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BOOK-POST



**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

**SPORTS PAVILION :**

Sujir Gopal Nayak Memorial Kreedha Mandir,  
Entrance Next to SNTD Women's College,  
R.A.Kidwai Road, King's Circle, Mumbai – 400 019.

Tel. : 2409 6739

**NOTICE OF THE**

**77th ANNUAL GENERAL BODY MEETING**

**AND**

**81st ANNUAL REPORT AND ACCOUNTS FOR THE  
FINANCIAL YEAR APRIL 2015 TO MARCH 2016**





IN LOVING MEMORY OF

*Shri N. R. Kamath*

(Visionary, Social Worker and Philanthropist)  
**Founder Member of G.S.B. Sabha K.C.G.**

From Smt. Gauri Vasanth Malliya

# AMRITA TRAVELS



## ASHTAVINAYAK YATRA FOR G.S.B SABHA MEMBERS

Duration – 3 Days

Date: 10th to 12th March, 2017.

### Yatra Schedule

Day 1	5.00 am	Departure Mumbai - visit <b>Mahad - Varadvinayak</b> , <b>Pali - Ballaleshwar</b> , <b>Ranjangaon - Mahaganapati</b> - Overnight at Pune Hotel
Day 2	7.00 am	After breakfast start - visit <b>Theur - Chintamani</b> , <b>Siddhatek - Siddhivinayak</b> , <b>Morgaon - Mayureshwar</b> , <b>Jejuri - Khandoba temple</b> - Overnight at Pune Hotel.
Day 3	7.00 am	After breakfast start - visit <b>Lenyadri - Girijatmaj</b> , <b>Ozar-Vighnahr</b> - reach Mumbai by evening. Yatra concludes

**Tour Charges : Rs. 5,000/- per person\* + S.Tax @ 4.5%**

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**Food : All Meals ( Breakfast, Lunch, Evening Tea & Dinner )**

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

Sreenidhi, Bhaudaji Road, Matunga. Mumbai 400019  
 Tel: 20481499 - Mr. V K Shenoy, Manager

**Monday to Saturday : 2 p.m. to 7 p.m.** \*Terms & Conditions apply

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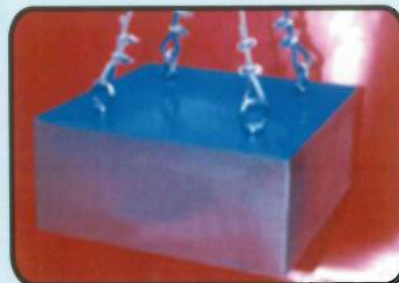
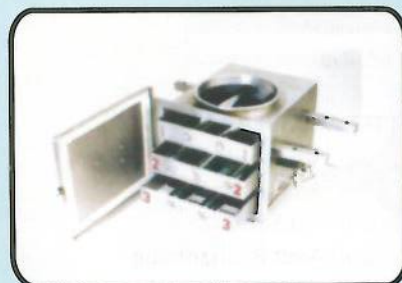
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**G.S.B. SABHA, MUMBAI**

**TRUSTEES AND MANAGING COMMITTEE**  
(Upto 24<sup>th</sup> APRIL 2016)

Shri Dinkar A. Kamath (upto 13th December 2015)

Shri B. T. Mallya

Shri N N Pal

**PRESIDENT**

Smt. Sudha G.Pai

**VICE PRESIDENTS**

Shri S. C. Pai

Smt. Shanteri N. Nayak

Shri Laxmikant T. Prabhu

**JT. HON. SECRETARIES**

Shri Bharat S. Kini

Shri Satish V. Manel (upto 28<sup>th</sup> February 2016)

Smt. Amita A.Kini

Smt. Bina Shenoy (from 28<sup>th</sup> February 2016)

**JT. HON. TREASURERS**

Shri Uday V. Malya

Smt. Mohini M. Hegde

Smt. Jyoti R. Mallya

**MANAGING COMMITTEE MEMBERS**

Shri M.V. Kamath

Shri Subhaschandra R. Rao

Shri K. R. Bhakta

Shri Anil J. Acharya

Shri Ravi R. Gadiyar

Shri S D.Shenoy

Shri Satish K. Kamath

Shri Amit R. Shanbaug

Shri Dinesh Bhandarkar

Smt. Chitra S.Kamath

Smt. Tanushree Rao-Shenoy

Smt. Bina N. Shenoy

(ordinary Committee member upto 28<sup>th</sup> February 2016 and  
appointed as Jt. Hon. Secretary thereafter)

Shri Satish V. Manel

(Jt. Hon. Secretary upto 28<sup>th</sup> February, 2016  
ordinary Committee Member thereafter)



**G.S.B. SABHA, MUMBAI  
TRUSTEES AND MANAGING COMMITTEE**

(w.e.f 24<sup>th</sup> APRIL 2016)

Shri B. T. Mallya

Shri N N Pal

Smt. Sudha G.Pai

**PRESIDENT**

Shri Uday Malya

**VICE PRESIDENTS**

Smt. Shanteri N. Nayak

Shri Laxmikant T. Prabhu

Shri S D.Shenoy

**JT. HON. SECRETARIES**

Shri Bharat S. Kini

Smt. Amita A.Kini

Smt. Bina N.Shenoy

**JT. HON. TREASURERS**

Smt. Mohini M. Hegde

Smt. Jyoti R. Mallya

Shri S C. Pai

**MANAGING COMMITTEE MEMBERS**

Shri M.V. Kamath

Shri Subhaschandra R. Rao

Shri K. R. Bhakta

Smt. Tanushree Shenoy

Shri Anil J. Acharya

Shri Satish K. Kamath

Shri Ravi R. Gadiyar

Shri Dinesh Bhandarkar

Shri Amit R. Shanbaug

Smt. Chitra S.Kamath

Shri Satish V. Manel (Resigned on 24<sup>th</sup> July, 2016)

Smt. Bharati V. Bhandarkar (co-opted on 24<sup>th</sup> April 2016)

Shri Damodar Mallya (co-opted on 24<sup>th</sup> April 2016)

Shri Raghuram Kamath (co-opted on 24<sup>th</sup> April 2016)

**HON. AUDITOR**

Shri Shrikant Prabhu, C. A.

**HON. INCOME TAX ADVISOR**

Shri Anant N. Pai, C. A.

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**Registered Office :**

101, Shreenidhi, 76 Bhau Daji Road, Matunga, Mumbai – 400 019.

Tel. : 2408 1499

**NOTICE**

Notice is hereby given that the 77<sup>th</sup> Annual General Body Meeting of the members of the G.S.B.Sabha, Mumbai will be held on Sunday, 5<sup>th</sup> March, 2017, 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 76<sup>th</sup> Annual General Body Meeting held on 29<sup>th</sup> November, 2015 and of the Special General Body Meeting held on 24<sup>th</sup> April, 2016.
2. To receive and adopt the Managing Committee's Report and the Audited Statement of Accounts for the year 2015-2016.\*
3. To elect upto 20 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 2018-2019 or earlier.\*\*
4. To ratify the appointments of Dr. Meenakshi Desai and reappointment of Dr. Pravin Acharya as trustee of the G.S.B.S. Medical Trust for a period of three years from 01/07/2016 to 30/06/2019 and appointment of Dr Bhujang Pai as trustee of the G.S.B.S. Medical Trust from 09/10/2016 to 30/06/2019\*\*\*
5. To appoint an Hon. Auditor for the year 2016-2017.
6. To transact any other business with the permission of the Chair.

**For and on behalf of the Managing Committee**

Shri Bharat S. Kini

Smt. Amita A.Kini

Smt. Bina N.Shenoy

**Jt.Hon.Secretaries**

Place: Mumbai

Date : 21.01.2017

**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.\* Members desirous of asking any questions/queries regarding the Annual Report/Accounts must send the same in writing to the Hon. Secretaries at the Office of the Sabha before Tuesday, 28<sup>th</sup> February, 2017, before the close of office hours at 7.00 p.m. This will help us to prepare the necessary details to satisfy the queries.
- 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. Shanteri Nayak   | 2. Shri Laxmikant T Prabhu |
| 3. Shri S.D. Shenoy      | 4. Smt. Bina N. Shenoy     |
| 5. Smt. Amita A. Kini    | 6. Shri Bharat Kini        |
| 7. Smt. Tanushree Shenoy | 8. Shri Madhav Kamath      |
| 9. Shri Ravi Gadiyar     | 10. Shri Satish Kamath     |

The terms of the following committee members who were co-opted on 24<sup>th</sup> April 2016 ends at the conclusion of this General Body meeting and they are eligible for election.

1. Smt. Bharati V. Bhandarkar
2. Shri Damodar Mallya
3. Shri Raghuram Kamath

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 in the office hours on or before Tuesday, 28<sup>th</sup> February, 2017.

- 4.\*\*\* The G.S.B. S. Medical Trust, vide its letter dated 4<sup>th</sup> August 2016, informed the Sabha, that two of its existing trustees, Dr. Praveen Acharya and Dr. Maya Kalelkar retire by rotation on June 30<sup>th</sup>, 2016 and are eligible for re-appointment. They have further informed that Dr. Praveen Acharya was willing to continue as a trustee if reappointed. Dr. Maya Kalelkar did not wish to continue and the trust had recommended the appointment of Dr. Meenakshi Desai in her place. Both Dr. Praveen Acharya and Dr. Meenakshi Desai have given consent to the appointment / re-appointment. The Managing Committee, in its meetings held on 28<sup>th</sup> August and 25<sup>th</sup> September 2016 have accepted these recommendation and recommend the same for ratification by the General body.

Also, the Medical Trust, vide their letter dated 9<sup>th</sup> October, 2016, informed the Sabha about their acceptance of the resignation of Dr. P.A. Prabhu and their recommendation to appoint Dr. Bhujang Pai in his place to hold office from 9<sup>th</sup> October, 2016 to 30<sup>th</sup> June, 2019. Dr. Bhujang Pai had given his acceptance to the proposed appointment. The Managing Committee at its meeting held on 25<sup>th</sup> December, 2016 accepted this recommendation and recommended the same for ratification by the General body.



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI.**  
**81<sup>st</sup> ANNUAL REPORT**

Dear Members,

The 81<sup>st</sup> Annual Report, together with the Audited Statement of Accounts for the financial year 2015-2016, is presented hereunder.

**1. THE MANAGING COMMITTEE**

The present Managing Committee was formed after the last Annual General Meeting of the Sabha held on 29<sup>th</sup> November 2015.

Shri Dinkar Kamath, Trustee of the Sabha, expired on 13<sup>th</sup> December, 2015. Shri Dinkar Kamath served as Trustee of the Sabha since 1993-1994 and was Sabha's nominated Trustee at the GSBS Medical Trust. In order to fill up the vacancies caused, a Special General Body Meeting was convened on Sunday, 24<sup>th</sup> April, 2016. In this meeting, the members unanimously appointed Smt. Sudha G. Pai as a Trustee of the Sabha. Smt Sudha.G.Pai has served the Sabha for 15 years and as President for past 13 years. Shri N.N.Pal, Trustee of the Sabha, has been nominated as a Trustee of the GSBS Medical Trust. He will be a Trustee with GSBS Medical Trust till June 2018. This Special General Body Meeting resulted in a further re-constitution of the Managing Committee.

Managing Committee meetings are held once a month. In addition, special Meetings are held, if required. A total of 15 meetings 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. Smt. Sudha G.Pai (upto 24 <sup>th</sup> April, 2016)	03 out of 05
2. Shri Uday V. Malya	15 out of 15
3. Smt. Shanteri N. Nayak	06 out of 15
4. Shri Laxmikant T. Prabhu	12 out of 15
5. Shri S.D.Shenoy	12 out of 15
6. Shri Bharat S. Kini	12 out of 15
7. Smt. Amita A. Kini	12 out of 15
8. Smt. Bina Shenoy	13 out of 15
9. Smt. Mohini M. Hegde	08 out of 15
10.Smt. Jyoti R. Mallya	11 out of 15
11.Shri S. C. Pai	13 out of 15
12.Shri Satish Manel (upto 24 <sup>th</sup> July, 2016)	04 out of 08
13.Shri. M.V. Kamath	03 out of 15
14.Shri K.R. Bhakta	12 out of 15
15. Shri Subhaschandra Rao	02 out of 15

16. Shri Anil J. Acharya	04 out of 15
17.Smt. Tanushree Rao-Shenoy	08 out of 15
18.Shri Ravi R. Gadiyar	02 out of 15
19.Shri Satish K. Kamath	00 out of 15
20.Shri Amit R. Shanbaug	09 out of 15
21.Shri Dinesh M. Bhandarkar	08 out of 15
22.Smt. Chitra S. Kamath	08 out of 15
23.Smt. Bharati V. Bhandarkar (w.e.f. 24 <sup>th</sup> April, 2016)	04 out of 09
24.Shri Damodar Mallya (w.e.f. 24 <sup>th</sup> April, 2016)	04 out of 09
25.Shri Raghuram Kamath (w.e.f. 24 <sup>th</sup> April, 2016)	03 out of 09

**2. NEW MEMBERS**

During the year under review, 11 Patrons and 37 Life Members were enrolled as members of the Sabha and one member migrated from life member to Patron. Total number of Members enrolled up to 31.3.2016 is 2971. A list of the Members admitted as life members/patrons from 1st April, 2015 to 31st March, 2016 is given elsewhere in this Report.

**3. PROGRAMMES**

Programmes catering of all sections of the community were held during the year. The financial support for these programmes came from our generous sponsors. The Managing Committee thanks the sponsors for this support. Details of programmes held are given below. Unless otherwise mentioned, the programmes were held in the I.M.Pai Hall of the Sujir Gopal Nayak Memorial Kreedha Mandir.

**A. PEPPY PROGRAM FOR THE YOUTH ON 17.05.2015**

The Sabha conducted a one day program for its Youth Wing on Sunday, 17<sup>th</sup> May, 2015 at the I.M. Pai Hall of its Kreedha Mandir. The program was called **PEPPY** which stands for "**Personal Effectiveness and Potential Enhancement Programme for Youth**". The program was open to GSB and non-GSB youngsters. About 55 youngsters participated in the program.

The faculty for the program was **Shri Subhas Rao Mallya**, who is a visiting faculty and guest lecturer at various colleges, institutes and academies. Subhas was ably supported by co-faculty **Ms. Nandini Mistry-Shetty**.

An inauguration program was held at 10 a.m. The Chief Guest was **Shri Ambareesh Baliga**, an expert on the stock markets. In his address, the Chief Guest urged the participating youngsters to develop personal skills, especially the power of communication.

The interactive workshop was full of activities and games. The youngsters thoroughly enjoyed themselves and learnt important concepts of team-building, personality development and communication along the way. There



was a session on handling difficult situations was highly appreciated and there were a lot of situational questions asked by participants in this session which were appropriately answered.

We have received excellent feedback for PEPPY which has been hailed as an excellent workshop in which all participants learnt useful knowledge under the gaming method which made it fun at work. One of the participants summed it up beautifully in this feedback :

*"It gives me immense pleasure to give my feedback for the PEPPY lecture. The points which stood out were:-*

1. *An interactive atmosphere*
2. *The Speaker's ease of conveying*
3. *Novelty in the games*
4. *An overall happy space.*

*Would request your kind self to please conduct more of them in the near future."*

#### **B. 81<sup>st</sup> FOUNDATION DAY PROGRAMME ON 15.08.2015**

The 81<sup>st</sup> Foundation Day of the G.S.B. Sabha, Mumbai, was celebrated on Friday, 15th August 2015 at the Sulochana Sheti Hall of Little Angels' School, Sion. Smt. Gauri & Shri Pramoud Rao, Promoter-Managing Director, Zicom Group, were the Chief Guests.

The programme began with invocations offered by the Mahila Shakha Bhajan Group of the Sabha. A Ganapati Vandana dance was then performed by the mother-daughter duo of Dr. Pavana and Anvitha Kamath.

In the formal programme which followed, Sabha President, Smt. Sudha G. Pai, welcomed the audience and gave them an update of the various programmes and charitable initiatives of the Sabha.

Students from our community who had excelled in academic studies from S.S.C. onwards were awarded silver medals and certificates, sponsored by Smt. Jayashree Ramesh Shenoy. Cash prizes from various endowments received for this purpose were also awarded.

The V. R. Shenoy Memorial Vidyanidhi Merit Award, sponsored by Shri B. T. Mallya, was awarded to toppers from Class I to IX from the beneficiaries of Sabha's Vidyanidhi Fund.

The Promising Talent Award, sponsored by Shri B. T. Mallya, was awarded to the children based on their drawing contributions to Voice of GSB, the quarterly newsletter of the Sabha.

In a new initiative of the Sabha, the G.S.B. Woman Entrepreneur/ Achiever in Business Award was awarded to Smt. Vilasini and Smt. Bharati Bhandarkar of M/s Bhandarkar Publications. This award has been instituted by the Sabha in

memory of Smt. Vatsala Shenoy, who was Mahila Shakha President and Sabha Vice President and the founder-sponsor for this award are her daughter-in-law and son, Smt. Sadhana and Shri Sunil Shenoy.

In the entertainment programme, sponsored by Smt. Sudha G. Pai, which followed, dance performances were presented by Smt. Sandhya Kamath and Pratham Kamath. Siddharth Padiyar, accompanied by Dnyaneshwar Sonawane on the harmonium, presented a table performance. Soulful melodies were rendered by Smt. Archana Anup Hegdekar. All participants of the entertainment programme were felicitated.

The programme concluded with the singing of the National Anthem.

Refreshments were sponsored by Nagesh Rama Nayak's 'Café Mysore'.

As in previous years, venue was provided by The Angels Trust free of cost to us.

#### **C. INTER GSB NRUYTA KALA SPARDA' ON 8.11.2015**

In order to raise funds for its Medical Aid Fund to bring together various GSB institutions on a common platform, the Sabha organized an Inter GSB Nrutya Kala Sparda on Sunday, 8<sup>th</sup> November, 2015. The venue was Pracharya B.N. Vaidya Sabhagruha, Raja Shivaji Vidyalaya (King George School), Hindu Colony, Dadar.

The program was sponsored by The Saraswat Co-operative Bank Ltd. In addition, banner support was received from Evergreen Engineering Company Pvt Ltd., P.M. Enterprises, Offshore Marine Tech Pvt. Ltd., Redi Port Ltd. and NKGSB Co-op. Bank Ltd. The Sabha remains grateful to Shri Satish Lotlikar and Shri Satish Nayak for making the venue available at concessional rates to us.

Shri Kishore Rangnekar, Executive Director, Saraswat Bank, was the Chief Guest. Smt. Gitanjali and Padmashri Dr. Ramakant Deshpande were the Guests of Honour. The judges were Smt. Sandhya Kamath and Ms. Manjiri Pai.

29 participants competed in the solo category where they were classified according to age. 7 groups competed in the group category (2 or more than 2 participants). Time limit was set at 4 minutes for each dance.

The Chief Guest, Shri Kishore Rangnekar, spoke of the need for networking among members of the Community. The Guest of Honour, Padmashri Dr. Ramakant Deshpande, stressed on the importance of regular health check-ups and mentioned about the role that community welfare organizations such as G.S.B. Sabha could play in making affordable health insurance a reality for all members of the Community.

There were two performances which were not part of the Competition. Ms. Dhanashree Pai, who was 5 years 8 months on the date of the competition and, thus, in-eligible to perform in the categories as per age, presented a dance at the start of the program. A group from Dahisar presented a "Nav Durga Mahishasur Mardini" dance at the end of the program. As this dance



performance was of 8 minutes and did not fit within the time limits of the competition, the dance was performed out of the competition. The Sabha felicitated both Ms. Dhanashree Pai and the Dahisar group for their performances.

In the prize distribution function, the judges appreciated the efforts of the participants and also gave them tips for improvement. The prizes comprised of Winner, first Runner-up and second Runner-up Trophies and cash prizes in each category.

#### **D. ANNUAL ADHYATMIK PROGRAMME IN HINDI ON 22.11.2015**

The G.S.B. Sabha, Mumbai, organized its Annual Adhyatmik Programme, on Sunday, 22<sup>nd</sup> November, 2015, at the I.M. Pai Hall of the Sabha's Sujir Gopal Nayak Memorial Kreedha Mandir. A talk on Hindi was given by Maha Mandleshwar Sri Sri 108 Swami Janakpuriji Maharaj. About 60 people attended the programme.

The program began at 5.30 p.m. with bhajans rendered by members of our Mahila Shakha Bhajan Group. In the formal programme which followed, the Sabha President, Smt. Sudha G. Pai welcomed the audience and felicitated the speaker.

In his session which lasted for an hour, Swami Janakpuriji Maharaj spoke on three topics :

- Gita Saar
- Gita Mahatme
- Ekadashi Mahatme

A few questions put forth by the members of the audience were replied to, by Swami-ji, to their satisfaction. The programme ended with bhojana-prasad.

The Sabha expressed its gratitude to the founder sponsor of this program, Smt. Sanjivi Bhat, generous co-sponsors, and the Sevadars for this year namely Smt. Ranjana and Shri Raghuvir Prabhu, Smt. Rupa and Shri K. R. Bhakta, Smt. Sudha G. Pai, Smt. Suman and Shri S. D. Shenoy, Smt. Vijaya and Shri Venkatesh S. Bhat, Smt. Veena and Shri M. Narayan Prabhu, Smt. Geeta and Shri Dinesh Bhandarkar and Dr. Niranjana Pai.

#### **E. SENIOR CITIZENS PICNIC ON 07.02.2016**

The senior citizens picnic, with accompanying non-senior citizens, for 2016 was to a beautiful Resort, Plush Retreat, at Dombivili on the outskirts of Mumbai on Sunday 07-02-2016.

Two buses were booked to full capacity and some members joined in directly at the resort.

The first halt on the way to the Resort was at Dutt Mandir at Shilphata. Senior citizens enjoyed the divine blessings early in the morning and proceeded to the

Resort for a hot breakfast.

Later, we visited a Pracheen Shiva Temple at Ambernath. The temple, with beautiful and intricate carvings on stone, was built in the year 1060 AD. It is believed that the temple was built by the Five Pandavas in a night from a huge single mass of stone. However, there is no documentary evidence for the same.

A sumptuous buffet lunch was enjoyed at the Resort.

Adhyatmik quiz, Housie, musical chairs and many other games were played. It was indeed a delight to watch the Senior citizens let their hair down and participate with zest and vigour.

Post tea and hot batata wadas we returned to Mumbai, rejuvenated and with wonderful memories. The Sabha received good feedback and commendable appreciation from the participants.

We are extremely grateful to Smt Roopa and Vishnu Prabhu for sponsoring the buses, to Shri V. S. Bhat for conducting the Adhyatmik Quiz and to Smt Suman Kini, Shri S C Pai and Shri Bhakta for the prizes.

#### **F. SATSANG SAMUHA 13<sup>th</sup> ANNIVERSARY CELEBRATIONS ON 13.02.2016**

The Satsang Samuha of G.S.B. Sabha has been meeting once a month, since February 2003, for discussions on the Bhagvad Gita and Srimad Bhagvatam. The group had been started under the leadership of Shri N. G. Pai, who led the group successfully from its inception to his demise in March, 2014. The Sabha has been fortunate to have the services of Shri Venkataramana S. Bhat, who leads the group now.

An anniversary program is held in February every year, to attract more people to this spiritual activity. Accordingly, the 13<sup>th</sup> Anniversary celebrations were held on Saturday, 13<sup>th</sup> February, 2016, at the I.M. Pai Hall of Sabha's Kreedha Mandir. The Chief Guest for the function was Swami Sarvasthananda, Adhyaksha of Shri Ramakrishna Ashrama, Rajkot.

The programme started with bhajans, rendered beautifully by members of Mahila Shakha Bhajan Group. Veda Murthy Trivikram Acharya started the "Parayan" of Xth Skanda of Srimad Bhagvatam at the same time.

In the formal programme, a lamp was lit in memory of Shri N. G. Pai by dignitaries as well as family members of Shri N. G. Pai. The Sabha President, Smt. Sudha G. Pai, welcomed the audience. The Satsang Samuha Convenor, Shri V. S. Bhat, spoke on Sastang, Bhagvad Gita and Srimad Bhagvatam and the importance of each of them.

Swami Sarvashtananda held the audience spell-bound by his insightful discourse on the topic, "Spiritualizing Every-Day Life". He began by explaining the difference between religion and spirituality and emphasized on the importance of being spiritual in every aspect of our life.



To develop such spirituality, Swamiji encouraged the audience to develop "tyaga" or renunciation. In our every day life, we have to be more inclusive in our thinking and should think not only in terms of our own welfare but also in terms of welfare of the society and the nation at large. He said that Swami Ramakrishna had mentioned that "The essence of Gita is found when you read it backwards as tagi (tyagi – one who renounces).

Swamiji said that we should have the courage to follow our value systems and should be prepared to make sacrifices for the same, if needed. We should not encourage corruption at any level, even if it would mean an inconvenience to us. We should remember our ancestors and respect our elders and care for them, just as they cared for us when we were young.

Finally, Swamiji said that we should have compassion and generosity for our brethren. We should seize opportunities to serve mankind and remember that Swami Ramakrishna had said "Service to Jiva is Service to Siva".

A few questions asked by the audience were answered satisfactorily by Swamiji.

By this time, Veda Maurthy Trivikaram Acharya had completed the "parayan" of the Xth Skanda of Srimad Bhagvatam. He performed the aarti and blessed the audience.

The programme concluded with Bhojana prasada. The Sabha remains grateful to the donors who financially supported the programme.

#### 4. PUBLICATION OF "PEPPY" BOOK

During the 81<sup>st</sup> Foundation Day of the Sabha held on 15<sup>th</sup> August, 2015, the Chief Guest, Shri Pramoud Rao released a book published by the Sabha called PEPPY (Personal Effectiveness & Potential Enhancement Programme for Youth). The book was written by Shri Subhas Rao Mailya, who is also a Committee member of the Sabha, and was the faculty for the PEPPY workshop conducted by the Sabha on 17<sup>th</sup> May, 2015. The book was written based on the training imparted during this programme. The book covers among other things, tips on Verbal Communication, The art of conversation, The art of listening, Interview Skills and Alternate Careers. The book is priced at Rs. 50/- and is available at Sabha office.

#### 5. MAHILA SHAKHA COMMITTEE

**5(A)** The Mahila Shakha Committee is the vibrant and dedicated group of women working towards furthering the objectives of the Sabha. A detailed Report of the Mahila Shakha is printed elsewhere in this report. Last year, the Mahila Shakha Committee collected an amount of Rs. 85,000/- by way of donations and advertisements.

The Mahila Shakha Committee manages a Marriage Assistance Fund from

which financial assistance is disbursed to support the marriage of daughters of our community. During the year, 2015-2016, one family was disbursed assistance of Rs 20,000/-.

#### 5 (B) MARRIAGE INFORMATION SERVICE:

This is the most popular activities of the Mahila Shakha Committee. Over the years the popularity of this activity has grown tremendously. On the 2<sup>nd</sup> and 4<sup>th</sup> Saturday of every month informal meetings are held by the Mahila Shakha at the Sabha's Office between 4.00 p.m. and 6.00 p.m. where the parents of eligible boys/girls come and exchange information/ horoscopes.

The Mahila Shakha Committee also compiles list of eligible boys which is released twice a year. The Master list is released in July and the supplementary list is released in April. These lists are available on our website [www.gsbsabhamumbai.org](http://www.gsbsabhamumbai.org). Information about eligible girls is available in Sabha office.

During the year, the 63<sup>rd</sup>, 64<sup>th</sup> and 65<sup>th</sup> get-together of eligible boys and girls were held where the youngsters are given an opportunity to interact with each other.

A detailed report of the Mahila Shakha Committee is given elsewhere in this report.

#### 6. VIDYANIDHI FUND

The Sabha has been giving Educational Assistance to the needy students of our Community under the Vidyaniidhi Fund. The total amount disbursed was Rs. 5,39,500/- as compared to Rs. 3,94,200/- disbursed in the immediately preceding year.

The break-up of the amount disbursed in the financial year 2015-2016 is given below:

School Students	133 students	: Rs. 1,99,500/-
College Students (upto graduate level)	125 students	: Rs. 2,50,000/-
Post-graduates, professionals etc.	30 students	: Rs. 90,000/-
		Rs. 5,39,500/-

The Managing Committee is grateful to the donors who whole heartedly donate to this fund.

#### 7. DESTITUTE SENIOR CITIZENS WELFARE FUND:

This Fund was launched in 2006 for the welfare of needy senior citizens of our Community. The assistance is given in terms of quarterly financial disbursement, which has been increased to Rs. 1,500/- per quarter to each beneficiary in this year. A total of 32 beneficiaries were provided assistance of Rs. 1,66,500/- from this Fund during the year.



## 8. MEDICAL AID FUND

This Fund was launched during the Gudi Padva Sneh Milan programme of 2009. The Managing Committee has framed guidelines for scrutiny of applications and selection of beneficiaries. Disbursements range from Rs. 5,000/- to Rs. 50,000/- depending on nature of treatment needed. The Managing Committee regularly receives 2-3 applications for assistance in each of its Monthly Committee meetings and some of the applicants are battling critical illnesses, which require substantial funds. During the year, 2015-2016, disbursement details are as under :

Amount in Rs.

Amount Slab	Number of Disbursements	Total Amount
Upto Rs. 5,000	7	30,000
Rs. 5,001 to Rs. 10,000	8	70,500
Rs. 10,001 to Rs. 25,000	13	2,45,000
Rs. 25,001 to Rs. 50,000	6	2,32,500
<b>Total</b>	<b>34</b>	<b>5,78,000</b>

While processing applications, the Managing Committee is constrained to sanction assistance amounts as per funds available. Hospitalization expenses can be crippling and more so, when the patient is from the economically weaker sections of society. **The Sabha has set a target to grow the corpus of its Medical Aid Fund to Rs. 30 lacs from the present Rs. 10 lacs over a period of 5 years for which it requires active support and co-operation from all its members.**

## 9. GSB SENIOR CITIZEN MEDICAL WELFARE FUND :

A very generous donation of Rs.50 Lacs by Shri Gurbur Dattanand Bhat in memory of his late wife Smt. Shanta Bhat enabled the Sabha to launch the **GSB SENIOR CITIZEN WELFARE FUND**. The fund is dedicated to meet the domiciliary medical expenses of economically weak senior citizens of our Community. During the year 2015-2016, 34 beneficiaries were disbursed total assistance of Rs. 3,82,155/- from this Fund.

## 10. BHAJANS / RELIGIOUS PROGRAMMES :CHANGED

- Weekly Bhajans, led by Shri Vijay Ajgaonkar, are held on Friday at the Sabha's Office from 6.00 p.m. onwards. Bhajans are also held on auspicious days like Kartik Ekadashi, Dassera and the first day of Swamiji's Chaturmas.
- The Annual Pooja at Shree Walkeshwar Kashi Math was held on 3<sup>rd</sup> January, 2016.
- The Annual changing of the sacred thread was held on 28<sup>th</sup> August, 2015.

d) The Mahila Shakha Bhajan Group of the Sabha also

- Participated in Rama Navami Bhajans from Gudi Padva to Rama Navami Day and Ashadi Ekadashi Bhajan at Sri Rama Mandir, Wadala
- Rendered Bhajans at the Ganesh Chaturthi festival at Wadala Math.
- Took part in Saptha bhajans at Walkeshwar.
- Ekka bhajans at Kurla Balaji Mandir on occasion of Geeta Jayanti.
- Ekka bhajans at Aradhane programme of H.H.Shrimad Sudhindra Thirtha Swamiji at Shree Kashi Math, Haridwar.
- Adhikmasa Ekka Bhajan at Dahisar Shri Kashi Math.

## 11. SPORTS ACTIVITIES

Sports activities are carried out at the Sports Club and its adjoining play ground.

### (A) M.R. PAI MEMORIAL CARROM TOURNAMENT FOR PHYSICALLY CHALLENGED

The M. R. Pai Memorial Carrom Tournament for the Physically Challenged was held by G. S. B. Sabha, Mumbai on 17<sup>th</sup> January 2016 at I.M. Pai Hall of G.S.B. Sabha's Sujir Gopal Nayak Memorial Kreedha Mandir, Kings Circle Mumbai. The Sabha has been conducting this one day event for the physically challenged since 1995.

As in previous years, the tournament was sponsored by Bank of Baroda and held under the auspices of Mumbai District Carrom Association.

For the inaugural session in the morning, Shri Dilip Kumar Chandekar, Chief Manager of Bank of Baroda was the Chief Guest. The programme was started by lighting of lamp and paying respects to the memory of Late Shri M.R.Pai.

There were in all about 150 participants. There were six categories viz. Wheel Chair, Women's, Mentally Challenged, Hearing Impaired, Orthopedically Challenged and Boys under 18 Years. Three prizes were awarded in each category.

For the evening session and the Prize Distribution function, Shri Sandeep Deorukhkar, one of the well known Carrom Champions of India, at national and international level, was the Chief Guest and he gave away the prizes to all the prize winners. The session was presided over by another Vice-President of Sabha, Shri S.C.Pai.

The Sabha had organized day long refreshments for all the participants and their accompanying volunteers. We are grateful to the volunteers of MDCA for their support in conducting the tournament.

### (B) V. R. SHENOY MEMORIAL INTER GSB CRICKET TOURNAMENT

The 6<sup>th</sup> V R Memorial Inter GSB Cricket tournament was held on the 25<sup>th</sup> of December 2015 at the Kreedha Mandir Grounds.



A total of 11 teams participated in the tournament with a total of ten matches being played. The names of the teams were GSB Sabha Matunga, GSB Seva Mandal Sion, GSB Sabha Andheri, GSB Sabha Dombivili, GSB Sabha Vasai, GSB Sabha Virar, GSB Sabha Vashi, GSB Sabha Kalyan, GSB Sabha Mira Road, GSB Sabha Mulund and Wadala Mutt.

The limited over match was played by hard ball tennis.

The event was inaugurated by former captain of the Indian cricket team and the current vice president of Mumbai Cricket Association (MCA), Dilip Vengsarkar.

Speaking during the inaugural event, Vengsarkar, a GSB himself, lauded the efforts of the managing committee members for organising the event at such a grand scale.

"It is really impressive that the GSB Sabha has managed to organise an inter GSB tournament involving the other GSB associations in Mumbai. I am really happy to see the participation of youngsters in such large numbers. I congratulate the GSB Sabha for organising the event successfully and wish them luck for all future programs," He said.

The matches were played with great enthusiasm with around 150-200 people to witness the same.

The final match was played between GSB Sabha Andheri and GSB Sabha Dombivili. GSB Sabha Dombivili won the final match.

Ganesh Kini, an office bearer of GSB Sabha Dombivili who had himself participated in the matches with his son Chintan too praised the efforts of the GSB Sabha members who were involved in organising the tournament.

"The effort of some of the managing committee members like Bharat Kini is worth mentioning. The matches were organising in a very systematic and professional manner and the GSB Sabha Matunga had taken care even of the minutest details," he said.

The trophies and medals were sponsored by Sunil Shenoy.

### (C) OTHER SPORTS ACTIVITIES

A group of enthusiastic members play Volley Ball and cricket regularly on the Sabha's ground. Schools and Colleges are given the ground for their annual sports at nominal reimbursement of cleaning charges so as to encourage sports activities. Our cricket team participated in the Kanga Leage Knock-out matches and cricket tournaments recognized by MCA.

## 12.ACCOUNTS

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

	(Rs. In lacs)	
	2015-2016	2014-2015
<b>INCOME</b>		
a. Interest Income	19.76	18.94
b. Donations & Hall Booking Charges Received	7.38	4.11
c. Income from Advertising, Sports Activities etc.	13.29	13.83
<b>TOTAL INCOME (A)</b>	<b>40.43</b>	<b>36.88</b>
<b>EXPENDITURE</b>		
a. Property Expenses	3.30	2.33
b. Establishment Expenses	5.10	4.20
c. Expenditure on Trust Objects	27.25	21.70
d. Depreciation	0.44	0.36
e. Contribution to Charity Commissioner		
Public Trust Fund	0.48	0.52
<b>TOTAL EXPENDITURE (B)</b>	<b>36.57</b>	<b>29.11</b>
<b>SURPLUS/(DEFICIT) (C = A-B)</b>	<b>3.86</b>	<b>7.77</b>
Less : Transferred to funds (Net) (D)	0.18	5.20
<b>Net Surplus/(Deficit) (E=C-D)</b>	<b>3.68</b>	<b>2.57</b>
Investments at year end	220.41	202.87
Total Assets at year end	308.17	265.24

It is heartening to note that expenditure on trust objects is steadily increasing over the years. A tabular comparison of expenditure on trust objects over past 5 years is given below:

		Amt. in Rs.				
No	Expenditure On	2011-12	2012-13	2013-14	2014-15	2015-16
1	Educational assistance and awards	3,04,738	3,53,370	3,45,441	4,43,060	5,79,175
2	Medical Aid, Domiciliary Health Care Assistance, Destitute benefit and Marriage Assistance	1,79,435	1,22,375	3,66,071	7,69,892	11,46,655
3	Religious Expenses	16,423	23,487	23,738	30,113	36,769
4	Expenditure on Sports	1,42,143	1,97,569	2,65,737	3,03,730	4,65,043
5	Expenditure on Social Functions and Activities	2,70,235	2,75,842	3,22,980	6,23,429	4,97,853
	<b>TOTAL</b>	<b>9,12,974</b>	<b>9,72,643</b>	<b>13,23,967</b>	<b>21,70,224</b>	<b>27,25,495</b>
	<b>% of Total Expenditure</b>	<b>65.98%</b>	<b>55.48%</b>	<b>62.12%</b>	<b>72.95%</b>	<b>73.25%</b>

As can be seen from the above, expenditure on trust objects in FY 2015-2016 at



Rs. 27.25 lacs is higher by 25.58 % over previous year figure of Rs. 21.70 lacs. The Sabha is only a channel and we ensure that donations made for specific purposes are utilized for the same. It is the increased support of sponsors, donors and supporters over the years that has enabled us to increase our disbursements and reach out more to the needy from the community. We look forward to this support in future years also.

### 13. VOICE OF GSB

Voice of GSB is the quarterly newsletter of the Sabha, published for the first time for the July-September 2007 quarter. The newsletter is dispatched to all the members and gives information about programmes held, announcements of future programmes and also articles of general interest. We invite contributions from the members, as also drawings/stories etc. from members kids, which they can send at [gsbsabha@gmail.com](mailto:gsbsabha@gmail.com) or to our office.

### 14. ACKNOWLEDGEMENTS / THANKS

The Managing Committee is extremely grateful to

- a) **OUR TRUSTEES:** Shri Dinkar A. Kamat, 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 INCOME TAX ADVISOR:** Shri Anant N. Pai, C.A. for his honorary services to the Sabha with regard to the Income Tax matters.
- d) **OUR SPONSORS, DONORS & ADVERTISERS:** who have been generous to extend financial help via sponsorship, Donations and Advertisements.

### 15. OBITUARY:

We deeply regret, the passing away of Shri Dinkar Anant Kamath on 13<sup>th</sup> December 2015. He was a Trustee and staunch supporter of the Sabha. We deeply regret the passing away of Shri Gurple Dattanand Bhat on 24<sup>th</sup> February 2016. His philanthropy towards the Sabha has been commendable and has been an immense source of strength and inspiration. The Managing Committee offers condolences to the respective families and also families of the Sabha's Members who have passed away during the year under review. May their souls rest in peace.

For and on behalf of the Managing Committee  
Shri Bharat S. Kini, Smt. Amita A.Kini, Smt. Bina N.Shenoy  
**Jt.Hon. Secretaries**

Place: Mumbai  
Date : 21<sup>st</sup> Jan 2017.



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### **Report of the GSB Sabha's Mahila Shakha for 2015-2016**

The following programmes were held by G.S.B. Sabha's Mahila Shakha during 2015-2016:

**26.04.2015** : 63<sup>rd</sup> Get-together of eligible boys and girls was held at I.M. Pal Hall of Kreedha Mandir. The programme was sponsored by Shri S P. Shenoy. Many eligible boys and girls attended from Mumbai, Nasik, Pune as well as Panvel. The programme was a grand success

**14.07.2015**: Release of Master list of eligible boys for marriage at K.M.Kamath Hall (Sabha's office) by Shri Niranjan V. Bhat. His wife, Smt. Namrata Bhat also graced the occasion. About 60 people were present.

**02.09.2015**: Shravan Haldi KumKum, sponsored by Smt. Sharada Manoranjan Pai. A colourful Chudi making competition was held, judged by Smt. Anita Shenoy and Smt. Suvarna Kudav. Smt. Revathi Rao gave a very impressive and informative talk on the topic "Image Consultation".

**16.10.2015** : Navratri Haldi KumKum, sponsored by Smt. Purnima Baliga. A programme of Bhakti Sangeet was presented by Smt. Vaishali Shenoy and her group. It was appreciated by all. We performed Aarti to Devi Sharada, and gave Holi Honti to Bhatinimai and the sponsor. All were given Haldi Kumkum.

**25.10.2015** : Bhajan Competition was held at Kreedha Mandir. The Judges were Shri Shivanand Shenoy and Smt. Vasanti Nayak. There were three groups and 40 participants. The Bhajans were very well appreciated by all. First, second, third, consolation and special prizes were given. Refreshments were sponsored by Café Mysore.

**01.11.2015** : 64<sup>th</sup> Get-together of eligible boys and girls along with their parents was held, sponsored by Smt. Namrata Bhat and Shri Niranjan Bhat. Many boys and girls participated in the programme. The sponsor, Shri Niranjan Bhat, appreciated our activities.

**09.12.2015** : Annual Get – together was held at Kreedha Mandir. This programme was sponsored by Smt. Kripa Kamath in memory of her mother, Smt Late Vatsala R. Shenoy. (Past President of MS & Past Vice – President of Sabha). Cookery Competition of paratha making, with any stuffing, was held. Smt. Shriya Nayak and Smt. Ashwini Hegdekar were the judges. Rendering of light music of Nattasangeet, Thumri and Bhajan was the special programme for the evening by Smt. Chandrika Dandekar. It was enjoyed and appreciated by all.

**05.02.2016** : Sankranti Haldi Kumkum, sponsored by Smt. Seema Nayak, was held at Kreedha Mandir. An Elocution competition was held on the subject "Does T.V & Media influence children more than the parents?". The judges were Smt. Nirupama Pai and Ms Anila Acharya. I, II and IIIrd prizes were given to the participants of the competition.

**20.02.2016** : Mahila Shakha Get-together Dinner programme was held at

Kreedha Mandir grounds. The Chief Guest was Dr. Prabha Sawant, Prof & Dept. Head of Gastroenterology, LTMMC & LTMGH (Sion Hospital). Dr. Sawant gave a useful and very informative talk on gastro enteritis. The Supplementary list of eligible boys was released by the Chief Guest.

There was fancy dress competition for all age groups and the judges were Dr. Smita Nayak and Smt. Surekha Prabhu. Housie game was conducted by Smt. Amita Kini and Smt. Lata Joshi. Fancy dress prizes were sponsored by Sabha President, Smt. Sudha Pai, and consolation prizes were sponsored by Smt. Seema and Shri Sudhir Shenoy. A game, "Queen of GSB", was played and the Gifts were sponsored by Smt. Suman Kini. Smt. Usha Prabhu of Usha Corals and Smt. Surekha Kudva both donated a fancy jewelry set each for On- the spot lucky draw, and the prizes for L u c k y draw on tickets were sponsored by Smt. Lata Kamath. Smt. Sahana Bharadwaj and her troupe presented dance, "Sinchana" in the entertainment programme. The programme was concluded with sumptuous dinner, and the programme was well appreciated.

**13.03.2016** : Twin programmes were held on this day :

**A) 65th get-together of eligible boys and girls, with their parents.** Shri K.V. Rao and Smt. Pramila Rao sponsored the programme. Many eligible boys and girls attended the programme. Many parents also took active interest and participated in the discussion. The programme was well attended. People came from Mumbai, Pune, Thane & Dombivili. A participant came all the way from Dubai and was happy to register her name with us.

### **B) Anand Bazaar**

On the same day, Mahila Shakha held Anand Bazaar at I.M.Pai Hall, Kreedha Mandir. There was good response from stall owners. There were variety of stalls with saris, dress materials, western garments, kurtis, artificial jewelry, quilling, fancy bags and purses, herbal perfumes, herbal mosquito repellent, jewelry made from semi precious stones, decorative items, kids footwear, candle stand and variety of eatables. Smt. Suman Kini inaugurated the Anand Bazaar. There was a 'On the spot Lucky Draw', Raffle tickets draws, and two housie games. The gifts were donated by Smt. Suman Kini and Smt. Lata Kamath. Anand Bazaar started at 11 a.m. and fun & frolic continued till 6.30 p.m.

The attendance particulars of the Mahila Shakha Committee members at meetings held during the year 2015-2016 has been as under :



Name	Designation	Meetings attended	Out of
Smt Durga Shenoy	President	10	11
Smt Geetha Shenoy	Vice President	4	11
Smt Shanteri Nayak	Vice President	11	11
Smt Bina Shenoy	Jt Hon Secretary	9	11
Smt Amita Kini	Jt Hon Secretary	9	11
Smt Maya Nayak	Hon Treasurer	11	11
Smt Purnima Kini	Jt Hon Treasurer	10	11
Smt Sudha Pai	Sabha President	7	11
Smt Lata Joshi		10	11
Smt Meera Shenoy		3	11
Smt Aarti Pai		11	11
Smt Shilpa Kamath		9	11
Smt. Jayashree Rao		2	4
Smt. Vidya Kamath		8	11
Smt. V.K. Bhandarkar		1	11

## REPORT OF THE GSBS MEDICAL TRUST

GSBS Medical Trust is an offshoot of the **Gowd Saraswat Brahman Sabha of Matunga, Mumbai**. This independent Trust was formed as a Charitable one in **1973** for rendering quality healthcare service at economical rates to the needy and the deprived of the City without consideration of caste, creed or religion. The activities started in **1967** in a limited area set apart by the **Dwarkanath Bhavan at Wadala** where a few enterprising Doctors commenced their service to the poor with Medical Diagnostic assistance. With crowds increasing day by day it was decided to form a Trust and shift the activities to a new location at Dadar, Shilpa Apartments in **1973**.

One of its kind in a convenient, well connected location within Dadar Central Railway Station, the Trust runs two Centres close to each other. The first Medical Centre has fully equipped Pathology, Digitalised X-ray, including an Image Intensifier TV(IITV), Dental and Physiotherapy Departments. The second, a Superspeciality Centre ( now named as **HEALTH RAKSHAK**) has facilities in place 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.

More facilities are being introduced at Health Rakshak. Above all, patients are given appointments to suit their convenience, which is well appreciated by patients.

The 2 Centres together receive over 300 patients daily for various diagnostic investigations. Over the last 40 years of its operations, the Medical Trust must have rendered medical service at affordable rates to well over a million patients who keep returning to the Centre for any of their physical investigations. This is the measure of the seminal contribution made by the Trust in the service of the local population.

The Trust has its 3<sup>rd</sup> centre at Dharavi on Sion-Bandra Link Road and has facilities for Pathology, Dentistry, X-Ray, and Consultation facility in General medicine, Paediatrics Orthopedic, ENT, and Gynaecology

Some of the major corporate clients of the Trust include, Saraswat Co-op Bank Ltd, NKGSB Bank Ltd, Canara Bank, Syndicate Bank, Bank Of Baroda, Franco India Pharmaceutical, Griffon Lab Pvt. Ltd, Hindustan Infrastructure Project & Engineering Pvt. Ltd, and Sicom Ltd.

The Centre has recently upgraded its digital x-ray system in Unit I and has purchased a new digital x-ray machine ,Klinoskop H/Multiphos 15(2 tubes)



from Siemens Ltd. The new machine was donated by Shr. Gurpur Dattanand Bhat. The various types of x-ray and x-ray procedures like Micturating Cysto Urethrogram(MCU), Retrograde Urethrogram, Silogram, Fistulogram etc along with various Barium procedures and Hysterosalpinography are handled in Unit-I.

The Dental Department at the Health Rakshak has been equipped with most modernistic gadget and is operated by specialized dental surgeons in Endodontics, Periodontics, Paedodontics, Orthodontics, Prosthodontics and Oral surgeries. More importantly the lingual type of wiring is done by Prosthodontists. Also, dental implant is being carried out by specialists at highly competitive rates. Thanks to Union Bank of India for the technically advanced Dental Chairs.

Trust has acquired additional space near Unit I in next lane of about 400 sq. feet which is converted in to full fledged Pathology Laboratory with number of tests done in our Trust increased. Pathology work collected in all three Units are being evaluated here.

#### 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 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 inaugurated by Smd.Vidyadhiraj Thirth Swamiji of Gokarn Parthagali Jeevottam Mutt, and was donated by the Sarvajani Ganeshotsav Samiti of Sri Wadala Mutt. Thanks to the blessings of Smd.Swamiji to all centres.

Endo-vaginal investigations are carried out for possible gynaecological problems and other complications. The Trust has acquired a paediatric probe for investigation of heart problems in children.

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 from Philips. The new ultrasound machine is donated by Volkart Foundation.

**MAMMOGRAPHY:** Breast cancer is one of the commonest of cancers in women of all ages and ethnic groups. Breast cancer is curable, if detected early.

Screening Mammography is paramount in early detection. It can detect breast cancer even before it can be physically felt.

**In the field of Dermatology a lot of upgradation has 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, A one management peeling treatment etc., with addition of new procedures in recent future**

**STRESS TEST :** Life in cities has come under tremendous strain and 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. The Superspeciality Centre has a state-of-the-art Stress Test equipment. There is a defibrillator at hand just in case of any emergency.

**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. Full size reports of 8 ½ " x 11" of patient charts enables the cardiologist to report on the spot.

**ELECTROENCEPHALOGRAPH [EEG]:** This equipment is for mapping of brain and its activities. It is useful in detection of Fits, Seizures and other neurological complaints

**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 patients lungs and suggest a treatment regime for it.

In recent times the Trust has also started the following facilities:

- Psychotherapy and counseling in Health Rakshak.
- Holter monitor and ambulatory BP.
- Also Physiotherapy department has been started in Unit II,
- The Trust has also added facility for economically needy patients 'Aarogya Nidhi Scheme' where patients are helped for their medical ailments free of cost. Also Trust financially supports small surgeries carried out on these patients.

Medical Trust is proud to announce the addition of 2D Echo & Ultrasound machine. This goes into the history of the Medical Trust as H.H.Smd Vidyadhiraj Thirtha Swamiji of Shree Gokarn Parthagali Jeevottam Mutt visited the Premises and inaugurated the unit. This was donated by Wadala Sarvajani Ganeshotsav Samiti, whose Trustees came for a brief ceremony to donate Rs 27 Lakhs towards this equipment.

GSBS Medical Trust launched one more centre at Mahim, the dream project in the western suburbs of Mumbai. This unit started in association with J.N.Wadia



KUMTHEKAR.....	SMT. AKSHATA A .....	NL-2932
NAYAK .....	SMT. SHEELA P .....	NL-2963
PAI.....	SHRI U. PADMANABH .....	NL-2924
.....	SMT VIDYA KIRAN .....	NL-2935
.....	SHRI UMESH .....	NL-2936
.....	SHRI ASHOK GOPAL .....	NL-2938
.....	SHRI SHRINIVAS NARAYAN .....	NL-2939
.....	SMT SUVARNA VENKATESH .....	NL-2941
.....	SHRI AKSHAY ANIL .....	NL-2943
.....	SHRI P. RAJKUMAR.....	NL-2955
.....	SMT. RAJANI V .....	NL-2957
PRABHU .....	SHRI DATTATRAYA R .....	NL-2931
.....	SHRI SMITA .....	NL-2933
.....	SHRI SATHISH SRINIVAS .....	NL-2944
.....	SMT. JAYALAXMI J .....	NL-2960
.....	SHRI ULHAS PADMANABH .....	NL-2964
SHANBHAG .....	SMT SAVITA VISHNU .....	NL-2942
.....	SHRI NITYANAND RAMAKANT .....	NL-2945
.....	SHRI GANESH RAMCHANDRA.....	NL-2958
.....	SHRI DEVEENDRA P .....	NL-2969
SHENOY .....	SHRI VASANTH R .....	NL-2925
.....	SMT. USHA UDAY .....	NL-2956
.....	SHRI AMRUT MANJUNATH .....	NL-2962
SHENVI.....	SHRI SANKET SHODHAN .....	NL-2951
.....	SHRI SAURABH SODHAN.....	NL-2952
VATSA.....	MS. RESHMA .....	NL-2953

## 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 31<sup>st</sup> March, 2016 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 31<sup>st</sup> March, 2016; and
  - (b) in case of the Income and Expenditure account, of the surplus for the year ended on that date.

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

Place : Mumbai  
Date : 21-01-2017

Shrikant Prabhu  
Chartered Accountant  
M. No. 35296



**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<sup>st</sup> MARCH 2016

- |     |   |            |
|-----|---|------------|
| (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 Recovered Subsequently   | Rs.5,000/- |
| (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   | NONE       |

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;

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

**Dated at : 21.01.2017**

**SHRIKANT PRABHU  
Chartered Accountant  
M.No.35296**

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.

**Dated at : 21.01.2017**

**SHRIKANT PRABHU,  
Chartered Accountant  
M.No.35296**



**GOWD SARASWAT BRAHMAN  
INCOME AND EXPENDITURE ACCOUNT**

EXPENDITURE	Rs. Ps.	Rs. Ps.
	₹	₹
<b>TO PROPERTY EXPENSES</b>		
Ground Rent	85,230.00	
Rates, Taxes & Cesses	123,642.00	
Water Charges	7,966.00	
Building Repairs & Renovation	93,500.00	
Insurance Premium	<u>19,487.00</u>	
		329,825.00
<b>TO ESTABLISHMENT EXPENSES</b>		
Salaries, Wages & Allowances	151,700.00	
Repairs & Maintenance	51,576.00	
Printing & Stationery	76,796.00	
Electricity Charges (net of recovery)	33,447.00	
Postage & Telephone	36,997.00	
Sundry Expenses	<u>159,092.75</u>	
		509,608.75
<b>TO DEPRECIATION</b>		108,058.00
<b>TO CONTRIBUTION TO PUBLIC TRUST FUND</b>		48,012.00
<b>TO EXPENDITURE ON OBJECTS OF THE TRUST</b>		
Educational	579,175.00	
Relief Of Poverty	1,146,655.00	
Religious	36,769.00	
Sports	465,043.00	
Social Functions & Activities Expenses	<u>497,853.00</u>	
		2,725,495.00
<b>TO AMOUNTS TRANSFERRED TO SPECIFIC FUNDS (NET)</b> (As per Schedule 'E' Attached)		26,426.00
<b>TO AMOUNTS TRANSFERRED FROM SURPLUS</b> (As per Schedule 'F' Attached)		85,500.00
<b>TO EXCESS OF INCOME OVER EXPENDITURE DURING THE YEAR</b>		368,398.54
		<u>4,201,323.29</u>

See Schedule 'G' For Notes to Accounts

AS PER MY REPORT OF THIS DATE

Mumbai  
Dated : 21st January, 2017

(SHRIKANT PRABHU)  
Chartered Accountant  
M.No. 35296

**SABHA MUMBAI (A-1618[BOM])  
FOR THE YEAR ENDED 31ST MARCH, 2016**

INCOME	Rs. Ps.	Rs. Ps.
	₹	₹
<b>BY INTEREST</b>		
On Fixed Deposits with Banks	1,954,681.08	
On Savings Accounts with Banks	<u>21,400.21</u>	
		1,976,081.29
<b>BY DONATIONS IN CASH OR IN KIND</b>		489,766.00
<b>BY HALL BOOKING CHARGES RECEIVED</b>		248,500.00
<b>BY ADVERTISING RECEIPTS</b>		180,500.00
<b>BY INCOME FROM OTHER SOURCES</b>		
Sports Club Fees, Sponsorships & Ground Charges	567,240.00	
Social Functions & Activities Receipts	495,490.00	
Miscellaneous Receipts	<u>55,922.00</u>	
		1,118,652.00
<b>BY PATRONSHIP, LIFE MEMBERSHIP &amp; ENTRANCE FEES RECEIVED</b>		30,298.00
<b>BY TRANSFER FROM</b>		93,500.00
Sports Pavilion Building And Office Repairs, Renovation and Extension Fund representing expenditure on pavilion building repairs during the year		
<b>BY TRANSFER FROM</b>		
Capital Reserve representing depreciaion on office premises allotted in lieu of surrender of tenancy rights and value credited to Capital Reserve Account		64,026.00
		<u>4,201,323.29</u>

(B T MALLYA) Trustee	(UDAY V. MALYA) President	(BHARAT S. KINI) (SMT. AMITA A. KINI) (SMT. BINA N. SHENOY) Jt. Hon. Secretaries	(SMT. MOHINI M. HEGDE) (SMT. JYOTI R. MALLYA) (SHRI S. C. PAI) Jt. Hon. Treasurers
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**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	694,071.72	
Add : Transfer from Income & Expenditure Account (being Patronship, Life Membership & Entrance Fees)	<u>30,298.00</u>	
		724,369.72
<b>OTHER EARMARKED FUNDS</b>		
Endowments & Other Corpus Funds		
As per Schedule 'A' attached	19,448,785.73	
Other Funds & Reserves		
As per Schedule 'B' attached	<u>7,242,593.13</u>	
		26,691,378.86
<b>LIABILITIES</b>		
For Expenses & Others	916,769.00	
For Deposits	<u>164,100.00</u>	
		1,080,869.00
<b>INCOME &amp; EXPENDITURE ACCOUNT</b>		
Balance as per last Balance Sheet	103,143.43	
Add : Excess of income over expenditure during the year	<u>368,398.54</u>	
		471,541.97
<b>TOTAL</b>		<u>28,968,159.55</u>

See Schedule 'G' For Notes to Accounts

AS PER MY REPORT OF THIS DATE

Mumbai  
Dated : 21st January, 2017

(SHRIKANT PRABHU)  
Chartered Accountant  
M.No. 35296

**SABHA MUMBAI (A-1618[BOM])  
FOR THE YEAR ENDED 31ST MARCH, 2016**

ASSETS	Rs. Ps.	Rs. Ps.
	₹	₹
<b>IMMOVABLE PROPERTIES</b>		
Sports Pavilion Building		
- As per last Balance Sheet		723,882.09
Office Premises		
- As per last Balance Sheet	3,362,437.00	
Less : Depreciation for the year	<u>64,026.00</u>	
		3,298,411.00
Water Pipe Line, Compound Wall, Monsoon Protection Cover & Water Tank		
- As per last Balance Sheet	67,785.00	
Addition during the year	0.00	
Less : Depreciation for the year	<u>13,557.00</u>	
		54,228.00
<b>INVESTMENTS (AT COST)</b>		
As per Schedule 'C' attached		22,040,770.60
<b>FURNITURE, FIXTURES &amp; EQUIPMENTS</b>		
As per Schedule 'D'		106,133.90
<b>ADVANCES(Including Deposits)</b>		904,528.78
<b>INCOME OUTSTANDING</b>		
Interest Accrued		631,947.38
Income Receivable		68,000.00
<b>CASH &amp; BANK BALANCES</b>		
Cash on hand	17,894.97	
In Savings Accounts with Banks (in the name of the Sabha)		
Bank of Baroda	377,425.89	
Canara Bank	3,407.00	
NKGSB Co-op Bank Ltd (FCRA A/c)	526,091.22	
Saraswat Co-op Bank Ltd	34,198.95	
Syndicate Bank	17,637.22	
Union Bank of India	<u>163,602.55</u>	
		1,140,257.80
<b>TOTAL</b>		<u>28,968,159.55</u>

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

(B.T. MALLYA) (UDAY V. MALYA)  
Trustee President

(BHARAT S. KINI)  
(SMT. AMITA A. KINI)  
(SMT. BINA N. SHENOY)  
Jt. Hon. Secretaries

(SMT. MOHINI M. HEGDE)  
(SMT. JYOTI R. MALLYA)  
(SHRI S. C. PAI)  
Jt. Hon. Treasurers



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'A'**  
**ENDOWMENT AND OTHER CORPUS FUNDS AS ON 31st MARCH 2016**

	Rs. Ps.	Rs. Ps.
	₹	₹
<b>A) ENDOWMENT FUNDS</b>		
1. ADYATMIK PROGRAMME ENDOWMENT FUND		
Balance as per last Balance Sheet		95,001.00
2. BHAJAN ENDOWMENT FUND		
Balance as per last Balance Sheet		36,894.00
3. DESTITUTE SENIOR CITIZENS WELFARE ENDOWMENT FUND		
Balance as per last Balance Sheet	1,764,131.56	
Add : Contribution Recd. during the year	10,000.00	
		1,774,131.56
4. G.S.B. SENIOR CITIZEN WELFARE ENDOWMENT FUND		
Balance as per last Balance Sheet		5,000,000.00
5. G.S.B. TALENT RECOGNITION ENDOWMENT FUND		
Balance as per last Balance Sheet		55,555.00
6. G.S.B. WOMAN ENTREPRENEUR ENDOWMENT FUND		
Balance as per last Balance Sheet	80,000.00	
Add : Contribution Recd during the year	50,000.00	
		130,000.00
7. M.S. BHAJAN CLASS ENDOWMENT FUND		
Balance as per last Balance Sheet		10,000.00
8. M.S. EDUCATIONAL AWARDS ENDOWMENT FUND		
Balance as per last Balance Sheet	580,129.00	
Add : Contribution Recd during the year	50,000.00	
Add : Allocation from Surplus	20,000.00	
		650,129.00
9. M.S. MARRIAGE ASSISTANCE ENDOWMENT FUND		
Balance as per last Balance Sheet	437,684.00	
Add : Contribution Recd during the year	10,000.00	
		447,684.00
10. M.S. SOCIAL ACTIVITIES ENDOWMENT FUND		
Balance as per last Balance Sheet		70,001.00
11. MEDICAL AID ENDOWMENT FUND		
Balance as per last Balance Sheet	1,016,020.00	

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'A'**  
**ENDOWMENT AND OTHER CORPUS FUNDS AS ON 31st MARCH 2016 (Contd...)**

	Rs. Ps.	Rs. Ps.
	₹	₹
Add : Contribution Recd during the year	1,168,000.00	
		2,184,020.00
12. V.R.SHENROY MEMORIAL CRICKET TOURNAMENT ENDOWMENT FUND		
Balance as per last Balance Sheet	100,000.00	
Add : Contribution Recd during the year	250,000.00	
		350,000.00
13. VIDYANIDHI ENDOWMENT FUND		
Balance as per last Balance Sheet	3,976,242.00	
Add : Contribution Recd during the year	591,033.22	
		4,567,275.22
<b>TOTAL ENDOWMENT FUNDS</b>		<b>15,370,690.78</b>
<b>B) OTHER CORPUS FUNDS</b>		
1. BUILDING PAVILION FUND (CORPUS)		779,683.95
2. CAPITAL RESERVE **		
Balance as per last Balance Sheet	3,362,437.00	
Less : Depreciation on Office		
Premises for the year	64,026.00	
		3,298,411.00
<b>TOTAL OTHER CORPUS FUNDS</b>		<b>4,078,094.95</b>
<b>GRAND TOTAL (A+B)</b>		<b>19,448,785.73</b>

\*\* 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 2016**

	Rs. Ps. ₹	Rs. Ps. ₹	Rs. Ps. ₹
<b>1. ADHYATMIK PROGRAMME FUND</b>			
Balance as per last Balance Sheet		58,346.00	
Add : Transfer from Income & Expenditure A/c		<u>4,221.00</u>	
			62,567.00
Representing :			
Donations	8,000.00		
Interest	<u>8,786.00</u>		
	16,786.00		
Less : Expenses incurred on Adhyatmik Programme	<u>12,565.00</u>		
	<u><u>4,221.00</u></u>		
<b>2. BHAJAN COMMITTEE FUND</b>			
Balance as per last Balance Sheet		13,973.00	
Less : Transfer to Income & Expenditure A/c		<u>(8,442.00)</u>	
			5,531.00
Representing :			
Donations	3,300.00		
Interest	<u>3,264.00</u>		
	6,564.00		
Less : Bhajan Expenses	<u>15,006.00</u>		
	<u><u>(8,442.00)</u></u>		
<b>3. DESTITUTE SENIOR CITIZENS WELFARE FUND</b>			
Balance as per last Balance Sheet		411,171.00	
Add : Transfer from Income & Expenditure A/c		<u>109,650.00</u>	
Representing :			520,821.00
Donations	116,500.00		
Interest	<u>159,650.00</u>		
	276,150.00		
Less : Welfare Assistance Given during the year	<u>166,500.00</u>		
	<u><u>109,650.00</u></u>		
<b>4. GSBS PROJECT FOR DEVELOPING SPORTS TALENT AMONG YOUNGSTERS</b>			
Balance as per last Balance Sheet		552,399.00	
Less : Bal. Transferred to Sports Committee Fund		<u>552,399.00</u>	
			0.00

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'B'**  
**OTHER FUNDS AND RESERVES AS ON 31ST MARCH 2016 (Contd...)**

	Rs. Ps. ₹	Rs. Ps. ₹	Rs. Ps. ₹
<b>5. GSB SENIOR CITIZEN MEDICAL WELFARE FUND</b>			
Balance as per last Balance Sheet		515,940.00	
Add : Transfer from Income & Expenditure A/c		<u>115,954.00</u>	
Representing :			631,894.00
Donations	0		
Interest	<u>498,109.00</u>		
	498,109.00		
Less : Welfare Assistance Given during the year	<u>382,155.00</u>		
	<u><u>115,954.00</u></u>		
<b>6. GSB TALENT RECOGNITION FUND</b>			
Balance as per last Balance Sheet		2,772.00	
Add : Transfer from Income & Expenditure A/c		<u>14,916.00</u>	
Representing :			17,688.00
Donations	12,400.00		
Interest	<u>4,916.00</u>		
	17,316.00		
Less : Expenses on awards given during the year	<u>2,400.00</u>		
	<u><u>14,916.00</u></u>		
<b>7. GSB WOMAN ENTREPREUNER FUND</b>			
Balance as per last Balance Sheet		2,071.00	
Add : Transfer from Income & Expenditure A/c		<u>60.00</u>	
Representing :			2,131.00
Donations	0		
Interest	<u>8,728.00</u>		
	8,728.00		
Less : Expenses on awards given during the year	<u>8,668.00</u>		
	<u><u>60.00</u></u>		
<b>8. M. S. BHAJAN CLASS FUND</b>			
Balance as per last Balance Sheet		20,903.49	
Add : Transfer from Income & Expenditure A/c		<u>850.00</u>	
			21,753.49
Representing :			
Donations	0		
Interest	850.00		



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'B'**  
**OTHER FUNDS AND RESERVES AS ON 31ST MARCH 2016 (Contd...)**

	Rs. Ps.	Rs. Ps.	Rs. Ps.
	₹	₹	₹
	850.00		
9. M. S. EDUCATIONAL AWARDS FUND			
Balance as per last Balance Sheet		66,396.00	
Add : Transfer from Income & Expenditure A/c		<u>29,713.00</u>	
			96,109.00
Representing :			
Donation	15,700.00		
Interest	<u>53,688.00</u>		
	69,388.00		
Less : Awards Given	<u>39,675.00</u>		
	<u>29,713.00</u>		
10. M. S. MARRIAGE ASSISTANCE FUND			
Balance as per last Balance Sheet		198,536.65	
Less : Transfer to Income & Expenditure A/c		<u>33,966.00</u>	
			232,502.65
Representing :			
Donation	15,500.00		
Interest	<u>38,466.00</u>		
	53,966.00		
Less : Marriage Assistance Given	<u>20,000.00</u>		
	<u>33,966.00</u>		
11. M. S. SOCIAL ACTIVITIES FUND			
Balance as per last Balance Sheet		81,105.11	
Less : Transfer from Income & Expenditure A/c		<u>(4,541.00)</u>	
Representing :			76,564.11
Collection during activities conducted	14,000.00		
Interest	<u>5,984.00</u>		
	19,984.00		
Less : Expenses	<u>24,525.00</u>		
	<u>(4,541.00)</u>		

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'B'**  
**OTHER FUNDS AND RESERVES AS ON 31ST MARCH 2016 (Contd...)**

	Rs. Ps.	Rs. Ps.	Rs. Ps.
	₹	₹	₹
12. MEDICAL AID FUND			
Balance as per last Balance Sheet		538,188.00	
Less : Transfer to Income & Expenditure A/c		<u>(346,649.00)</u>	
		191,539.00	
Add : Amount transferred from Surplus		<u>65,500.00</u>	
			257,039.00
Representing :			
Donations	90,003.00		
Interest	<u>141,348.00</u>		
	231,351.00		
Less : Expenses	<u>578,000.00</u>		
	<u>(346,649.00)</u>		
13. SPORTS COMMITTEE FUND			
Balance as per last Balance Sheet		806,018.14	
Add : Balance Transferred from GSBS Project for Developing Sports Talent Among Youngsters		<u>552,399.00</u>	
		1,358,417.14	
Add : Transfer from Income & Expenditure A/c		<u>122,560.00</u>	
		1,480,977.14	
Less : Transfer to V.R.Shenoy Memorial Cricket Fund to the extent of deficit made by the Fund in the year		<u>(19,374.00)</u>	1,461,603.14
Representing :			
Sports Fees etc.	567,240.00		
Interest	<u>27,036.00</u>		
	594,276.00		
Less : Expenses	<u>465,043.00</u>		
Depreciation	<u>6,673.00</u>		
	<u>122,560.00</u>		
14. SPORTS PAVILION BUILDING & OFFICE REPAIRS, RENOVATION & EXTENSION FUND			
Balance as per last Balance Sheet			200,000.00



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'B'**  
**OTHER FUNDS AND RESERVES AS ON 31ST MARCH 2016 (Contd...)**

	Rs. Ps.	Rs. Ps.	Rs. Ps.
	₹	₹	₹
15. 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	2,858,536.00		
Less : Transfer to Income & Expenditure Account on utilization	<u>93,500.00</u>		
		2,765,036.00	
16. VIDYANIDHI FUND			
Balance as per last Balance Sheet	984,992.74		
Less : Transfer to Income & Expenditure Account	<u>(93,639.00)</u>		
		891,353.74	
Representing :			
Donation	90,202.00		
Interest	<u>355,659.00</u>		
	445,861.00		
Less : Educational Assistance Disbursed	<u>539,500.00</u>		
	<u>(93,639.00)</u>		
17. V. R. SHENOY MEMORIAL CRICKET FUND			
Balance as per last Balance Sheet	2,589.00		
Less : Transfer to Income & Expenditure Account	<u>21,963.00</u>		
	(19,374.00)		
Add : Transfer from Sports Committee Fund to the extent of fund shortfall	<u>19,374.00</u>		0
Representing :			
Cricket Tournament Participation Fees	5,000.00		
Interest	<u>17,509.00</u>		
	22,509.00		
Less : Cricket Tournament Expenses	<u>44,472.00</u>		
	(21,963.00)		
<b>TOTAL</b>		<b>7,242,593.13</b>	

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'C'**  
**INVESTMENTS AS ON 31ST MARCH 2016**

**LONG TERM**

**IN FIXED DEPOSITS WITH BANKS**

	Rs. Ps.	Rs. Ps.
	₹	₹
Bank of Baroda	10,202,541.00	
Corporation Bank	1,200,000.00	
NKGSB Co-op Bank Ltd.	4,500,000.00	
Saraswat Co-operative Bank Ltd.	1,059,233.60	
Shamrao Vithal Co-op Bank	1,126,841.00	
Syndicate Bank	250,000.00	
Union Bank Of India	3,702,155.00	
		22,040,770.60

**TOTAL LONG TERM INVESTMENTS AS ON 31.03.2016** **22,040,770.60**

**Note :** Of the above investments, fixed deposits of the value of Rs. 15,370,691/- are earmarked investments against the Endowment Funds and of the value of Rs. 3,025,000/- are earmarked investments against allocations made u/s 11(2) of the Income Tax Act, 1961

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'D'**  
**FURNITURE, FIXTURES AND EQUIPMENT AS ON 31ST MARCH 2016**

Particulars	Written Down Values as on 1/Apr/15	Addn. During the Year	Dep. For the Year	Sold/ Scrapped During The Year	Written Down value as on 31/Mar/16
	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.
	₹	₹	₹	₹	₹
Bhajan Equipment	1,871.43	0.00	281.00	0.00	1,590.43
EDP Equipment	18,513.00	0.00	11,108.00	0.00	7,405.00
Office Equipment	3,116.72	0.00	468.00	0.00	2,648.72
Furniture & Fixtures	80,071.75	0.00	12,011.00	0.00	68,060.75
Sports Pavilion Equipment	28,075.00	0.00	5,615.00	0.00	22,460.00
Fire Fighting Equipment					
-Pavillion	4,961.00	0.00	992.00	0.00	3,969.00
<b>TOTAL</b>	<b>136,608.90</b>	<b>0.00</b>	<b>30,475.00</b>	<b>0.00</b>	<b>106,133.90</b>



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'E'**

**AMOUNTS TRANSFERRED FROM/(TO) SPECIFIC ACTIVITIES FUNDS FROM INCOME  
AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2016**

Sr. No		Rs. Ps.
1	Trust Fund(Patronship, Life Membership & Entrance Fees)	30,298.00
2	Adhyatmik Programme Fund	4,221.00
3	Bhajan Committee Fund	(8,442.00)
4	Destitute Senior Citizens Welfare Fund	109,650.00
5	GSB Senior Citizen Medical Welfare Fund	115,954.00
6	GSB Talent Recognition Fund	14,916.00
7	GSB Woman Entrepreneur Fund	60.00
8	M.S.Bhajan Class Fund	850.00
9	M.S. Educational Awards Fund	29,713.00
10	M.S. Marriage Assistance Fund	33,966.00
11	M.S. Social Activities Fund	(4,541.00)
12	Medical Aid Fund	(346,649.00)
13	Sports Committee Fund	122,560.00
14	Vidyanidhi Fund	(93,639.00)
15	VR Shenoy Memorial Cricket Fund	17,509.00
<b>TOTAL</b>		<b>26,426.00</b>

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'F'**

**AMOUNTS TRANSFERRED FROM SURPLUS FROM INCOME &  
EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2016**

Sr. No	Amount Transferred To	Rs. Ps.
1	Medical Aid Fund	65,500.00
2	M.S. Educational Awards Endowment Fund	20,000.00
	<b>Total</b>	<b>85,500.00</b>

**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. 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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## GOWD SARASWAT BRAHMAN SABHA, MUMBAI Details of Personalized Endowments As on 31-03-2016

Sr No	Name of Donor	In Memory Of	Towards	Received during the year.
1	Shri Mohan Pai	His parents, Late Smt. Rama & Shri Hari Panduranga Pai	Vidyanidhi	526,033
2	Shri Dinesh M. Bhandarkar	His mother, Late Smt. Sarojini M. Bhandarkar	Medical Aid	100,000
3	Sujir Marketing Pvt Ltd	Late Shri Sujir Surendranath Nayak	Medical Aid	50,000
4	Sashas Marketing Pvt Ltd	Late Smt. Ratna Nayak	Medical Aid	50,000



**Details of Donations of Rs. 10,000/- and above received in  
Financial Year 2015-2016**

Sr. No.	Name of Donor	Donated Towards	Amount Rs.	Amount Rs.
1	Smt. Sadhana & Shri Sunil Shenoy in memory of his parents, Smt. Vatsala & Shri V. Ramananda Shenoy	Medical Aid V. R. Shenoy Memorial Cricket GSB Woman Entrepreneur	300,000  250,000  <u>50,000</u>	    600,000
2	Shri Mohan Pai, USA through Konkani Cultural Foundation	Vidyanidhi		526,033
3	M.V.Kini & Co.	Medical Aid		200,000
4	Shri M.V.Kini	Medical Aid		100,000
5	A Well Wisher	Destitute Senior Citizen Welfare		100,000
6	Shri Dinesh M. Bhandarkar in memory of his mother, Late Smt. Sarojini M. Bhandarkar	Medical Aid		100,000
7	Smt. & Shri Jagannath V. Prabhu in memory of Dr. V. R. Prabhu	Vidyanidhi M. S. Marriage Assistance Destitute Senior Citizen Welfare Medical Aid	10,000  10,000  10,000 <u>10,000</u>	    40,000
8	Smt. Sushma Shenai, Dr. Suhas V. Prabhu & Shri Jagannath V. Prabhu in memory of Dr. V. R. Prabhu	M. S. Educational Awards		10,000
9	Smt. Vimala J. Prabhu in memory of Shri Puttur Koraga Kamath	M. S. Educational Awards		10,000
10	Sujir Marketing Pvt Ltd in memory of Late Shri Sujir Surendranath Nayak	Medical Aid		50,000
11	Sashas Marketing Pvt Ltd in memory of Late Smt. Ratna Nayak	Medical Aid		50,000

12	Smt. Shakuntala Gopalkrishna Kamath in memory of Kundapur Gopalkrishna Kamath	Medical Aid Vidyanidhi M.S.Educational Awards	25,000 15,000  <u>10,000</u>	   50,000
13	Smt. Sandhya & Shri Laxmikant T. Prabhu in memory of her parents, Smt. Shobha & Shri Dayanand Mallya	Medical Aid		25,000
14	Shri Arvind Shenoy	Medical Aid		25,000
15	Smt. Sudha & Shri Surendra Shenoy in memory of Shri Sarvottam & Smt. Anusuya Shenoy	Vidyanidhi		25,000
16	Shri S.D.Shenoy in memory of his parents, Smt. Sanjivi & Shri D. K. Shenoy	Medical Aid		25,000
17	Smt. Anita & Shri S. P. Shenoy	Vidyanidhi		20,000
18	Smt. Sapna Malya	Medical Aid		20,000
19	Hotel Hanuman	Medical Aid		13,000
20	Smt. Sharada & Shri Manoranjan Pai	Vidyanidhi M.S.Marriage Assistance Destitute Senior Citizen Welfare Medical Aid	3,000  3,000  3,000 <u>3,000</u>	    12,000 10,001
21	Smt. Poornima R. Nayak			
22	Shri Ramanand U. Prabhu	Vidyanidhi Destitute Senior Citizens Welfare Medical Aid	4,000  4,000 <u>2,000</u>	   10,000
23	Smt. Anuradha R. Prabhu	Vidyanidhi Destitute Senior Citizens Welfare	4,000  4,000	








24	Smt. Malavika Baliga	Medical Aid	<u>2,000</u>	10,000
		Medical Aid		10,000
25	Shri Nikhil V. Pai in memory of his mother, Smt. Susheela V. Pai	Vidyanidhi		10,000
26	Smt. Tara P. Bhat	Vidyanidhi		10,000
27	Smt. Savita & Shri S. N. Bhat	M. S. Educational Awards		10,000
28	Ms. Karishma Kini in memory of her grandmother, Smt. Krishni Vaman Kini	M.S. Educational Awards		10,000
29	Mr. Satish V. Kini in memory of Anant (Uncle) Pai	M.S.Educational Awards		10,000



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