*\*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. Smt. Gita R. Pai
2. Smt. Vatsala R.Shenoy
3. Shri. Subhaschandra R. Rao
4. Shri. V.R. Shenoy
5. Shri. P. Madav Nayak
6. Shri. Uday V. Malya
7. Shri. K.M.Kamath
8. Shri. Gopal K. Nayak
9. Shri. Ullhas Narasimha Shenoy
10. Shri. Anil J.Acharya

4. \*\*\*\* As per G. S. B. S. Medical Trust's letter dt. 05.04.1999, of the present Trustees, Shri V.V.Pai and Shri S.V.Pikale, retire by rotation on 30-06-1999 and are eligible for re-election. The Managing Committee of the Sabha, at its meeting held on June 27th 1999, has decided to recommend their re-appointment for a period of 3 years w.e.f. 01.07.1999 to the General Body. The Medical Trust has also informed the Sabha, vide their letters dt. 17.07.1999 and 22.07.1999, that two of their Trustees, Dr. V. M. Kini and Dr. V. R. Prabhu, have resigned from the Trusteeship w.e.f. 11.07.1999. The Managing Committee, in consultation with the Medical Trust, has decided in its meeting held on 22nd. August '99 to nominate Dr. Suhas V. Prabhu and Dr. Ajit V. Rao to fill up the casual vacancies caused w.e.f. 11.07.1999 till the date of the Annual General Meeting of the Sabha and to seek the approval of the General Body for their appointment as Trustees upto 30.06.2002 The Committee now seeks ratification of these appointments/re-appointments by the General Body.

5. Forms for Nomination to the Managing Committee are available in the Sabha's office from Monday to Saturday [Time: 5 to 7 p.m.]. The completed nomination forms should be handed over to the Sabha's Office Manager between 5.00 p.m. to 7.00 p.m. on/or before Tuesday, 21st. September 1999 in the Sabha's Registered Office. Incomplete forms are liable to be rejected.



## GOWD SARASWAT BRAHMAN SABHA, MUMBAI.

### 64th ANNUAL REPORT

Dear Members,

The 64th Annual Report and the Audited Statement of Accounts is presented hereunder for the financial year 1st April 1998 to 31st March 1999.

#### 1. A HAPPY LIFE, GUIDELINES TO YOUTH & HOUSEHOLDERS

During Chaturmasa, H.H.Shrimad Sudhindra Tirtha Swamiji of Sree Kashimath Samsthan had camped at Kreedamandir. The Dharmopadesha of His Holiness was recorded by our Trustee, Shri M. R. Pai in the booklet, "A Happy Life, Guidelines To Youth And Householders" and was published by the Sabha. The first edition of 5000 copies was sold out within months. The publication was in great demand not only among G. S. B. Sabha members, but also among the general public. For instance, in Mumbai many copies were bought in bulk by people who appreciated the simple teachings of His Holiness and distributed them amongst their friends. A reprint of 5000 copies is also being sold now. A cheque for Rs.20,000 from the sale proceeds of the 1st. edition was donated to Swamiji, towards Sree Madhavendra Hospital, Haridwar for free medicine to poor people of hilly regions. The Managing Committee has decided to donate the entire surplus arising from the sale of the booklet to the Hospital supported by Swamiji.

Inspired by the reading of his booklet, Smt.Sandhya Pai, Executive Editor of the Kannada Magazine 'Taranga', translated the booklet in Kannada and Shri.Satish Pai, Editor of Udayavani, published it.

This booklet is nominally priced at Rs. 10/-. The G.S.B.Sabha appeals to all to buy copies and distribute them to their friends and relatives, particularly to the youth.

#### 2. MANAGING COMMITTEE

The present Managing Committee was formed at the last Annual General Meeting held on 27th. September 1998. Managing Committee meetings are generally held on the fourth Sunday of every month. A total

of 12 meetings were held from the date of the last A.G.M. till the date of this report. The attendance particulars of each member is given below

	<u>No. of meetings attended</u>
1. Smt. Gita R. Pai	12
2. Smt. Vatsala R. Shenoy	10
3. Dr. Pandurang M. Pai	9
4. Smt. Ranjana R. Prabhu	11
5. Shri Subhaschandra R. Rao	9
6. Shri Subray D. Shenoy	10
7. Shri V. R. Shenoy	12
8. Shri P. Madhav Nayak	9
9. Shri Uday V. Malya	8
10. Shri K.M. Kamath	6
11. Shri R. V. Shanbhag	4
12. Smt. Sushila S. Mallya	10
13. Smt. Shanteri N. Nayak	8
14. Smt. Meera U. Shenoy	6
15. Smt. Vilasini K Bhandarkar	6
16. Shri M V. Kamath	9
17. Shri Krishna N. Bhandarkar	9
18. Shri Gopal K. Nayak	9
19. Shri Ullhas Narasimha Shenoy	11
20. Shri Anil J. Acharya	7
21. Shri Ganesh G. Kamath	4

#### 3. MEMBERSHIP

During the year, a total of 4 Patrons and 37 Life Members were admitted as members of the Sabha. Total number of Members enrolled up to 31.3.1999 is 2129. Details of Members admitted from 1st April 1998 to 31st March 1999 are given elsewhere in this Report.

#### 4. PROGRAMMES

Thanks to the continuing generous support from Corporate and Individual sponsors, the G. S. B. Sabha continued to conduct useful programmes for the members and for society at large. All the programmes conducted by the Sabha from April 1998 to March 1999 are detailed hereunder. Unless mentioned otherwise, the programmes were conducted at the Sabha's Sujir Gopal Nayak Memorial Kendra Mandir and its I.



M. Pai Hall.

### A. GUDI PADVA SNEHA MILAN (1998)

This much awaited New Year (Gudi Padva) get together of family members took place on Sunday, the 19th of April 1998. Chief Guests were Shri T. Satish U. Pai, Editor of Udayavani, well known Kannada Daily, and his wife, Smt. Sandhya S. Pai, Executive Editor of Taranga, a Kannada weekly with wide circulation. Newly married couples were introduced to the audience. An attractive item was Folk dances by youngsters. The highlight of the evening was a scintillating presentation- 'Display Of Dresses Of Different Regions Of India'. The programme ended with a typical Gudi Padva menu which was relished by one and all. This Programme was sponsored by a well-wisher couple of our community. As in previous years, all prizes were sponsored by Shri Narendra Shenoy and Shri Jitendra Shenoy of Rambhavan Restaurant, Khar and Can Can Restaurant, Lokhandwala.

### B. A PROGRAMME FOR THE FAMILY

The 1st of May has become synonymous with Sabha's Childrens Day where in the family members also participate whole heartedly. Apart from Drawing and Craft Competition for Children, Quiz programmes were organised for the family members. This full-day programme was sponsored by a leading advocate and a well-known social worker, Shri V.V. Pai on the occasion of his 70th birthday. Ms. Komal Mahuvakar (Rupini), a popular heroine of several Southern and Hindi movies, was the Chief Guest for the prize distribution programme. As in the past Shri Ashwin Shah of Jaico Publishing House donated books as prizes for the winners of different competitions.

### C. 64th FOUNDATION DAY PROGRAMME

The Sabha believes in encouraging the young students and when their talent is publicly acknowledged these youngsters are enthused to strive more for academic excellence. Hence a special programme for the meritorious students of the community, on the occasion of Sabha's Foundation Day was held on Saturday the 15th Of August, 1998 at Pracharya B. N. Vaidya Sabhagraha at Raja Shivaji Vidyalaya (King George School). The Chief Guests for the prize distribution function were Mrs. Pallavi S. Dempo, and Shri Srinivas V. Dempo, Vice President (Corporate affairs) of V. S. Dempo and Co., Goa, a well known Industrial House of India.

Shri A.M. Kamath (MACSON) Memorial Awards, sponsored by his son Shri Dinkar A. Kamat, Managing Director of Accumax Engineering Co. Pvt. Ltd. were presented to the outstanding students of the Community in their respective fields of study. Merit Certificates were presented to all students. Silver medals and also cash prizes were awarded for special achievements. The students honoured were:

1. Ms. Ashwini Ashok Kamath	S.S.C.	93.06%
2. Mr. Tanmay Hemant Desai	S.S.C.	92.13%
3. Mr. Sandeep Harish Shenoy	S.S.C.	89.60%
4. Ms. Sapna S. Rao	S.S.C.	88.53%
5. Ms. Rita Ramesh Rao	S.S.C.	87.46%
6. Ms. Nayana Prakash Wagle	S.S.C.	86.93%
7. Ms. Sunila Shrinivas Shanbhag	S.S.C.	86.40%
8. Mr. Avinash Krishna Kamath	S.S.C.	86.00%
9. Mr. Damodar J. Bhat	S.S.C.	84.26%
10. Ms. Anjali Satish Acharya	S.S.C.	83.20%
11. Mr. Sujay Ramesh Bhat	S.S.C.	82.40%
12. Ms. Priya P. Shenoy	S.S.C.	82.26%
13. Ms. Ashalata Jaywant Kamath	S.S.C.	80.26%
14. Mr. Subodh Prakash Bhat	S.S.C.	80.00%
15. Ms. Vrishali Prakash Wagle	H.S.C.(Sc.)	94.83%
16. Mr. Ashwin Satish Acharya	H.S.C.(Sc.)	94.17%
17. Ms. Poonam Shanbhag	H.S.C.(Sc.)	93.50%
18. Mr. Srinivas Kini	H.S.C.(Sc.)	93.33%
19. Ms. Nandita Raghuveer Baliga	H.S.C.(Sc.)	90.50%
20. Mr. Vivekanand V. Nayak	H.S.C.(Sc.)	89.83%
21. Ms. Sujir Pritha S. Nayak	H.S.C.(Sc.)	83.33%
22. Ms. Reena Ramesh Rao	H.S.C.(Com.)	80.67%
23. Mr. Sameer Vijay Kamath	H.S.C.(Com.)	79.00%
24. Mr. Naresh N. Nayak	H.S.C.(Com.)	73.83%
25. Ms. Swapna Narasinha Shenoy	B.Sc.(Chem.)	76.75%
26. Ms. Anita Srinivas Bhandarkar	B.Sc.	71.63%
	(Audiology & Speech Rehabilitation)	
27. Ms. B. Nishita Baliga	M.Sc. 1st Class (Zoology)	
28. Ms. Surekha D. Shenoy	B.Pharm.	72.18%
29. Ms. Smitha Pai	B.Pharm.	70.54%
30. Ms. Kalpana Krishnanand Pai	M.M.S.(Fin.)	
31. Ms. Shilpa V. Kamath	Diploma In Hotel Mgt. & Catering Technology	
32. Ms. Sangeeta Shankar Shenai	C.A.	
33. Ms. Poornima Narasimha Nayak	C.A.	
34. Mr. Narasimha S. Pai	C.S.	



- |                                  |  |
|----------------------------------|--|
| 35. Dr. Seema Nayak              | M.D.<br>(General Medicine)                       |
| 36. Dr. Narendra Mukundaray Pai  | Diploma In Anaesthesia                           |
| 37. Mr. Surendranath G. Kamath   | B.E.(Electronics &<br>Tele Communications)       |
| 38. Mr. Arvind A. Kini           | B.E.(Instrumentation)                            |
| 39. Mr. Rajgopal Narasimha Nayak | B.E.(Chemical Engg.)                             |
| 40. Ms. Anupama Anant Hegde      | M.Sc.(Botany -<br>Cytogenetics & Plant Breeding) |

As in previous years, Shri V. N. Prabhu hosted refreshments for all.

A group of amateur artists participated in a skit written and directed by Smt. Meera Jois, which was appreciated by the audience.

#### **D. LEADERSHIP CAMP, A PROGRAMME FOR THE YOUTH, 'PREPARING FOR THE 21st CENTURY'**

Youth is our nation's future hope, and preparing them to face the challenges of the 21st Century, should be of prime importance to all social organisations. Keeping this in mind, the Sabha had organised this year's Leadership Camp on Sunday, the 25th October 1998 for the benefit of youngsters. This full-day programme for the benefit of the youth was specially designed to give them guidelines to face the challenges of the 21st Century. Other than children of our Community, students from nearby colleges i.e. R. A. Poddar college, Ruia College and S.I.E.S. College were also invited to participate in this special programme.

Mrs. Manjari Chuneekar, enlightened the youngsters with examples on the topic 'A Successful Entrepreneur'. Mr. P. Y. Agnihotri, Professor of Marketing and International Business Management, at Narsee Monjee Institute Of Management Studies (NMIMS) spoke on 'Challenges before the Youth'. Mr. C.A. Saldanha, of Times of India (HRD), spoke on 'Paradigm of Relationships and How to Prepare and Appear for Interviews'.

This full-day discussion programme was sponsored by Eureka Forbes Ltd.

Dr. Mehroo Bengalee, former Vice-Chancellor of Mumbai University, was the Chief Guest for the Valedictory function.

#### **E. A WORKSHOP ON ENRICHMENT OF MARRIED LIFE**

This workshop, which was very useful for couples, was organised by

the Sabha on Sunday, 8th November 1998. It aimed to cover the various aspects of married life. Also discussions were held on the values and factors responsible for a happy married life. Dr. (Smt.) Nirmala S. Rao, a Professional Psychiatrist, conducted this programme. This seminar was sponsored by Smt. and Shri V.N. Kamath, well-wishers of the Sabha who have taken keen interest in the organisation over the years.

#### **F. ADHYATMIK SHIBIR**

This programme is gaining momentum year after year. More and more urban people are finding it difficult to over-come the stress of city life. Swami Chidanandaji of Chinmaya Mission, Powai gave a special discourse on 'Stress Reduction, A Spiritual Approach' on Sunday, the 27th December 1998. Sabha members as also their friends took advantage of the presence of this spiritual leader.

As in previous years Smt. Sanjivi V. Bhat, a former President of G.S.B. Sabha, sponsored this well attended and greatly appreciated inspiring programme.

#### **G. SENIOR CITIZENS PROGRAMME- A Picnic to a scenic spot in Powai**

A much sought after programme by the senior citizens is the picnic, specially organised for them every year. Considered as a treat by the senior citizens, the picnic was in a picturesque Bungalow 'Saurabh' on the banks of Powai Lake on Sunday, 31st January 1999. Senior citizens participated in this day full of games and jokes and participated in the on-the-spot skits. It was a memorable day for them. As in the past this programme was fully supported by our member Shri. G. S. Bhat, a leading business man who takes special interest in senior citizens and their physical fitness.

#### **H. EDUCATION FOR THE 21ST CENTURY**

Dr. T.M.A. Pai, a visionary from G.S.B. community was remembered nationally for his enormous contribution in the field of Education, Banking And Medical care on the occasion of his Birth Centenary Year. To commemorate this occasion, G.S.B. Sabha organised a half-day Seminar on 'EDUCATION FOR THE TWENTYFIRST CENTURY' on Sunday, 21st February 1999. Special invitation was extended to College Principals and lecturers. Two distinguished Principals, Principal M. R. Kurup of



V. G. Vaze College of Arts, Science & Commerce and Dr. R. J. Gujarathi of Gokhale Education Society's Shri Bhausaheb Vartak College led the discussion on this important subject. There was a great deal of enthusiasm in presenting their views with regard to Brain-Drain, Coaching Classes and other relevant items of the present day education system. The Seminar was sponsored by Dr. T. M. A. Pai Foundation, Manipal.

Shri M.V.Kamath, eminent Journalist and a Trustee of Dr.T.M.A.Pai Foundation, inaugurated the Session and enlightened the participants on the life and achievements of Dr.T.M.A.Pai.

## 5. MARRIAGE INFORMATION SERVICE

G.S.B.Sabha's Mahila Shakha has been providing this service to the community by meeting on 2nd and 4th Tuesdays of every month at Sabha's office. It has been contributing over a decade to this cause by publishing a List Of Eligible Boys along with their bio-data i.e. date of birth, height, gotra, educational qualifications and addresses of parents/guardians. Mumbai and upcountry people, as also people residing abroad, have started sending their biodata to the office to incorporate their names in the eligible boys list. As a result both boys and girls get wider choice to select a suitable life partner. This is now supplemented by holding Get-together of eligible boys and girls along with their parents/guardians which has been a big success. As people are dispersed all over Greater Mumbai and nearby cities, these meetings provide a platform for interaction for both the parties. Sabha is receiving innumerable letters appreciating this service from boys parties also. The response in terms of alliances materialising as a result of these get togethers is very encouraging. Thanks to community people coming forward to sponsor this activity, G. S. B. Sabha's Mahila Shakha is helping the community to solve one of its big problems by self help. During the year, four get togethers of eligible boys and girls along with their parents were held, details about which are given in the Mahila Shakha report printed elsewhere in this report.

## 6. VIDYANIDHI FUND

G.S.B.Community knows the value of education..G.S.B.Sabha's Vidyanidhi Fund is used to disburse financial assistance to the economically backward and needy students of the community. Thanks to the continuous support from donors, this scheme could reach the disbursement target of Rs.1,00,000/- well ahead of the target date of Year 2000. As there are more needy people and as the cost of living and the

educational expenses are escalating, Sabha appeals to all members to donate generously to the Vidyanidhi Fund.

The Sabha is helped in this cause during past several years by Shri Walkeshwar Kashi Math by donating Rs. 6000/- annually. Also Rs. 1501/- was donated by G. S. B. Sarvajanic Ganeshotsav Samiti, Wadala. In addition our members and well-wishers whole heartedly donate towards this Scheme. In this year, a sum of Rs. 1,17,719/- was so collected. Sabha gave cash assistance of Rs. 67,700/- to 167 School students and Rs. 32,950/- to 49 college students.

As in the previous year Smt. Gita Pirmal donated a large number of good clothes to the Sabha, which in turn were distributed to the Vidyanidhi beneficiaries of the Sabha. Thanks to the kind hearted lady, Sabha has supported the needy students.

## 7. MAHILA SHAKHA

The Mahila Shakha conducts several programmes. A detailed report of its activities is printed elsewhere in this Report. The 25th December Anand Bazaar and 26th January Get-together were the major programmes conducted by the Mahila Shakha during the year under review. A sum of Rs. 40,850/- was collected by the Mahila Shakha during the year as General Donations.

## 8. SPORTS PROGRAMMES

The emphasis on Sports Activities continued in the year with regular Blow Plast sponsored Cricket Coaching Camps being conducted throughout the year. Also, the 6th District Level Open Carrom Tournament sponsored by HDFC Ltd. was held during the year. The ground and the pavilion are being used by schools/institutions for their various sports events. A detailed report of the Sports Pavilion Sub-Committee is given elsewhere in the Report.

## 9. BHAJANS/RELIGIOUS PROGRAMMES

- The Upakarma Homa [changing of the sacred thread] on 'Suta Punav' was held on 8th August 1998 at the Sabha's office between 7 a.m. and 12 Noon for which members were sent advance intimation.
- Bhajans are held every Friday evening at the Sabha's Office between 7.00 and 9.00 p.m. Apart from this, Bhajans are held on auspicious days like Kartik Ekadashi, Dassera and the first day of Swamiji's Chaturmas.



- c) The Annual Saptha Bhajan at Shree Walkeshwar Kashi Math, Walkeshwar; Sri Rama Naama Bhajans at Shree Rama Mandir, Wadala and Ekha Bhajans at Shree Balaji Mandir, Kurla are the other religious activities in which the Sabha participates every year.

## 10. ACCOUNTS

The continued support from sponsors, donors, advertisers and well-wishers and the various activities generated a surplus of Rs. 1,71,415/- during the year. Expenditure of more than a lac of rupees was incurred on Pavilion Repairs and Maintenance. This expenditure had been anticipated in earlier years and a Fund for Sports Pavilion Building And Office Repairs, Renovation And Extension had been built from the surplus of earlier years and the balance in this Fund as on 31.3.1998 was Rs. 3,80,000/-. From this Fund, a sum of Rs. 80,000/- was utilized during the year bringing the surplus available for appropriation to Rs. 2,51,415/-

From this surplus, Rs. 2,25,000/- was appropriated towards Sports Pavilion Building And Office Repairs, Renovation and Extension Fund. Balance surplus of Rs. 26,415/- has been added to the brought forward surplus of Rs. 1,80,072/- and cumulative surplus of Rs. 2,06,487/- is carried forward.

In addition, various specific activity funds of the Sabha made a surplus of Rs. 1,78,762/- during the year, which has been transferred to the respective Funds.

Investments of the Sabha as on 31st March 1999 are Rs. 25,24,855/-.

## 11. ACKNOWLEDGEMENTS/THANKS

The Managing Committee is extremely grateful to :

- (a) **OUR TRUSTEES** : Shri M.R.Pai, Shri Dinkar A. Kamat and Shri K.V.Kamath for their guidance and support.
- (b) **OUR AUDITOR** : Shri B.R.Prabhu, C.A. for his honorary services as auditor to the Sabha for the past several decades.

- (c) **OUR INCOME TAX ADVISOR** : Shri Anant Pai, C.A. for his honorary services to the Sabha in connection with income tax matters.

- (d) **OUR SPONSORS & ADVERTISERS** : whose generous support makes it possible for the Sabha to conduct various programmes throughout the year.

## 12. OBITUARY

The Managing Committee offers its condolences to the families of Sabha's members who passed away during the year under review. May their souls rest in peace.

## 13. CONCLUSION

We look back at the year which passed with a sense of satisfaction and look forward to the coming year which would give us further opportunities to be of service to the community as also the general public and the country through constructive activities. We thank all our sponsors, advertisers, patrons, members and other well-wishers who have supported us over the years. We look forward to their support in future also.

*For and on behalf of the Managing Committee*

**Smt. Ranjana R. Prabhu**  
**Shri Subhaschandra R. Rao**  
**Shri S.D.Shenoy**  
*Jt.Hon.Secretaries*

Mumbai  
 August 22, 1999

## CONTRIBUTION TO A NATIONAL CAUSE

The G.S.B.Sabha has made a humble contribution to the national cause by donating Rs. 15,000/- to The Army Central Welfare Fund for the benefit of Kargil War Widows



**NAMES OF MEMBERS ENROLLED FROM  
1st APRIL 1998 TO 31st MARCH 1999**

**PATRONS**

**BHANDARKAR**

SHRI MADHUKAR (NP-2128)

**PAI**

SHRI KALSANK KAMALAKSHA (NP-2106)

**SHENOY**

SHRI K.S. (NP-2104)

SHRI M.P. (NP-2105)

**LIFE MEMBERS**

**ACHARYA**

SHRI U.G. (NL-2093)

SMT.SHOBHA G. (NL-2094)

**BHANDARKAR**

SMT. KAVITA L. (NL-2119)

**BHAT**

SHRI ANANT (NL-2129)

DR. N.R. (NL-2120)

**KAMATH**

SHRI ARUN ANANTH (NL-2095)

SHRI P.N. (NL-2097)

SMT. JAYSHREE JAYWANT (NL-2100)

SHRI KRISHNA NARASIMHA (NL-2101)

SMT. SUSHMA GOPAL (NL-2124)

SMT. ASHA ANANT (NL-2125)

**KINI**

SHRI KRISHNANAND K (NL-2109)

SHRI DINESH SUBRAI (NL-2117)

**KUDVA**

SMT.VIJAYA GANESH (NL-2111)

**MAHALE**

SHRI RAMDAS M (NL-2127)

**NAYAK**

SHRI SUJIR VASUDEVA (NL-2091)

SHRI B.V. (NL-2103)

SHRI GURURAJA S. (NL-2107)

**PALEKAR**

SHRI SANJIV MANGESH (NL-2110)

**PRABHU**

SHRI M.SEETHARAM (NL-2089)

SHRI JITENDRA N. (NL-2116)

SMT.HANSA G. (NL-2118)

**REGE**

SHRI SUDEEP GAJANAN (NL-2108)

**RAO**

SMT. SANDHYA. (NL-2096)

**SAMANT**

SMT.UMA (NL-2112)

**SHANBHAG**

DR.SHRIDHAR G. (NL-2098)

**SHENOY**

SHRI VITHALDAS NARASIMHA (NL-2090)

SHRI SHIVANAND H (NL-2092)

SMT.SHOBHA P. (NL-2099)

SHRI HARISH N. (NL-2102)

SMT. SUMAN GANESH (NL-2121)

SMT.SMITA S. (NL-2126)

**TELANG**

SHRI MANDAR VIJAYKUMAR (NL-2114)

SHRI HEROOR NIKHIL ASHOK (NL-2115)

SHRI RAMAKRISHNA L. (NL-2122)

SMT. SHAILAJA R. (NL-2123)

**WARTY**

SHRI SARVESH (NL-2113)



**Details of Donations Of Rs. 1,000/- and above  
For the period 01.04.1998 to 31.03.1999**

Sr. No.	Name of Donor	Nature of Donation	Amount (Rs.)
01.	Smt. Shambhavi R. Shenai (In memory of Smt. Suniti G. Bhat)	Vidyanidhi Fund	20,000
02.	Shri & Smt. B.P.Baliga	- do -	10,000
03.	Smt. Amba V. Pai (In memory of Late Venkatraman A. Pai)	- do -	10,000
04.	Shree Walkeshwar Kashi Math	- do -	6,000
05.	Shri & Smt. A.R.Kamath	- do -	5,000
06.	Smt. Tara M. Pai (In Memory of her mother, Late Smt. Shambhavi Nayak)	- do -	5,000
07.	Shri B.M.Pai (In Memory of his parents Late Smt. & Shri B.R.Pai)	- do -	5,000
08.	Smt. Lily C. Kudva	- do -	5,000
09.	Shri R. L. Kamath (Endowment In Memory of His Wife, Late Smt. Kusum R. Kamath)	M.S.Educational Awards Endowment Fund	5,000
10.	Smt. Maya & Shri-Mulky Vittal Rao	Vidyanidhi Fund	3,500
11.	Shri Umesh & Smt. Nalini Pai	- do -	3,000
12.	Dr.Pandurang & Dr.(Mrs.) Nalini Pai	- do -	2,501
13.	Dr. Arvind Pai	- do -	2,230
14.	Ms.Suvarna R. Gadiyar	- do -	2,001
15.	Shri D. S. Prabhu	- do -	2,000
16.	Shri N.G.Mallya	- do -	2,000

17.	Shri Rohit & Smt. Rajeshwari Nayak	Vidyanidhi Fund	2,000
18.	Shri K. Rohidas Sharma	- do -	2,000
19.	Smt. Jennibai D. Prabhu	- do -	2,000
20.	Smt. Susheela D. Kini	- do -	2,000
21.	Shri N. Goverdhan Mallya	- do -	2,000
22.	Shri H.S.Pai	- do -	1,732
23.	G.S.B.Sarvajani Ganeshotsava Samiti	- do -	1,501
24.	Shri Jagannath Venkatesh Prabhu	- do -	1,111
25.	Smt. Sumati V. Prabhu	- do -	1,005
26.	Shri Raghuveer R.Prabhu	- do -	1,001
27.	Shri J.Sudhakar Rao	- do -	1,001
28.	Shri G.S.Banavalikar	- do -	1,001
29.	Shri Rajagopal Kudva	- do -	1,001
30.	Shri Satish Kini	- do -	1,001
31.	Smt. Krishnabai D. Bhandary	- do -	1,000
32.	Smt. & Shri M.R.Pai	- do -	1,000
33.	Shri Ramesh & Smt. Suchitra Kumar	- do -	1,000
34.	Shri Vishwanath V. Joshi	- do -	1,000
35.	Shri Vinayak Ramanath Kamath	- do -	1,000
36.	Smt. Padmavathi Bhat	- do -	1,000
37.	Smt. C.C.Shanbhag	- do -	1,000
38.	Smt.Deeksha & Shri Dinesh Shenoy	- do -	1,000
39.	Smt.Usha Manohar Nayak	- do -	1,000
40.	Shri S.P.Kamath	- do -	1,000
41.	Ms. Nalini Kamath	- do -	1,000
42.	Smt. Sunita A. Prabhu	- do -	1,000
43.	Shri Shailesh & Smt.Shilpa Prabhu	- do -	1,000



## REPORT OF THE SPORTS PAVILION SUB-COMMITTEE

The G.S.B.S. Sports Pavilion Sub-Committee appointed by the Managing committee of the Sabha comprised of :

1. Smt. Gita R. Pai
2. Shri Subhaschandra R. Rao
3. Shri Subray D. Shenoy
4. Shri P. Madhav Nayak
5. Shri Anil J. Acharya
6. Shri Gopal K. Nayak
7. Shri Ullhas Narasimha Shenoy

Since 1995, the G.S.B.S. Sports Committee has been putting efforts to increase sports activities. The efforts are finding good response from sponsors as also participants.

G.S.B.Sabha's Sports Club has increased its activities and more efforts are being carried out in this field.

Our renewed gratitude to Mr. Dilip Piramal, Chairman of BLOW PLAST LTD., the makers of VIP Luggage who has been supporting the Cricket coaching camps year after year. The nearby School boys participate in the BLOW PLAST COACHING CAMPS., during Diwali and Summer holidays. G. S. B. Sabha is indebted to the unfailing support of Blow Plast Ltd. for this activity year after year. Except for the four months of monsoon, when the pitch upgradation work is being carried out the pitch is also used by other clubs/institutions for their coaching/matches. They are being charged nominally to cover ground cleaning and pitch maintenance. This is being done to encourage sports activities

As the banner of Blowplast Ltd. when displayed in the open gets torn, because of weather conditions, G.S.B.Sabha has unveiled a marble plaque at the cricket pitch.

The other major sports activity the Sabha's Club has been conducting is the District Level Open Carrom Tournament under the auspices of the Mumbai District Carrom Association. This year, the 6th District Level Open Carrom Tournament was sponsored by the India's Premier Housing Finance Agency-HDFC Ltd., The Tournament was held from 11th January to 24th January 1999. The Inter Club Knock-Out event was a major attraction. As in the past, in addition to the very attractive cash

prizes in various categories, the Late Shri A. Rama Nayak Rolling Trophy for Open Singles, the Late Smt. Manorama Keshav Nayak Rolling Trophy for Women's Singles and Late Shri Laxman V. Shenoy Rolling Trophy for Junior Boys Singles were awarded.

A full day event for the physically handicapped was a special feature on Sunday, the 17th of January 1999 for which many entries from various institutions working for the welfare of the physically handicapped such as Cheshire Homes, Paraplegic Foundation etc. were received. Many wheel chair participants enjoyed the tournament. Sri R Ramaswamy, General Manager of The South India Co-op. Bank was the Chief guest for the Prize Distribution Function for the Physically Handicapped.

In all, more than 500 people participated in this years tournament. Mr. N. N. Pal, Assistant General Manager of Corporation Bank, was the Chief guest for the Final day Prize Distribution Programme.

G.S.B. Sabha puts on record its gratitude to Shri Deepak Satwalekar, Managing Director of HDFC, and to the office bearers of the Mumbai District Carrom Association for their excellent organisation of the Tournament.

The prestigious and attractive Inter Collegiate Carrom Tournament by the Mumbai University was also conducted by the Mumbai District Carrom Association authorities at I. M. Pai Hall of G. S. B. S. Sports Club.

This year the Volley ball pitch was considerably upgraded. A group of enthusiastic members regularly play volley ball in the Sabha's ground.

The I. M. Pai Hall is being used for small educational and other functions. Also the front portion of Hall for conducting functions with tarpoline cover on top for a couple of hours during day time will be available as per municipal regulations.

The neighboring school authorities are given the ground on request for their annual sports, at nominal reimbursement for cleaning etc.

An effort has been made to increase greenery on both sides of the Pavilion. Thanks to Mr. Nana Chudasama for donating plants on behalf of I Love Mumbai.



### REPORT OF THE G.S.B.S. MAHILA SHAKHA

The following cultural and recreational activities were conducted by the Mahila Shakha in 1998-99 :

**31st May 1998** : 14th Get-together Of Eligible Boys And Girls along with parents/guardians, sponsored by Dr.P.S.Pai and Smt.Jyothi Pai.

**21st July 1998** : Release of Master List of Eligible Boys - July 1998 by Smt.& Shri B.J.Shenoy.

**5th August 1998** : Shravan Haldi Kumkum at Shree Dwarkanath Bhavan Hall, sponsored by Smt. Radha N. Joshi. Dr.Ravindra Kamath gave a talk on Psychiatry.A Rangoli Competition using vegetables was judged by Smt.Mohini Kamath and Smt.Vatsala Acharya.Prizes were sponsored by Smt.Sanjivi Bhat.

**10th September 1998** : Annual get-together at Shree Dwarkanath Bhavan Hall.A cookery competition was also organised.Smt.Meera Acharya and Smt.Meera Prabhu were the judges.Smt.Varada kamath sponsored the refreshments and prizes.A skit "Ek Lakshantu Devara" was presented by Smt.Sushila Mallya and her group

**20th September 1998** : Bhajan competition held at I.M.Pai Hall, Kreedamandir. Judges were Smt.Vidya Prabhu and Smt.Meera Prabhu. Refreshments hosted by Smt.Sushila Mallya.

**25th September 1998** : Navaratri Haldi Kumkum held at I.M.Pai Hall, Kreedamandir sponsored by Smt.Radha R. Sharma. A programme of devotional songs by Kum.Chandrika Kamath was also organised.

**11th October 1998** : 15th get-together of eligible boys and girls along with their parents/guardians sponsored by Smt. Veena Shenai and Shri Vijendra Shenai.

**25th December 1998** : Annual Anand Bazaar at Kreedamandir, inaugurated by Dr.(Mrs.) Roshan Bhakta.Smt. Taramati Prabhu was the Chief Guest for the evening programme.The Anand Bazaar was a grand success.

**10th January 1999** : 16th get-together of eligible boys and girls with parents/guardians sponsored by Shri B.V.Prabhu and Smt.Sudha B Prabhu.

**15th January 1999** : Sankranti Haldi-Kumkum held at Shree Dwarkanath Bhavan Hall,which was sponsored by Smt.Meera U Shenoy.An Elocution Competition was judged by Smt.Kalpna Nayak & Smt.Shalini Kamath.

**26th January 1999** : Annual Republic Day Get-Together and contributory Dinner at Kreedamandir. Shri K.P.Mohandas Rao and Smt.Shalini Rao were the chief guests. For the fancy dress competition Smt.Rajalaxmi Kamath and Kum.Prathima Prabhu were judges. A Supplementary List of Eligible Boys was released by Shri K.P.Mohandas Rao.Smt. Varada Kamath and Smt.Nilima Prabhu sponsored the prizes for the competition. An entertainment programme was held on the occasion.

**4th March 1999** : Ladies Sports Day held at Shri I.M.Pai Hall,Kreedamandir.Refreshments sponsored by Smt.Durga Shenoy.

**7th March 1999** : 17th get-together of eligible boys and girls along with their parents/guardians was sponsored by Dr.V.V.Kamath and Smt.Shalini V.Kamath.

The attendance particulars of the Mahila Shakha Committee members at meetings held during the year 1998-99 is as under :

		No.of meetings	Attended Out Of
1.	Smt.Vatsala R.Shenoy	13	13
2.	Smt.Sushila S.Mallya	11	13
3.	Smt.Lata A.Joshi	6	13
4.	Smt.Meera U.Shenoy	8	13
5.	Smt.Suman M.Pai	13	13
6.	Smt.Shanteri N.Nayak	12	13
7.	Smt.Durga C. Shenoy	12	13
8.	Smt.Maya S. Nayak	11	13
9.	Smt.Ashalata V.Kamath	12	13
10.	Smt.Vilasini Bhandarkar	9	13
11.	Smt.Gita R.Pai	13	13
12.	Smt.Indira D.Pai	7	13



13. Smt.Sharada A.Rao	8	13
14. Smt.Durga C.Shenoy	8	13
15. Smt.Vatsala K.Nayak	13	13
16. Smt.Meera N.Jois	8	13
17. Smt.Jayanti G.Kamath (Resigned in Sept.98.)	5	5
18. Smt.Kasturi R.Kamath	5	13
19. Smt.Poornima D.Baliga	5	13
20. Smt.Sudha S.Prabhu	6	13
21. Smt.Rekha P.Bhat	8	13

#### REPORT - G.S.B.S MEDICAL TRUST

The G.S.B.Sabha's Medical Trust at its Centre receives over 40,000 out-patients every year, and the Centre treats them without any distinction of caste, creed and community. The facilities constitute the departments of Pathology, Ultra-sonography, X-Ray, Radiography, ECG, Dental, Audiology, Speech Therapy, Neurology, E.N.T., Ophthalmology, gynaecology and physiotherapy. Most of these departments are open from 8.00 A.M. to 5.00 P.M. all six days of the week.

Over sixty consultants with wide experience provide services in the areas of Cardiology including 2-D Echo Cardiology, Chest and T.B. , Dermatology, Diabetology, Gen.Medicine,Haematology, Paediatry, Psychiatry and Surgery.

On Sundays, a separate panel of Doctors attend the centre, to deal with the Well-Baby clinic.

The centre endeavours to cater these services at low rates affordable to the poor and under privileged of the society. An internal orientation and customer inter-face programme have been commenced to achieve better relationship.

New facilities added recently are:- State of the art ULTRA SONOGRAPHY MACHINE with Y2K compliance.High speed X-ray film processor, Ophthalmology-motorised vision drum with remote control, Haematology Automatic Analyser/Cell Counter (on order). Negotiations have been taken up to computerise all repetetive nature of work to facilitate better record keeping and retrieval.

A plaque showing list of donors has now been installed in the hall.

The major events during the current year were:

**27th September 1998** : Inauguration of the Ultrasonography Machine with Colour Doppler. Chief Guest- Mr.K.V.Kamath, Managing Director, ICICI Ltd.

**27th March 1999** : Visit and blessings to the Centre by His Holiness Shrimad Sudhindra Tirtha Swamiji of Sree Kashi Math Samsthan.

**18th April 1999** : Silver Jubilee Function- Chief Guest- Sitting Judge and renowned Justice Sri B.N.Srikrishna.

The members of the G.S.B.Sabha are given 50% concession in charges for consultations only in Diagnostic Consultation Department.

Donations to the Medical Trust are exempt from Income-Tax under Section 80-G of the Income Tax Act 1961.

#### IMPORTANT NOTE

Members are requested to intimate in writing to Sabha's Office any change of their address. In such correspondence, the members are requested to (1) Quote their membership number which is printed in the address label of all correspondence sent by the Sabha. (2) Old address and (3) New address where future correspondence may be sent. Every year we receive back some mail with postal remarks such as 'Left', 'Not known', etc. Periodically these names are struck off from our mailing list, unless we get the new address of the member are requested above. Members co-operation in this regard is earnestly solicited.



**GOWD SARASWAT BRAHMAN**  
**INCOME AND EXPENDITURE ACCOUNT**

EXPENDITURE	Rs.Ps	Rs.Ps.
TO EXPENSES IN RESPECT OF PROPERTY		
Ground Rent	3,819.00	
Rates, Taxes & Cesses	19,268.00	
Water Charges	22,524.00	
Insurance	1,048.00	
Repairs & Maintenance	<u>1,00,982.50</u>	1,47,641.50
TO ESTABLISHMENT EXPENSES		
Salaries, Wages & Allowances	41,490.00	
Office Rent	2,145.12	
Repairs & Maintenance	2,413.00	
Printing & Stationery	18,169.50	
Electricity Charges	11,449.00	
Postage & Telephone	16,860.50	
Sundry Expenses	<u>13,484.50</u>	1,06,011.62
TO DEPRECIATION		37,201.63
TO CONTRIBUTION TO CHARITY COMMISSIONER		16,453.00
TO EXPENDITURE ON OBJECTS OF THE TRUST		
Educational	1,16,842.40	
Relief Of Poverty (Marriage Assistance)	16,000.00	
Donation to a Hospital Charitable Trust	20,000.00	
Religious	12,544.50	
Social Functions & Activities	16,292.00	
Sports	<u>1,06,673.00</u>	2,88,351.90
TO AMOUNTS TRANSFERRED TO SPECIFIC ACTIVITIES FUNDS (As per Schedule "E" Attached)		1,78,761.47
TO APPROPRIATIONS FROM SURPLUS (As per Schedule "F" Attached)		2,25,000.00
TO EXCESS OF INCOME OVER EXPENDITURE		26,415.51
<b>TOTAL</b>		<b>10,25,836.63</b>

See Schedule 'G' for Significant Accounting Policies  
**AS PER MY REPORT OF THIS DATE**

Mumbai  
August 22, 1999.

**(B.R. PRABHU)**  
Chartered Accountant, Hon. Auditor

**SABHA, MUMBAI (A-1618[BOM])**  
**FOR THE YEAR ENDED 31st MARCH 1999**

INCOME	Rs.Ps.	Rs.Ps.
BY INTEREST ACCRUED		
On Securities		
- Units of UTI	47,520.00	
- Bonds (TDS Rs.4307/-)	63,151.00	
On Fixed Deposits with Public Sector Companies	1,57,173.13	
On Fixed Deposits with Banks	43,697.00	
On Savings Accounts with Banks	<u>7,880.00</u>	3,19,421.13
BY DONATIONS IN CASH OR IN KIND		3,40,668.00
BY ADVERTISING RECEIPTS		76,800.00
BY INCOME FROM OTHER SOURCES		
Sports Club Fees, Sponsorship & Ground Charges	1,16,951.50	
Carrom Tournament Surplus	36,813.00	
Surplus on distribution of Educational/Cultural publication	33,625.00	
Profit on sale of Assets	1,290.00	
Miscellaneous Receipts	<u>8,727.00</u>	1,97,406.50
BY PATRONSHIP, LIFE MEMBERSHIP & ENTRANCE FEES RECEIVED		11,541.00
BY TRANSFER FROM Sports Pavilion		
Building & Office Repairs, Renovation & Extension Fund For Utilization Towards Building Repairs & Renovation		80,000.00
<b>TOTAL</b>		<b>10,25,836.63</b>

**(SMT. GITA R. PAI)**  
President

**(SMT. RANJANA R. PRABHU)**  
**(SUBHASCHANDRA R. RAO)**  
**(SUBRAY D. SHENOY)**  
Jt.Hon.Secretaries

**(V. R. SHENOY)**  
**(P.MADHAV NAYAK)**  
**(UDAY V. MALYA)**  
Jt.Hon.Treasurers



**GOWD SARASWAT BRAHMAN  
BALANCE SHEET AS ON**

FUNDS AND LIABILITIES	Rs.Ps.	Rs.Ps.
<b>TRUST FUND OR CORPUS</b> (General Fund)		
Balance as per last Balance Sheet	3,58,187.72	
Add : Transfer from Income & Expenditure Account (being Patronship, Life Membership & Entrance Fees)	<u>11,541.00</u>	3,69,728.72
<b>OTHER EARMARKED FUNDS</b>		
Endowments & Other Corpus Funds		
As per Schedule 'A' attached	16,28,073.95	
Other Funds & Reserves		
As per Schedule 'B' attached	<u>13,88,692.64</u>	30,16,766.59
<b>LIABILITIES</b>		
For Expenses & Others	38,973.12	
For Deposits	38,085.00	
For Advance Subscriptions & Sponsorship	<u>33,337.50</u>	1,10,395.62
<b>INCOME &amp; EXPENDITURE ACCOUNT</b>		
Balance as per last Balance Sheet	1,80,071.61	
Add : Excess of Income over Expenditure during the year	<u>26,415.51</u>	2,06,487.12
<b>TOTAL</b>		<u>37,03,387.05</u>

See Schedule 'G' for Significant Accounting Policies

**REPORT OF THE HON. AUDITOR TO MEMBERS :**

I have audited the Balance Sheet of the GOWD SARASWAT BRAHMAN SABHA as on 31st March, 1999 and the relative statement of Income & Expenditure for the year ended on that date and have obtained all the information and explanation which I have required. In my opinion, such Balance Sheet exhibits a true and correct view of the Sabha's affairs according to the best of my information and the explanations given to me and shown by the books of the Sabha.

Mumbai  
August 22, 1999

**(B.R. PRABHU)**  
Chartered Accountant, Hon. Auditor

**SABHA, MUMBAI (A-1618[BOM])  
31st MARCH 1999**

ASSETS	Rs.Ps.	Rs.Ps.
<b>IMMOVABLE PROPERTIES</b>		
Sports Pavilion Building		
- As per last Balance Sheet		7,23,882.09
Water Pipe Line, Compound Wall & Monsoon Protection Cover		
- As per last Balance Sheet	21,240.00	
Less : Depreciation	<u>4,249.00</u>	16,991.00
<b>INVESTMENTS (AT COST)</b>		
As per Schedule 'C' attached		25,24,855.00
<b>FURNITURE, FIXTURES &amp; EQUIPMENTS</b>		
As per Schedule 'D' attached		1,53,864.00
<b>STOCK OF BOOKS (At Cost)</b>		9,703.00
<b>ADVANCES (Including Deposits)</b>		48,931.25
<b>INCOME OUTSTANDING</b>		
Interest Accrued	42,024.81	
Others	<u>85,185.00</u>	1,27,209.81
<b>CASH AND BANK BALANCES</b>		
Cash on hand	6,446.57	
In Savings Accounts with Banks (in the name of the Sabha)		
Canara Bank	22,144.25	
Syndicate Bank	8,349.33	
S.I.Co-op. Bank Ltd.	<u>61,001.75</u>	97,941.90
<b>TOTAL</b>		<u>37,03,378.05</u>

**(SMT. GITA R. PAI)**  
President

**(SMT. RANJANA R. PRABHU)**  
**(SUBHASCHANDRA R. RAO)**  
**(SUBRAY D. SHENOY)**  
Jt. Hon Secretaries

**(V. R. SHENOY)**  
**(P. MADHAV NAYAK)**  
**(UDAY V. MALYA)**  
Jt. Hon. Treasurers



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'A'**

**ENDOWMENT AND OTHER CORPUS FUNDS**

**AS ON 31st MARCH 1999**

DESCRIPTION	Balance as on 1-4-98 Rs. Ps.	Contribution during the year Rs. Ps.	Transfer from Income & Expenditure A/c Rs. Ps.	Balance as on 31-03-99 Rs. Ps.
Bhajan Endowment Fund	6,894.00			6,894.00
Vidyanidhi Endowment Fund	4,87,464.00			4,87,464.00
M. S. Bhajan Class Endowment Fund	10,000.00			10,000.00
M.S. Marriage Assistance Endowment Fund	1,92,682.00			1,92,682.00
M.S. Educational Awards Endowment Fund	86,900.00	5,000.00		91,900.00
M.S. Social Activities Endowment Fund	65,001.00			65,001.00
Building Pavilion Fund (Corpus)	7,74,132.95			7,74,132.95
<b>Total Rupees</b>	<b>16,23,073.95</b>	<b>5,000.00</b>	<b>0.00</b>	<b>16,28,073.95</b>

TOTAL 37,03,378.02

REPORT OF THE HON. AUDITOR TO MEMBERS :

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'B'**

**OTHER FUNDS AND RESERVES AS ON 31st MARCH 1999**

	Rs.Ps.	Rs.Ps.	Rs.Ps.
<b>1. BHAJAN COMMITTEE FUND</b>			
Balance as per last Balance Sheet		35,654.49	
Add : Transfer from Income & Expenditure Account		<u>(1,696.50)</u>	33,957.99
Representing :			
Donation	2,411.00		
Interest	<u>827.00</u>		
	3,238.00		
Less : Bhajan Expenses	<u>4,934.50</u>		
	<u>(1,696.50)</u>		
<b>2. VIDYANIDHI FUND</b>			
Balance as per last Balance Sheet		1,79,998.44	
Add : Transfer from Income & Expenditure Account		<u>82,245.60</u>	2,62,244.04
Representing :			
Donation	1,25,220.00		
Interest	<u>58,496.00</u>		
	1,83,716.00		
Less : Educational Assistance Disbursed	1,00,650.00		
Printing & Stationery Expenses	<u>820.40</u>		
	<u>82,245.60</u>		
<b>3. M. S. BHAJAN CLASS FUND</b>			
Balance as per last Balance Sheet		2,158.49	
Transfer from/to Income & Expenditure Account		<u>0.00</u>	2,158.49
Representing :			
Interest	<u>1,200.00</u>		
	1,200.00		
Less : Expenses	<u>1,200.00</u>		
	<u>0.00</u>		



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'B'**  
**OTHER FUNDS AND RESERVES AS ON 31st MARCH 1999**  
**(Cont'd.)**

	Rs.Ps.	Rs.Ps.	Rs.Ps.
<b>4. M.S. MARRIAGE ASSISTANCE FUND</b>			
Balance as per last Balance Sheet		66,853.08	
Add : Transfer from Income & Expenditure Account		<u>14,666.50</u>	81,519.58
Representing :			
Interest	23,122.00		
Surplus from release of Eligible Boys Information List	<u>7,544.50</u>		
	30,666.50		
Less : Marriage Assistance Given	<u>16,000.00</u>		
	<u>14,666.50</u>		
<b>5. SPORTS COMMITTEE FUND</b>			
Balance as per last Balance Sheet		1,14,374.77	
Add : Transfer from Income & Expenditure Account		<u>44,330.87</u>	1,58,705.64
Representing :			
Sports Fees etc.	73,751.50		
Carrom Tournament Surplus	36,813.00		
Interest	<u>623.00</u>		
	111,187.50		
Less : Expenses	65,888.00		
Depreciation	<u>968.63</u>		
	<u>44,330.87</u>		
<b>6. M. S. EDUCATIONAL AWARDS FUND</b>			
Balance as per last Balance Sheet		32,976.50	
Add : Transfer from Income & Expenditure Account		<u>(4,594.00)</u>	28,382.50
Representing :			
Interest	10,778.00		
Less : Expenses	<u>15,372.00</u>		
	<u>(4,594.00)</u>		

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'B'**  
**OTHER FUNDS AND RESERVES AS ON 31st MARCH 1999**  
**(Cont'd.)**

	Rs.Ps.	Rs.Ps.	Rs.Ps.
<b>7. M. S. SOCIAL ACTIVITIES FUND</b>			
Balance as per last Balance Sheet		12,348.00	
Add : Transfer from Income & Expenditure Account		<u>7,300.00</u>	19,648.00
Representing :			
Interest	<u>7,800.00</u>		
	7,800.00		
Less : Expenses	<u>500.00</u>		
	<u>7,300.00</u>		
<b>8. GSBS PROJECT FOR DEVELOPING SPORTS TALENT AMONG YOUNGSTERS</b>			
Balance as per last Balance Sheet		2,00,979.50	
Add : Transfer from Income & Expenditure Account		<u>2,415.00</u>	2,03,394.50
Representing :			
Sponsorship & Fees	43,200.00		
Less : Net expenditure on Project Activity	<u>40,785.00</u>		
	<u>2,415.00</u>		
<b>9. SPORTS PAVILION BUILDING &amp; OFFICE REPAIRS, RENOVATION &amp; EXTENSION FUND</b>			
Balance as per last Balance Sheet		3,80,000.00	
Add : Transfer from Income & Expenditure Account		<u>1,45,000.00</u>	5,25,000.00
Representing :			
- Allocation from Surplus for the year	2,25,000.00		
Less : Utilization Towards Building Repairs & Renovation	<u>80,000.00</u>		
	<u>1,45,000.00</u>		
<b>10. SPORTS PAVILION BUILDING REPAIRS &amp; MAINTENANCE FUND</b>			
Balance as per last Balance Sheet		51,128.90	
Add : Transfer from Income & Expenditure Account		<u>22,553.00</u>	73,681.90
Representing :			
Donations	<u>22,553.00</u>		
	<u>22,553.00</u>		

**TOTAL**

13,88,692.64



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'C'**

**INVESTMENTS AS ON 31st MARCH 1999**

	Rs.Ps.	Rs.Ps.
<b>IN FIXED DEPOSITS WITH BANKS</b>		
Corporation Bank	1,75,000.00	
NKGSB Co-operative Bank Ltd.	1,75,000.00	
South Indian Co-operative Bank Ltd.	<u>2,25,000.00</u>	5,75,000.00
<b>IN FIXED DEPOSITS WITH PUBLIC SECTOR UNDERTAKINGS</b>		
Steel Authority Of India Ltd.	1,00,000.00	
Bharat Petroleum Corporation Ltd.	75,000.00	
Housing Development Finance Corporation Ltd.	3,00,000.00	
Indian Oil Corporation Ltd.	50,000.00	
Indian Petrochemicals Corporation Ltd.	<u>3,25,000.00</u>	8,50,000.00
<b>IN BONDS OF</b>		
ICICI - 16% Series II Bonds 20 of Rs. 5,000/- each	1,00,000.00	
- 13.5% Regular Income Bonds 40 of Rs.5,000/- each	2,00,000.00	
- 13.75% Regular Income Bonds 50 of Rs.5,000/- each (Face Value Rs.2,50,000/-)	2,46,875.00	
- 14% Regular Income Bonds 15 of Rs.5,000/- each	75,000.00	
Dena Bank - 16% Regular Return Bonds 10 of Rs. 10,000/- each	<u>1,00,000.00</u>	7,21,875.00
<b>IN UNITS OF UTI</b>		
23,760 Units of 1964 Scheme of Rs.10/- each		3,77,980.00
<b>TOTAL INVESTMENTS AS ON 31st MARCH 1999</b>		<u>25,24,855.00</u>

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'D'**

**FURNITURE, FIXTURES AND EQUIPMENT**

**AS ON 31st MARCH 1999**

Particulars	Written Down Value as on 01.04.1998 Rs. Ps.	Additions During the year Rs. Ps.	Deletions During the year Rs. Ps.	Depreciation For the year Rs. Ps.	Written Down Value as on 31.3.1999 Rs. Ps.
Bhajan Equipment	465.26			47.00	418.26
EDP Equipment		46,250.00		18,500.00	27,750.00
Office Equipment	10,569.24			1,057.00	9,512.24
Furniture & Fixtures	86,037.50	38,660.00	10.00	12,380.00	112,307.50
Sports Pavilion Equipment	4,844.63			968.63	3,876.00
<b>Total Rupees</b>	101,916.63	84,910.00	10.00	32,952.63	153,864.00



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'E'**

**AMOUNTS TRANSFERRED TO SPECIFIC ACTIVITIES FUNDS  
FROM INCOME AND EXPENDITURE**

**ACCOUNT FOR THE YEAR ENDED 31st MARCH 1999**

	Rs.Ps.
Trust Fund (Patronship, Life Membership & Entrance Fees)	11,541.00
Bhajan Committee Fund	(1,696.50)
Vidyanidhi Fund	82,245.60
M.S. Marriage Assistance Fund	14,666.50
Sports Committee Fund	44,330.87
M.S. Educational Awards Fund	(4,594.00)
M.S. Social Activities Fund	7,300.00
GSBS Project for Developing Sports Talent Among Youngsters (Reserve)	2,415.00
Sports Pavilion Building Repairs & Maintenance Fund	22,553.00
<b>TOTAL</b>	<b>1,78,761.47</b>

**SCHEDULE 'F'**

**APPROPRIATIONS FROM SURPLUS FOR THE  
YEAR ENDED 31st MARCH 1999**

	Rs.Ps.
Sports Pavilion Building & Office	
Repairs, Renovation & Extension Fund	2,25,000.00
	<u>2,25,000.00</u>

**SCHEDULE 'G'**

**SIGNIFICANT ACCOUNTING POLICIES**

1. Method of Accounting is accrual.
2. 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).
3. Investments are stated at cost (Long Term).
4. All income and expenses for the year under different activities of the Sabha are included in the Income and Expenditure Account. The net surplus/deficit under each activity is then transferred to the specific activity fund from the Income & Expenditure Account.

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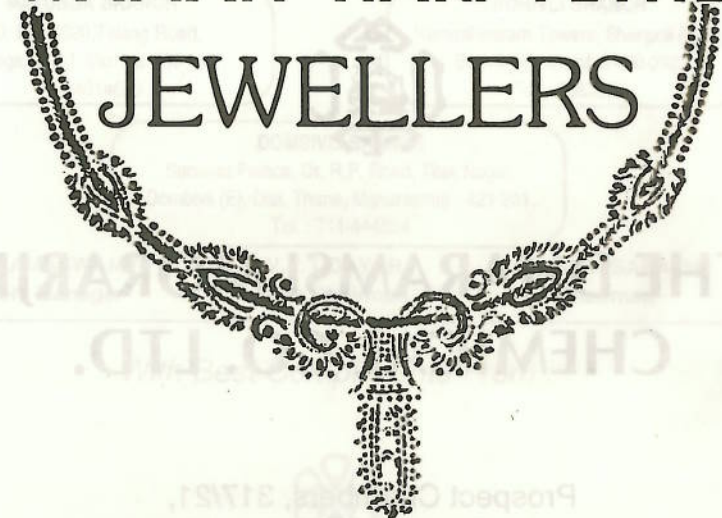
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