

# 69<sup>th</sup> ANNUAL REPORT

2018-2019



**RAJAPUR SARASWAT SANGH, Mumbai**

R.T.R. F- 636 (BOM)  
Under Public Trust Act, 1950 on 24/11/1959  
Under Societies Act, 1860 on 24/01/1953

11-12, Saraswat Sadan, 3<sup>rd</sup> Floor, Dr. E. Borges Road  
Opp. K.E.M. Hospital Parel, Mumbai - 400 012  
Phone : 022-2410 3196 Email : rajapursaraswatsangh@yahoo.co.in  
Website : www.rssmumbai.org



# SHREE DURGAPARAMESHWARI CO-OPERATIVE CREDIT SOCIETY LTD

12, Saraswat Sadan, 92 Hospital Avenue Road, Parel, Mumbai – 400 012.  
(Regn. No. 25812 dated 08-11-1958)

## FIRST FINANCIAL INSTITUTION OF RAJAPUR SARASWATS

### Financial Results as on 31.03.2019 (Rs in Lacs)

Share Capital	Reserves	Deposits	Loan Balance	Investments	Total Turnover	Net Profit	Audit Classification
99.24	177.40	864.57	363.42	794.03	1229.91	37.95	A

### Present Rate of Interest:

Loan:		Deposits:		
Type of Loan	Rate of Interest	Period	For General Members	For Senior Citizens
Education	9.00	30 to 90 days	5.50	5.50
Housing	11.00	91 to 180 days	6.00	6.00
Mortgage/Business	12.00	181 to 364 days	6.50	6.50
Personal	10.00	1 year to 2 years	7.00	7.50
Vehicle	10.00	Above 2 years	6.50	7.00

Extension of Society's Services at Dombivli: Our staff, Mrs. Savita Chimbalkar (Mobile No. 9967449537), will be available on Sundays between 10.30 AM to 1.30 PM at residence of Late Shri D K Patkar, A/201, Vinayak Apts, Veer Savarkar Marg, Dombivli (E) – 421 201. Members residing in Central Suburbs may contact her, in advance,

For any other details contact our Administrative Office on Tel. 022 24103196.

### IMPORTANT MESSAGE TO MEMBERS:

#### ACTIVE and INACTIVE Members:

As per the New Amendments to The Society Act, members are categorized as Active & Inactive Members.

Only 'ACTIVE' Members can contest and vote in Society's Election. Members who are not 'ACTIVE' at present are requested to contact Society Office for Eligibility Criteria for ACTIVE Members and become 'Active Members'.

**KYC compliance:** All the members are required to submit KYC forms at the earliest.

**Change of Address:** Members who have changed their residence and/or Office are requested to furnish the new address along with Telephone Nos. / Mobile Nos. / Email Address to the Society's Office at the earliest in order to incorporate the same in our records.

**Nominations:** Members are also requested to record nominations for their shares & deposits.

**Share Certificate:** Members who have not collected their Share Certificates are requested to collect the same from the Society Office.

**Achutha N Wagle**  
Manager

**P. Mukund Nayak**  
Chairman

#### -:Business Hours:-

Tuesday to Saturday : 11.00 AM to 4.00 PM ; Sunday: 11.00 AM to 1.30 PM

Monday Holiday

Telephone: 022-24103196, email: shreedurgapccs50@yahoo.co.in

**॥ Om Gurubhyo Namaha ॥**



**H.H. SHREEMAD SHIVANANDA SARASWATI SWAMIJI MAHARAJ**

**Mathadheesh of  
Shree Saunsthan Gaudapadacharya Math, Kavalem, Goa  
is observing Chaaturmasya Vrita  
at Shree Saunsthan Gaudapadacharya Math, Kavalem, Goa  
from 12.07.2019 to 14.09.2019**

**All are requested to invoke the benign blessings of His Holiness  
Shree Paramapoojya Swamiji  
&  
make this event a Grand success**



RAJAPUR SARASWAT SANGH - EXECUTIVE COMMITTEE (2017-18 & 2018-19)



**Prabhakar D. Borkar**  
Kalyan  
President



**Pooja J. Kamath**  
Byculla  
Hon. Secretary



**Nityanand P. Prabhu**  
Airoli  
Hon. Treasurer



**Ramesha G. Nayak**  
Kandivili  
Vice President



**Ramchandra S. Nayak**  
Goregaon  
Vice President



**Anil P. Nayak**  
Borivili  
Hon. Jt. Secretary



**Gopal A. Nayak**  
Powai-Andheri  
Hon. Jt. Secretary



**K. Narayan Nayak**  
Chembur  
Hon. Jt. Treasurer



**Ramanna V. Shevde**  
Kandivili



**N. Shrinivas Nayak**  
Bhayander



**Upendra K. Kamath**  
Dahanu



**Vithal P. Wagle**  
Kalyan



**Smita V. Patkar**  
Goregaon



**Suma V. Nayak**  
Andheri



**Sulatha R. Nayak**  
Malad



**Latha G. Nayak**  
Thane



**Shanta S. Nayak**  
Mulund



**Prakash U. Naik**  
Dombivili



**Capt. Radhakrishna Borkar**  
Kandivili



**Pandurang B. Nayak**  
Malad



**Raghuram K. Nayak**  
Malad



**Keshav R. Prabhu**  
Mira Road



**P. R. Ravishankar**  
Dahanu Road



**Chandra N. Prabhu**  
Dombivili



**Suresh P. Nayak**  
Dombivili

**Internal Auditor: Mr. Anand A Naik, Mulund.**

**RAJAPUR SARASWAT SANGH**

(Registered under Public Trust Act - No : F 636 (Bom))

11-12, Saraswat Sadan, 3rd floor, Dr. E Borges Road, Opp. KEM Hospital, Parel, Mumbai – 400 012

Phone : 24103196 \* Email : rajapursaraswatsangh@yahoo.co.in \* Website : www.rssmumbai.org

**NOTICE OF ANNUAL GENERAL MEETING**

August 25, 2019

To : all the members of the Sangh,

Notice is hereby given that the **69th Annual General Meeting** of the Sangh will be held on Sunday, the September 29, 2019 at 10.00 am at **GSB Seva Mandal's Shree Guru Ganesh Prasad, Sion, Mumbai 400 022** to transact the following business:

**A G E N D A**

1. Prayer
2. Condolence
3. To read and confirm the minutes of the last AGM, held on September 30, 2018
4. Presentation and approval of Annual Report and Audited Statement of Accounts for the year ended March 31, 2019
5. Presentation and approval of Budget for the year 2019-20
6. Appointment of Internal Auditors for the year 2019-20
7. Appointment of Statutory Auditors for the year 2019-20 and fixing their fee/remuneration
8. To brief the status of the proposal of re-development of Sangh's Parel building
9. Election of 25 members (area-wise) to the Executive Committee for two years 2019-20 & 2020-21
10. Consideration of letters, if any & to take appropriate decision
11. Any other matter with the permission of the chair
12. Members' speech
13. President's speech
14. Lunch

All the members are requested to attend and participate in the meeting.

For & on behalf of Executive Committee,

**Prabhakar D Borkar**  
President

**Pooja J Kamath**  
Hon. Secretary

Note :

1. If there is no requisite quorum by 10.00 am (scheduled time), the meeting shall be held at 10.30 am sharp by the members present on the same day and place with the same agenda as above and the members present shall form the quorum.
2. Members desirous of asking any questions /clarifications or making any suggestions related to the activities /functioning of the Sangh are requested to communicate the same in writing to the Hon. Secretary at least 3 days prior to the meeting date.
3. Members are requested to carry this annual report along with them while attending the AGM



On the occasion of the 69<sup>th</sup> Annual General Meeting, we recollect the contributions /efforts made by our founder members during the formation of the Sangh and pray the Almighty for their Eternal Peace

**Shri Devendra D Prabhu**

**Shri Waman Salvankar**

**Shri Somayya S Nayak**

**Shri Vithoba S Prabhu**

**Shri Putta Nomayya Nayak**

**Shri Raghunath K Prabhu**

**Shri Shamrao R Prabhu**

**Shri Damodar N Kamath**

**Shri Devanna D Patkar**

**Shri Mahadev R Patkar**

**Shri Subraya R Prabhu**

**Shri S Narayan Nayak**

**Shri Pandurang M Prabhu**

**Shri M Rama V Nayak**

**Shri Shivram D Nayak**

We also recollect the contributions /efforts made by our founder members during the formation of the Mahila Wing of the Sangh:

**Late Smt Leelavati D Prabhu**

**Smt Purnima K Nayak**

**Smt Radhika G Naik**

**Late Smt Prema D Tendulkar**

**Smt Savita R Nayak**

Rajapur Saraswat Youth Club (now Yuva Vrinda) has been doing its pioneering job of gathering youths of our community under a single roof. The efforts & contributions of founder members of Youth Club during its formation is laudable and worthy of admiration

**Mr Aumesh Nayak**

**Mr Suresh Nayak**

**Ms Supriya P Nayak**

**Mr Anil P Nayak**

**Ms Rajani S Nayak**

**Ms Jayshree Patkar**

**Mr Ramchandra Nayak**

**Mr Dayanand P Wagle**

**Ms Meena V Prabhu**

**Ms Shobha Nayak**



# RAJAPUR SARASWAT SANGH

## Minutes of the 68<sup>th</sup> Annual General Meeting

The 68<sup>th</sup> Annual General Meeting of Rajapur Saraswat Sangh, Parel, Mumbai, was held on September 30, 2018 at 11.00 a.m. at GSB Seva Mandal's Shree Guru Ganesh Prasad, Sion, Mumbai – 400 022. The meeting was presided over by Mr. Prabhakar D Borkar, the President of the Sangh. 101 members were present in the meeting. As there was no quorum at the scheduled time i.e 10.30 a.m., the meeting had to be adjourned and the adjourned meeting was commenced at 10.30 a.m. as per the notice dated 11.08.2018, circulated amongst the members.

### Agenda No. 01: Prayer.

After the prayer from Mahila Mandal members, Ms. Pooja J Kamath, Hon. Secretary, welcomed the president, office bearers, members and guests present in the meeting and requested all the office bearers and committee members to occupy the seats on dais. She also read the notice dated 11.08.2018, circulated amongst the members and notice of the meeting published in the daily newspaper - Sunday Business Standard, issue dated 11.08.2018, for the information of the members present and briefed about the agenda of the meeting.

### The following matters were transacted in the meeting:

#### Agenda No. 02: Condolence.

The. Hon. Secretary, Ms. Pooja J Kamath, read the names of the members, passed away during the year. The gathering paid its tributes to the deceased members. The gathering also paid its tributes to the Founder Members of the Sangh & Mahila Mandal who had passed away.

As a token of respect to the departed souls, two minutes silence was observed and the following resolution was passed and adopted unanimously:

**Resolution No: 01/AGM/2018:** "RESOLVED THAT the Rajapur Saraswat Sangh, Mumbai, deeply mourns the sad demise of its members who passed away during the year and prays the Almighty for the Eternal Peace of the departed souls and further prays the Almighty to give strength and courage to bear this irreparable loss caused to the family members of the deceased."

Before the meeting started, the Hon. Secretary, Ms. Pooja J. Kamath, read out the mistakes appeared in the 68<sup>th</sup> Annual Report Book and requested the members to correct the same in their respective personal copies.

#### Agenda No.3: To read and confirm the minutes of the last AGM, held on September 03, 2017:

The Hon. Secretary, Ms Pooja J. Kamath, read the minutes of the 67<sup>th</sup> Annual General Meeting (AGM) held on September 03, 2017 and the same was approved unanimously and the following resolution was passed and adopted after the same was proposed by Mr. Jayaram G. Nayak, Bhandup & seconded by Mr. Ravindra Wagle, Malad & Mr. Raghunath Prabhu, Dombivali.

**Resolution No: 02/AGM/2018:** "RESOLVED THAT the minutes of the last annual general meeting, held on September 03, 2017, be and is hereby read, approved and adopted unanimously after the same was proposed by Mr. Jayaram G. Nayak, Bhandup & seconded by Mr. Ravindra Wagle, Malad & Mr. Raghunath Prabhu, Dombivali."

#### Agenda No. 4: Presentation and approval of Annual Report & Audited Statement of Accounts for the year ended March 31, 2018 :

##### Annual Report:

Hon. Secretary, Ms. Pooja J Kamath, placed "the annual report" for the year ended March 31, 2018 before the Annual General Meeting and the same was approved unanimously after the same was proposed by Mr. R. K. Naik, Mulund & seconded by Mr. Mohandas Sakhalkar, Kalyan.

**Resolution No: 03/AGM/2018:** "RESOLVED THAT the annual report for the year ended March 31, 2018 be and is hereby read, approved and adopted unanimously after the same was proposed by Mr. R. K. Naik, Mulund & seconded by Mr. Mohandas Sakhalkar, Kalyan."



### Statement of Accounts:

The Hon Treasurer, Mr Nityanand P. Prabhu, placed before the meeting the audited statement of accounts for the year ended 31<sup>st</sup> March 2018. The following queries were raised and were answered by the President.

Mr. Ravindra Wagle, Malad asked about the huge difference between electrical charges of last year (Rs.26,430) & this year (Rs.960.00). Mr Wagle also asked for the details of payment of Income Tax this year as it was nil last year.

Capt. Radhakrishna Borkar asked the reasons for the difference in municipal taxes of last year (Rs. 29,295.00) - this year ( Rs.68,132.00) & miscellaneous expenses (Rs.39,568 last year & 26,562.73 this year).

Mr. Ravindra Kamath, Kandivali, asked reasons for the details of expenses incurred under other charitable Category.

The president Mr Borkar gave the explanation and placed the facts/statements of expenses. President said that the increase in electrical expenses was due to renovation work and electrical work at Dombivli flat. As far as income tax is concerned the president said that it is because of under- expenses towards objective of trust funds. President placed the details of expenses incurred towards municipal taxes and miscellaneous expenses during the year.

As there were no other clarifications sought from any one, audited statement of accounts for the year ended 31<sup>st</sup> March 2018, was approved unanimously after the same was proposed by Mr. Ravindra Wagle, Malad & seconded by Mr. D. K. Patkar, Dombivali & Mr. Ramesh Kamath Chembur."

**Resolution No: 04/AGM/2018:** "RESOLVED THAT the audited Statement of Accounts for the year ended March 31, 2018 be and is hereby approved and adopted unanimously after the same was proposed by Mr. Ravindra Wagle, Malad & seconded by Mr. D. K. Patkar, Dombivali & Mr. Ramesh Kamath, Chembur."

### Agenda No. 5: Presentation and Approval of Budget for the year 2018 - 2019:

Hon Secretary, Ms. Pooja J. Kamath, presented the budget for the financial year 2018–2019, a copy of which had already been submitted to the office of the Charity Commissioner as per statutory requirements. After discussion and approval of the budget, the General Body authorised the Executive Committee to spend towards:

1. urgent/major repairs of the building premises;
2. any minor repairs to the office premises and up-keep of the building;
3. donations in deserving/emergency cases for social, religious and cultural activities;
4. the objects of the sangh &
5. expenses required in respect of matters related to redevelopment/reconstruction of the land/property of the Sangh.

The budget for the year 2018-2019 was unanimously approved after the same was proposed by Mr. Ravindra Kamath, Kandivali & seconded by Mr. Somnath Wagle, Malad."

**Resolution No: 05/AGM/2018:** "RESOLVED THAT the Budget for the year 2018-2019 be and is hereby approved and adopted unanimously after the same was proposed by Mr. Ravindra Kamath, Kandivali & Mr. Somnath Wagle, Malad and further it was also Resolved that the Executive Committee be and is hereby authorized to spend towards urgent/major repairs/renovation, repairs to the office premises and up-keep of the building, donations in deserving /emergency cases for social, religious and cultural activities, towards objects of the Sangh & towards expenses required in respect of matters related to redevelopment/reconstruction of the land/property of the Sangh."

### Agenda No. 6: Appointment of Internal Auditors for the year 2018- 2019:

It was unanimously decided to retain the present Internal Auditor - Mr. Anand A Naik - Mulund, as Internal Auditor for the year 2018-2019 after his name was proposed by Mr. R. K. Naik, Mulund & seconded by Mr. D. K. Patkar, Dombivali. The following resolution was passed and adopted:

**Resolution No: 06/AGM/2018:** "RESOLVED THAT Mr Anand A Naik - Mulund, be and is hereby appointed



unanimously as Internal Auditor for the year 2018 – 2019 after his name was proposed by Mr. R. K. Naik, Mulund & seconded by Mr. D. K. Patkar, Dombivali.”

**Agenda No.7: Appointment of Statutory Auditors for the year 2018-2019:**

M/s S. Sadashiv & Co. were appointed as Statutory Auditors for the year 2018 – 2019 after the same was proposed by Mr. Ramesh Prabhu, Kandivali & seconded by Mr. Ramesh Kamath, Chembur and the Executive Committee was authorised to discuss and decide about their fee/remuneration and the following resolution was passed and adopted :

**Resolution No: 07/AGM/2018:** “RESOLVED THAT M/s S. Sadashiv & Co., Chartered Accountants, be and are hereby appointed as Statutory Auditors for the year 2018 – 2019 and RESOLVED further that the Executive Committee be and is hereby authorized to fix their fee/remuneration after the same was proposed by Mr. Ramesh Prabhu, Kandivali & seconded by Mr. Ramesh Kamath, Chembur”

**Agenda No.8 : To brief the status of the proposal of redevelopment of Sangh’s Parel Building:**

President Mr Borkar informed the members that Mr Ramachandra S Nayak – Goregaon (vice president of the Sangh), will be briefing about the agenda further to his earlier briefings in earlier AGMs and in case if there is any doubt it will be cleared by him later on. Mr Ramachandra S Nayak informed the members that the Sangh has received the order from the office of the Charity Commissioner dated 15.06.2017 allowing the Sangh to redevelop its premise situated at Parel, Mumbai. He further said that the Sangha had convened meetings with tenants on several occasions to obtain their consent for the redevelopment which is mandatory before the submission of plan/layout to the MHADA. Mr Nayak said that the tenants also in principle have agreed to give their consent subject to some clarifications from the redeveloper M/s S. P. Associates. Mr Nayak hoped that sangh will be able to close the issues with tenants at the earliest and thereafter sangh will be able to start the process of redevelopment with the government authorities and take the issue forward. He also presented orally a draft sketch of the proposed building.

Mr Ramesh Prabhu suggested that the committee should try to take everyone into confidence and work in the best interest of the Sangh.

Mr P D Borkar further informed the AGM that once the plan/layout is approved by the BMC, the same will be shared with members so that any interested member can book a flat in the newly redeveloped building.

After discussing the matter in detail, the AGM approved the work done by the Executive Committee till date and authorized the Executive Committee to go ahead with the remaining work of redevelopment as per the proposed plan placed before it and as per the resolutions passed by it in its earlier annual general meetings on this issue.

**Agenda No. 9: Consideration of letters, if any, and to take appropriate decision:**

1. The President informed that the Sangh has received email dated 27.09.2018 by Mr. Ramesh Prabhu, Kandivali, requesting managing committee to circulate among the members, detailed status report about the ongoing redevelopment of Sangh’s Parel building. The President replied that all the details have been already published in the annual reports (AGM minutes 63<sup>rd</sup>, 64<sup>th</sup>, 65<sup>th</sup>, 66<sup>th</sup> & 67<sup>th</sup>) for the last 5 years. The present status report was presented by Mr. Ramchandra S. Nayak, Goregaon today and the contents were recorded in the minutes. He also said that all the tenants have agreed in principle for the redevelopment and unanimously agreed to give their consent subject to certain clarifications from the redeveloper. Once the layout /plan was approved the committee will share the details to the members.

Mr. Ramesh Prabhu said that the explanation is satisfactory and hoped that the committee is moving in a professional way and suggested that the committee should take every one into confidence and take appropriate decisions in this regard in the best interest of the Sangha. He also suggested that a special AGM may be convened if necessary to take any urgent decision in this matter.

2. A letter dated 24<sup>th</sup> September, 2018 by Mr. Suraj Baburaya Patkar, Thane (W), requesting the Sangh for the monetary help/sponsorship for his contest and participation in world championship held by International Mixed Martial Arts Federation to be held at Manama, Bahrain from 11<sup>th</sup>



November 2018 to 18<sup>th</sup> November 2018 was read. Since this tournament requires approximately Rs.1.50 lakh (including training, travelling, stay, visa, food & medical expenses). President said that the committee will decide the amount to be paid towards sponsorship and requested the members to help generously. Mr. R. K. Naik, Mulund said that this is a great worth appreciating achievement of Mr Patkar and requested the members to donate towards sponsorship, He personally donated Rs.1,000/- to be paid through the Sangh.

3. An appeal letter by Shree Gaudapadacharya Saunsthan Kavale Math, Ponda Goa, requesting the samaja bandhavas for the generous contribution for the ongoing renovation project of Shree Vithal Rukmini Temple at Shree Kavale Math, Goa was read. The President requested the members to contribute/donate to this temple renovation project. It was unanimously decided to donate Rs. 25,000/- towards this project on behalf of the Sangh and the president was requested to release the amount after discussing the matter with statutory auditor regarding the possibility of payment of such donations (to ensure that whether the trust can donate to such causes).

**Agenda No. 10: Any other matter with the permission of the chair :**

1. The President Mr. Prabhakar D. Borkar said that the present practice of publishing life members list in the annual report is increasing the printing cost & he requested the members for their suggestions regarding this issue. He also said that presently around 23 pages are being utilized to publish the list, costing around 25,000/- which may increase further in future.
  - Mr. D.K. Patkar, Dombivali suggested to discontinue the present practice & to publish the newly admitted members names & photos only in the annual report.
  - Mr. Ramdas Kamath, Borivali (E) said the annual reports can be sent as soft copies to reduce the printing cost. He opined that publishing names in the annual report may be discontinued and names of only new admitted members during the year may be published.
  - Mr. Ramesh Prabhu, Kandivali said at least life members should receive a hard copy of the annual report & supported the suggestion of discontinuation of publishing the list of memberships.
  - Mr R K Naik, Mulund suggested that publishing the list may be discontinued but printing and distribution of annual report should not be discontinued.
  - Mr Ramanna V Shevde suggested that the status quo should be maintained and publishing the list shall be continued.

After the discussion in detail, it was unanimously decided to discontinue the present practice of publishing the names/list of memberships in the annual report and it was further decided that only the names/photos of the newly admitted members during the year shall be published in the annual report along with their membership number.

2. Mr Ravindra Wagle, Malad & Mr Mohandas Sakhalkar - Kalyan suggested that the present tenure/period of the Executive Committee be changed to three or five years. Mr R K. Naik, Mr P R Ravishankar and Mr Ramesh Prabhu suggested that the term period may be changed to five years as being applicable to housing societies and or financial institutions under applicable Act. Replying to this suggestion the President said that the changes can be done only after carrying out required amendments in the bye-laws of the Sangha. President also felt that amendments in the bye-laws of the Sangh needs to be carried out in respect of various other issues like membership fee, number of committee members & office bearers, objects etc. The AGM requested the committee to look into the matter in detail and present the proposed amended bye-law as required and present the same in the next annual general meeting for its discussion and approval.
3. Dr. Ajit Gunjkar - president of All India Saraswat Cultural Organisation who was present along with other office bearers (Mr. Rajendra Pai & Mr. Rahul Sakhalkar) as guest explained the members about their proposed All India Saraswat Sammelan on 19<sup>th</sup> & 20<sup>th</sup> January 2019 at G.S.B. Ground,



King Circle, Matunga. While speaking Dr. Ajit Gunjkar said that a request has been made to all the peetadhipatis of Kavle, Kashi, Dhapoli, Chitrapur & Gokarna math to grace the occasion and they are waiting for the approval of these swamijis. He requested that every Saraswat organization should come forward and participate in the proposed sammelan along with their members and briefed about the proposed sammlean plan. He thanked the sangh for giving an opportunity to present his views about the sammelan before the AGM and wished a good luck to the Sangh and other associations of Rajapur Saraswats. Speaking on the issue, the president requested all the members to participate in the sammelan and make it a grand success.

#### **Agenda No.11- Members Speech:**

1. **Mr. Jayaram Prabhu, Bhandup:** Suggested that the details of the activities of the Sangh should be published in the newspapers and through whatsapp to enable the members to participate in the activities/functions in more numbers.
2. **Mr. R.K.Naik, Mulund:** expressed his concern over the poor attendance/participation in the annual general meeting. He suggested that bye-law shall be amended so that the term of the Executive Committee will be increased to 5 years from 2. He said that Annual Reports shall be printed and circulated to all the members so that members will be aware about the activities of the Sangh. He also said that scholarships should be sanctioned to deserved needy students only. Suggested that the committee should put efforts to recover loan amount which is huge and outstanding. He appreciated the Sangh for the constitution of the medical fund. Said that the amount in his Educational Fund be divided into two parts ie 2.25 lakhs in Medical Fund and remaining in Education Fund in his name and he will change the contents of the direction letter accordingly. He suggested that the members should meet the samaja bandhavas areawise & work towards achieving the objectives of the Sangh.
3. **Mr. D.K. Patkar, Dombivali:** urged the members to save the mother tounge, work towards preventing inter-caste marriages & to save the community's rich culture. He expressed his deep concern over the attitude of younger generation towards their parents. He also requested the committee to help the samaj bandhavas in distress.
4. **Mr. Ramanna V. Shevde, Kandivli:** suggested that the practice of printing the names of the members of the Sangh in the annual report shall be continued. He requested the members - particularly senior members - to take care of their health.
5. **Mr. Ramesh Prabhu, Kandivali:** Expressed concern over the poor attendance in the AGM. Said that the AGM is the forum where members can discuss the issues pertaining to the betterment of the Sangh and where members can express their views about the progress of the Sangha. Expressed his satisfaction regarding the work of redevelopment and suggested that the committee members should maintain transparency in its work and take all the suggestions forwarded by the members in the AGM into consideration. Said that Sangh should take a lead in buying a vacant plot in western railway area and build a hall so that samaj members can utilize the same. Requested the members to cut down the expenses that they spend towards marriages, poojas and other religious functions. Opined that the local members should be given preference while felicitating/honouring irrespective of their status and standard. Appreciated the functioning of the Sangha and requested the members to donate more towards medical fund. Said that the students who are availing scholarships should return the money that they received during their education to the Sangha once they settle down in their life so that other needy students can avail such facility. Suggested to circulate all the information about the activities of the Sangha through whatsapp and emails so that more and more members will be able to participate in the functions of the Sangha. Suggested to have a full day AGM wherein members can talk or present their views without any time limits/ restrictions.
6. **Mr. P. R. Ravishankar - Dahanu:** Said that the member who has attended the AGM is a real samaj premi and only such members may have more affection towards the organisations. Suggested that the Sangh should amend its bye-laws as per present requirements. Opined that only by discussions and deliberations in the meetings, sangha can perform better and serve better to its members. Said



that Mahila Mandal and Yuva Vrinda should try to put more awareness about the samaj and try to get more members participated in the functioning of the samaj. Emphasized the need of propaganda of Sanghs activities outside the samaj so that others will come to know about the sangha and its activities. Advised the members to participate in the functions of other communities also so that the members will learn many new things and will get more knowledge & information about the functioning of other organisations. Requested all our community organisations to come together and organize a function jointly so that the unity of the entire samaj remains intact. Supported the idea of buying a vacant plot in western suburbs to construct a marriage hall.

7. **Mr. Ramchandra S. Nayak, Goregaon:** said that all the organizations come together to contribute their 85% amount of income towards charity objects. Said that the youths who attend the gatherings /functions of samaj should continue to be the care takers of the organizations or sangha samsthas in future too.
8. **Capt. Radhakrishna Borkar, Kandivali:** said that the change is the necessity and the youths are following the same and senior / samaj people must be ready to accept the change without any reservations or objections. Opined that such change is permanent that cannot be reversed by any one. Suggested that an undertaking has to be obtained from the students availing scholarships from the Sangha so that the students will return the money once they settle down in their life.
9. **Mr. Ramesh S. Nayak, Goregaon:** Emphasised the necessity of having a group medical insurance for the benefit of samaj members. Appreciated the work of Yuva Vrinda and requested them to organize more picnics and other activities so that the unity amongst the youth is strengthened. Requested the youths to maintain regular coordination & participation amongst the youths and work for their betterment.

#### Agenda No.12: Presidents Speech:

President Mr. Prabhakar D. Borkar said that he has noted all the points/suggestions given by the members and need-based action will be taken by the committee after going through all the suggestions. President said that the poor attendance may be due to pitra paksha and or annual meetings in their respective housing societies. The president highlighted some of the programmes /activities of the Sangh, Mahila Mandal and Yuva Vrinda and requested the members to participate in the functions/activities of the Sangh and also requested the Yuva Vrinda members to take active role in the day-to-day affairs of the sangh. Highlighted the importance of second line creation and called upon the members to become the committee members of the Sangh so that they can be trained properly and they themselves get ready to take the higher responsibility in future. Gave details of medical fund constituted during the year and sought donations towards the fund from members. Said that Sangh is trying its level best to obtain a clear titled plot in the western suburb to construct a hall. Appreciated the yeomen services rendered by the Mahila Mandal & Yuva Vrinda members. Requested the members to participate in the proposed Saraswat Sammelan by paying the delegation fee or Rs. 1200/-. Thanked M/s R. K Naik, D. K. Patkar, Ramesh Prabhu, Ramesh Nayak, Ramchandra S Nayak, Ramanna Shevde, Jayram Prabhu & Capt. Radhakrishna Borkar, for their valuable suggestions and ensured that Sangha will work unitedly for the upliftment of the Samaj and its members. Thanked every one for their co-operation in conducting the AGM in a very cordial atmosphere.

The Annual General Meeting was concluded with vote of thanks by the Hon. Secretary followed by national anthem.

**Prabhakar D Borkar**  
President

**Pooja J Kamath**  
Hon. Secretary



## ANNUAL REPORT (2018-2019)

- A. Meetings:** During the year under review, 12 meetings of the Executive committee were held.
- B. Life Memberships:** 10 members were admitted as Class A and 87 members were admitted as Class 'B' life members during the year.
- C. Donations Paid During the Year 2018-2019:** The following payments/ donations were made during the year.
- 1. Kanika Donations:** Rs. 2,001/- paid to each of the following temples.
    - a. Shri Durgaparameshwari Temple, Bantakal.
    - b. Shri Durgaparameshwari Temple, Montimaru.
    - c. Shri Durgaparameshwari Temple, Mogeru.
    - d. Shri Adishakthi Mahalaxmi Temple, Hirgana.
    - e. Shri Narasimha Temple, Narasinge &
    - f. Rs.2501/- to Sri Vitthal Rakhumai Mandir, Dahisar Sri Kashi Math.
  - 2. Gurukanika:** Rs 3,500/- paid to Shree Gaudapadacharya Math Kavalem, Goa.
  - 3. Scholarships:** An amount of Rs.8,41,917/- was sanctioned to 279 students as follows.
    - a. Merit Scholarships:** Rs. 50,500/- was sanctioned to 30 students of SSC/HSC on merit. The local meritorious students were felicitated on Sangh's Annual get-together day [Rajapur Saraswat Utsav], held on 26.01.2019 at Sri Vyas Mandir Sabhagraha, 3<sup>rd</sup> floor of Dahisar Sri Kashi Math, Sri Vitthal Rakhumai Mandir, Dahisar (E), Mumbai.
    - b. Returnable Scholarships:** Rs.5,51,634/- was sanctioned to 226 students studying in Graduation, Post-Graduation & Professional courses.
    - c. Memorial/ Education Scholarships:** Rs. 1,89,783/- was sanctioned to 92 students from various discipline as per the directions of the Memorial/ Education fund.
    - d. Students Educational Expenses Reimbursement Scheme (SEERS):** Rs. 50,000/- was granted to 14 students from local poor families.

#### 4. Donations Paid during the year:

1.	Mr. Prem Kumar S.R. Sullia,	Rs. 15,000/-	Medical Assistance ( Rs. 12,320/- from Smt. Kalyani G. Nayak & Shri Gopal Nayak, Parkala Memorial Medical Fund & Rs. 2,680/- from Sangh Medical Fund.
2.	Mrs. Kavitha Kamalaksha Nayak, Shirva Udupi,	Rs. 15,000/-	Medical Assistance ( from Smt. Sharada A. Naik & Shri K. Appu Naik Mulund, Memorial Medical Fund)
3.	Shri Varadraj S. Prabhu, Kandivali (W),	Rs. 15,000/-	Medical Assistance (Rs. 8,800/- from Smt. Sharada A. Naik & Shri K. Appu Naik, Mulund Memorial Medical Fund, Rs 1750/- from Mr Umesh V. Nayak Medical Fund & Rs. 4,450/- from Sangh Medical Fund)
4.	Mr. Arun Bhat, Charkop, Kandivali (W),	Rs.10,000/-	Medical Assistance.
5.	Mrs. Geetha Nayak, Kadambu Shirva, Udupi,	Rs. 7,000/-	Financial Assistance/ Relief of Poverty (from Late Patla Subraya Kamath Memorial Fund)
6.	Mrs. Ranjitha Kamath, Kodi House Hirebettu	Rs. 7000/-	Financial Assistance/ Relief of Poverty (from Late Patla Subraya Kamath Memorial Fund)
7.	Mr. Vijay S. Tendulkar, Ranganpalke, Kowdoor,	Rs. 10,000/-	Medical Assistance ( from Pelathoor Shri Shivanna Nayak & Smt. Shanta S. Nayak Mulund Medical Fund)



8.	Mr. Suraj S. Patkar, Thane (W),	Rs. 12,000/-	as sponsorship for 2018, IMMAF – World Championship ( Mixed Martial Arts) ( Rs. 10,000 from Sangh, Rs. 1,000/- each from Mr. R.K.Naik Mulund & Mr. Vishwanath Nayak, Andheri )
9.	Mrs. Sugandha M. Prabhu, Thane,	Rs. 4,500/-	Relief of poverty ( from Sandhya Suraksha Nidhi)
10.	Mrs. Sharada Gopal Naik, Borivali (E),	Rs. 4,500/-	Relief of poverty ( from Sandhya Suraksha Nidhi)
11.	Mrs. Yashoda S. Nayak, Dombivali (E)	Rs. 4,500/-	Relief of poverty ( from Sandhya Suraksha Nidhi)
12.	Mrs. Lalita M. Prabhu, Dombivali (E),	Rs. 4,500/-	Relief of poverty ( from Sandhya Suraksha Nidhi)
13.	Mrs. Shanta P. Nayak, Kalwa ,	Rs. 4,500/-	Relief of poverty ( from Sandhya Suraksha Nidhi)
14.	Mrs. Sumitra S. Nayak, Dombivali (E)	Rs. 4,500/-	Relief of poverty ( from Sandhya Suraksha Nidhi)
15.	Mrs. Minakshi P. Prabhu, Dombivali (E),	Rs. 4,500/-	Relief of poverty ( from Sandhya Suraksha Nidhi)
16.	Mrs. Rajani R. Naik, Khar (W),	Rs. 4,500/-	Relief of poverty ( from Sandhya Suraksha Nidhi)
17.	Mrs. Sushila S. Prabhu, Khar (W),	Rs. 4,500/-	Relief of poverty ( from Sandhya Suraksha Nidhi)
18.	Mrs. Sarojini R. Patkar, Dahisar (E),	Rs. 4,500/-	Relief of poverty ( from Sandhya Suraksha Nidhi)
19.	G.S.B. Seva Mandal, Sion, Mumbai	Rs. 2,505/-	Towards Ganeshotsav
20.	Vighnathartha Shree Mahaganapathi Seva Mandal, Mumbai	Rs. 2,505/-	Towards Ganeshotsav
21.	Rajapur Saraswat Samaj Dahanu,	Rs. 1,111/-	Towards Ganeshotsav
22.	Shree Varad Siddhi Vinayak Seva Mandal, Dombivali	Rs. 2000/-	Towards Ganeshotsav

**D. Donations Received during the year:**

1	Mrs. Vasanti R. Kamath, Kandivali (E)	Rs. 2,001/-	towards Sandhya Suraksha Nidhi
2	Mrs. Sulatha R. Nayak, Malad (W),	Rs. 5,000/-	towards Sandhya Suraksha Nidhi
		Rs. 4,000/-	towards Education Fund (SEERS)
3	Mr. Prakash A. Prabhu, Borivali (W),	Rs.5,000/-	towards Sandhya Suraksha Nidhi
4	Rajapur Saraswat Mahila Mandal, Parel, Mumbai	Rs. 1, 32,000/-	towards Sandhya Suraksha Nidhi
5	Mrs. Shantha Madkaikar, Andheri (W),	Rs. 1,001/-	towards Sandhya Suraksha Nidhi
6	Mrs. Vinaya Kamath, Powai,	Rs. 5,000/- – Rs. 5,000/-	towards Sandhya Suraksha Nidhi towards Education Fund
		Rs. 5,000/-	towards Medical Fund
7	Mrs. Kala D. Naik, Ghatkopar (E),	Rs. 10,000 -	towards Sandhya Suraksha Nidhi
8	Mrs. Vidya G. Prabhu, Manipal,	Rs. 5,000/-	towards Sandhya Suraksha Nidhi
9	Mrs. Suguna Bai Bannanje, Udipi,	Rs. 5,000/-	towards Sandhya Suraksha Nidhi
10	Mrs. Shanta S. Nayak, Mulund (E)	Rs. 3,000/-	towards Sandhya Suraksha Nidhi
11	Mr. Ramesha G. Nayak, Kandivali (E),	Rs. 11,000/-	towards Education Fund (SEERS)
12	Leena Powertech Eng. Ltd.	Rs. 25,000/-	towards Sandhya Suraksha Nidhi
13	Amrita Travellers	Rs.5,000/-	towards Sandhya Suraksha Nidhi
14	Mr. Manohar S. Nayak, Kandivali (W),	Rs. 14,000/-	towards Education Fund (SEERS)
15	Mr. Prabhakar D. Borkar, Kalyan (W),	Rs. 3,500/-	towards Education Fund (SEERS)
16	Mr. Ramkrishna C. Nayak, Kalyan (W),	Rs. 3,500/-	towards Education Fund (SEERS)
17	Mr. Sadanand G. Patkar, Panvel,	Rs.3,500/-	towards Education Fund ( SEERS)
18	Mrs. Smita S. Patkar, Panvel,	Rs. 3,500/-	towards Education Fund (SEERS)
19	Mr. Bharat S. Nayak, Borivali (W),	Rs. 7,000/-	towards Education Fund ( SEERS)
20	Mr. Ramanna V. Shevde & Mrs. Vasanti R. Shevde Kandivali (W),	Rs.51,000/-	towards Medical Fund in the name of Shri. Ramanna V. Shevde & Mrs. Vasanti R. Shevde Kandivali (W)
21	Mr. Anand A. Naik, Mulund (E),	Rs. 10,000/-	(additional donation to Smt. Sharada A. Naik & K. Appu Naik Mulund, Memorial Medical Fund)
22	Mrs. Jayanti A. Naik, Mulund (E),	Rs. 5,000/-	(additional donation to Late Mr. Umesh Vasu Nayak, Mazgaon Medical Fund)
23	Mrs. Sahana M. Sakalkar Kalyan (W),	Rs. 30,000/-	towards Medical fund (in the name of Miyaru Dendottu (Karkala) Mr. Subraya/ Rajivi Sakalkar Memorial Medical Fund)
24	Mr. Jagdish R. Jadeja, Dombivali (W),	Rs. 8,000/-	toward Medical Fund
25	Mr. Rajan N. Bandelkar, Mulund	Rs. 1,00,000/-	towards Medical Fund in the name of Shri Narayan Bandelkar & Smt. Laxmi Bandelkar, Thana Medical Fund



26	Smt. Smita Vaman Patkar, Goregaon (W),	Rs. 1,00,000/-	additional amount towards the Education Fund in the name of Smt. Leelavati Shivram Patkar & Shri Shivram G. Patkar (Jogeshwari) Education Fund. towards Medical Fund in the name of Smt. Leelavati S. Patkar & Shri Shivram G. Patkar (Jogeshwari) Medical Fund.
27	Shri Vaman S. Patkar & Smt Smita V. Patkar, Goregaon	Rs. 1,00,000/-	additional amount to Late Shri Nagappa Nayak & Smt Bhagirathi N. Nayak, Parkala Education Fund
28	Mrs. Pooja Sagar Nayak, Andheri (E),	Rs. 10,000/-	Towards Education Fund in the name of Smt. Kalyani Narayan Nayak
29	Mr. Upendra Nayak, Mysore ,	Rs. 1,00,000/-	

Sangh is very grateful to all the donors and pray God to shower His choicest blessings on them and all.

#### E. Programmes Organised during the year (2018- 19):

The following programmes conducted/organised by the Sangh during the year with the active support/ help and participation from Mahila Mandal & Yuva Vrinda.

1. **Varamahalaxmi Pooja:** celebrated on 24.08.2018 at G.S.B. Hall Sion, Mumbai (details in the Mahila Mandal Report).
  2. **Rigupakarma (Shravani Poornima):** celebrated on 25.08.2018 at Sangh's Parel office. Around 42 members took part in the ritual performed by Vedamoorthy Umesh Bhat, Goregaon.
  3. **Padya Pooja & Bhiksha Seva to H.H.Swamiji:** was offered to H.H. Shivanand Saraswati Swamiji on 18.08.2018, during his Chaturmasa Vrita at Shree Nagesh Maharudra Saunsthana, Bandiwade, Ponda Goa. Around 38 people participated during this Holy event.
  4. **Sharada Pooja & Garba (Navratri Utsav):** was organized on 13.10.2018 at Ground Floor of Dahisar Sri Kashi Math, Vitthal Rakhumai Mandir, Mumbai with the active co-operation of Mahila Mandal & Yuva Vrinda in association with Vighnarthartha Shree Mahaganapathi Seva Mandal, Mumbai. Large number of samaj members participated in the programme. Bhajans were recited & Garba on D. J Beats played by the huge crowd dressed in traditional Indian costumes. The prizes were distributed to the winners of the garba dancers in various categories by the Sangh Vice President Mr. Ramesha G. Nayak & Mr. N. Shrinivas Nayak (Hon. Secretary of Vighnarthartha Shree Mahaganapathi Seva Mandal).
- e. **"Rajapur Saraswat Utsav" [Full Day Annual Get - Together]:** organised on 26<sup>th</sup> January 2019 at Sri Vyas Mandir Sabhagraha, 3<sup>rd</sup> floor of Dahisar Sri Kashi Math, Sri Vittal Rakhumai Mandir, Dahisar (E), Mumbai. The function started with Bhajan in the morning subsequently followed by "Makara Sankranti" celebration with distribution of tilgul & haldi-kumkum by the members of the Mahila Mandal. The Morning session also witnessed the warm welcome by the President to Mr. Ajit Gunjekar the President of AISCO and his team. In the morning, Yuva Vrinda Team rocked the stage with fantastic and vibrant programme on the evolution of different states of India and their Culture naming "Porlu Desh Amche". Afternoon Session witnessed felicitation of prominent personalities viz. a) Shri S.R. Satishchandra, President – The CAMPCO LTD (for his life – long social services / contributions to samaj), b) Shri B.Sadashiv Prabhu, Yellare - Deputy Secretary revenue Department, Govt. of Karnataka. – (for his great social services / and professional achievements), c) Shri Bharat S. Nayak, Borivali , Director OTIS- Finance & IT (for his great services and professional achievements. d) Ms. Shakuntala R. Prabhu, Goregaon (for her great services/ contributions to samaj) .e) Shri Umesh Kamath – Treasurer, Dahisar Sri Kashi Math Sri Vittal Rakhumai Mandir by the President Mr. Prabhakar D. Borkar for their achievements in their respective fields by presenting bouquets, shawl, shreephala & mementos.

The Satkara Moorthi while addressing the gathering thanked the sangh for honouring them & shared the secret of success of their career, achievements & personal lives that led in shaping their lives successfully. They motivated the younger generation & advised them to grab every best opportunity that comes their way for future prospects.



The guest of honour Shri S. R. Satishchandra said that the Trust factor in people of Rajapur Saraswat People in the Copoperative Sector is very high and called the people to build a economically culturally strong RSB community. Shri Sadashiv Prabhu.who was honoured said that during his all over India visits, people of South Canara Specially the RSB ans were recognized very easily due to their cool & Calm nature.Smt. Shakuntala R. Prabhu appreciated the unity and active participation of lady members in sangh activities. Shri Bharat S. Nayak & Shri Umesh Kamath spoke on the youth empowerment and their active participation towards the sangh Samaj activities.

Senior lady Smt. Jyoti V. Patkar Dombivili had a surprise felicitation for her active participation in the sangh programmes, by presentation of bouquet, shawl & shreephal by the President.

The afternoon session witnessed a variety entertainment programme jointly organised by the Mahila Mandal & the Yuva Vrinda members which was appreciated by one & all. The President in his speech congratulated all the achievers & wished them success, health, wealth & happiness in their future endeavour. He wished all the meritorious students too.

Finally a word of thanks & appreciation to the committee members, Mahilamandal & the Yuva Vrinda for their kind support & cooperation throughout the year.

**Joy of Giving :** Yuva Vrinda collected old clothes and other items and donated to the NGO Green Yatra, Happy to share the Certificate that they received from NGO 'Green Yatra' for Joy of Giving.

5. **Pilgrimage to Adivare & Ganpati Pule:** The Sangh organized a Pilgrimage/tour to Adivare, a team of 83 members on 16<sup>th</sup> & 17<sup>th</sup> March, 2019 visited the Mahakali, Mahalaxmi, Mahasaraswati temples. It is believed that the Mahalaxmi at the Adivare temple is the earlier diety of Rajapurkar which escorted from Goa to Adivare to prevent western invations. Members also visited – some important places of Rajapur like Kanakaditya Temple and Laxmi Madhav Temple at Kasheli, Ganpati Pule Temple, Konkan Musium, Adivare beach and Thibhaw Palace.
6. **Shiva Aradhana (Maha-Shivaratri Celebration):** Celebrated on 04.03.2019 at Sangh's Parel Office with Bhajan by Mahila Mandal members.
7. **Internaional Women's Day:** Celebrated on 09.03.2019 at Fatima Devi Primary School, Malad-E, [Separate details in the Mahila Mandal report].
8. Mahila Mandal members organized many social and cultural activities like Sharada Pooja, Makara Sankranti Haldi Kumkum, International Women's day, Chaitra Gowri-Haldi Kumkum, Shiv Aradhana, Varamahalaxmi Pooja, picnic/tours and the Bhajans during the year.
9. Yuva Vrinda too actively participated in the Navratri celebration by organizing garba dances. Youths and the members of the samaj attended in colorful costumes & danced on DJ beats amidst scintillating atmosphere. Prizes were given to the winners in various categories. Yuva Vrinda also organised various cultural activities on Sangh's Annual get-together "Rajapur Saraswat Utsav" which was well appreciated by the crowd particularly "Porlu Desh Amche". Mahila Mandal and the Yuva Vrinda doing their yeomen services to the community and the Sangh requests all the Samaj bandhavas to extend their full co-operation to the activities/ functions organized by them.
- G. Our Sincere Thanks: The Sangha takes this opportunity to thank all the donors, members, advertisers in the Annual Report 2018-19 and others who directly or indirectly helped the Sangh during the year.

For and on behalf of the Executive Committee

**Prabhakar D. Borkar**  
President

**Pooja J Kamath**  
Hon. Secretary



## Annual Report of Mahila Mandal, Mumbai

Rajapur Saraswat Mahila Mandal was established in the year 1975 and has been doing a pioneering job towards the betterment of womenfolk and the society in general.

The following activities were conducted during the year 2018-19:

**1. Vara Mahalakshmi Pooja held at GSB Hall Sion (E) on 24<sup>th</sup> August, 2018.**

The programme started with bhajans sung by members of the Mahila Mandal followed by pooja and kumkumarchana. Nearly 135 members attended the function. The day ended with spiritual discourse by Pravachanakar Mrs. Bhanumati Iyer Dombivali.

**2. Sharada Pooja held at Dahisar Kashi Mutt on 13<sup>th</sup> October 2018.**

The programme started with bhajans sung by members of the Mahila Mandal & others. Nearly 340 people were gathered for the function. The programme culminated with a traditional garba dance (on DJ beats) which was enjoyed by all - elders and youngsters alike.

**3. Picnic and Tour**

- 1) Mahila Mandal with Sangh & Samaj members visited Shri Nageshi Maharudra Temple, Bandiwade, Goa where H.H Shivananda Saraswati Swamiji's chaturmasa vrita was going on . Bhajan, padya pooja and Bhiksha seva was offered on 18<sup>th</sup> & 19<sup>th</sup> August, 2018 during this auspicious occasion.
- 2) In the month of January 2019, two days spiritual tour to Ganpati Pule and Adivare Mahakali temple was organised under the banner of Rajapur Saraswat Sangh Mumbai. 82 members participated in the tour.
- 3) 10 days pilgrimage/tour (18<sup>th</sup> to 25<sup>th</sup> November, 2018) to Jagannath Puri (Odisha), Ganga -Sagar (Kolkata) etc was conducted by the Mahila Mandal. 78 members from our community took part in this holy pilgrimage.

**4. Makara Sankranti Til Gud (Haldi Kumkum) held at Dahisar Kashi Math on 26<sup>th</sup> January, 2019**

The Sangha had organized an Annual Programme on this date. Mahila Mandal members sung bhajans, distributed haldikumkum & flowers to women folk and Til Gud to all the people.

**5. INTERNATIONAL WOMEN'S DAY held at Fatimadevi School, Malad East on 9<sup>th</sup> March, 2019**

Probably the best day for the Mahila Mandal to celebrate! This day was made all the more special for the womenfolk of our community by this event. The programme started with a prayer followed by a cooking competition . Mahila Mandal distributed Rs 4500/- each to 11 senior lady members from Sandhya Suraksha Nidhi Fund. Mrs. Pradnya Gokhale Mulund gave inspiring motivational discourse on "Dev Ganga Sarita". Mrs.Hema Kamath, Malad (W) gave yoga & exercise demonstration and suggestions on backache and knee pain/problem specially in ladies. Entertainment programmes and games were arranged in which all participated and appreciated.

**6. Chaitra Gauri Haldi Kumkum held at Mulund on 21<sup>st</sup> April 2019**

Mahila Mandal is grateful to Mrs. Shanta S. Nayak Mulund for this well-organized event at her residence. Nearly 50 people participated.

**7. Bhajan Programs held at various locations throughout the year**

Mahila Mandal conducts bhajan sessions twice a month on first and third Saturdays. Bhajans were conducted at the residences of Mrs.Shanta Madkekar (Andheri ). Bhajan programmes were also arranged at Saraswat Sadan (Parel) on the occasion of Mahashivaratri day on 4<sup>th</sup> March 2019. Mahila Mandal members performed a dance programme on the occasion of Annual programme of Karnataka Sangha, Goregaon and also participated in the cultural activities like Bhajan, Karseva & Dance programme during the Punar - pratishthapana celebrations of Shri Durga Parameshwari Temple Bantakal, on 15<sup>th</sup> May, 2019.

Mahila Mandal is thankful to all the members for their whole hearted support & cooperation and requests all women to continue to participate and support the Mandal in all the functions and events.



### Mahila Mandal Programme List For 2019-20

DATE	EVENT
9 <sup>th</sup> August, 2019	Varamahalaksmi Pooja
5 <sup>th</sup> October, 2019	Sharadapooja/Garba (at Sri Kashi Math Dahisar )
24 <sup>th</sup> Nov – 2 <sup>nd</sup> Dec, 2019	Picnic (Vizag-Kakinada in Andra Pradesh)
26 <sup>th</sup> January, 2020	Makarsankranti (Haldi KumKum)
8 <sup>th</sup> March,2020	International Women's Day
In the month of Chaitra 2020	Chaitra Gauri Haldi-Kumkum

### MAHILA MANDAL – MANAGING COMMITTEE

**President – Ms Suma V Nayak (Andheri), Secretary – Ms Sulatha R Nayak (Malad), Treasurer– Ms Sunita S.Kamath (Parel), Advisor – Ms. Smita V. Patkar ( Goregaon), Vice President - Ms Vasanti R. Shevde (Kandivali), Joint Secretary – Ms Vasudha R Nayak (Chembur)**

### MEMBERS:

Ms. Shakuntala R. Prabhu (Goregaon), Ms.Latha G. Nayak (Thana), Ms Shanta R Prabhu (Andheri), Ms Sujata S Nayak (Kalwa), Ms Bharti A Nayak (Andheri), Ms Asha G Nayak (Andheri), Ms. Sunita A. Kamath (Kandivali), Ms Padma P Nayak (Kandivali), Ms Pooja J Kamath (Byculla), Ms Susheela S Nayak (Goregaon), Ms Kala D Naik (Ghatkopar), Ms Shanta S Nayak (Mulund), Ms Pramilla P. Prabhu (Borivali), Ms Supriya R Prabhu (Borivali), Ms Rekha R Navelkar (Borivali), Ms Siddhi R Prabhu (Borivali), Ms Rashmi G Navelkar (Borivali), Ms Laxmi K Prabhu (Dahisar), Ms. Surekha G. Nayak (Powai), Ms Geeta V Nayak (Andheri), Ms Nayana N Nayak (Chembur), Ms Veena V Kamath (Powai), Ms Manisha M Nayak (Nallasopara), Ms Vasanthi R Kamath (Kandivali), Ms. Prabha B. Nayak (Borivali), Ms Hema Kamath (Malad) & Ms. Swathi R. Wagle (Malad)

**Suma V. Nayak**  
President

**Sulatha R Nayak**  
Secretary



## Annual Report of Yuva Vrinda

### Annual Report of Yuva Vrinda

Rajapur Saraswat Yuva Vrinda, Mumbai has been doing its pioneering job of gathering youths of our community under a single roof. The main objective of Yuva Vrinda is to carry forward the activities of the Sangh & the Samaj to the next generation. Yuva Vrinda is also encouraging the Yuva's towards organizing and participation in the variety of events that would help building their personal skills.

The following activities were conducted during the year 2018-19.

- 1) **Events organized for Vighnahartha Shree Mahaganapathi Seva Mandal during Ganeshotsav Celebration (at Bajaj Seva Bhavan, Malad West) & AGM (at Dahisar Kashi Math).**

Yuva Vrinda members actively organized games for kids & ladies during Ganeshotsav held on 13<sup>th</sup> & 14<sup>th</sup> September 2018 and also helped to arrange events like Mr. & Ms. RSB and Kids Fancy Dress Competition on AGM day (8<sup>th</sup> July 2018). Prizes were given to winners.

- 2) **Garba during the Navaratri Celebration held on 13<sup>th</sup> October 2018 at Dahisar Kashi Math**

Youths and other members of the Samaj attended the event in colorful costumes & danced on DJ beats amidst scintillating atmosphere. Prizes were given to the winners in various categories.

- 3) **Yuva Vrinda performance at AISCO (All India Saraswat Cultural Organization) on 20<sup>th</sup> January 2019 at King George School, Dadar East**

This year, AISCO had organized the grand get-to-together event at Mumbai on 19<sup>th</sup> & 20<sup>th</sup> January'19 & various Saraswat Samaj members across India attended the event. Members of Yuva Vrinda had participated in the variety entertainment program & the performance was applauded by AISCO committee as well as the Saraswat samaj bandhavas present at the event. Yuva Vrinda team had represented RSB Samaj of Mumbai by performing on one of the 'Lord Ganesha' songs.

- 4) **Rajapur Saraswat Utsav on 26<sup>th</sup> January 2019 at Dahisar Kashi Math**

The Rajapur Saraswat Utsav held on 26<sup>th</sup> January 2019 was a mega successful event. The day started with 'Joy Of Giving' event in association with the NGO 'TOUCH' (Turning Opportunities for Upliftment and Child Help). Members of the Samaj generously donated clothes & other usable items towards this noble cause.

This year's schedule for Variety Entertainment Programmes was a little different & far more entertaining than previous years. The Yuva Vrinda team had organized almost 7 hours of enthralling programmes for the Samaj Bandhavas on this day.

The entire Variety entertainment show was hosted by our energetic Yuvas Mr. Omkar Navalkar (Kandivali), Mr. Dinesh Nayak (Mira Road), Ms. Poornima Salvankar (Malad) & Ms. Poornima Kamath (Airoli). Yuva Vrinda President along with office bearers highly appreciate the zeal with which the entire programme was hosted by the new anchors.

The entertainment ride started in the morning with a special theme 'Folk Dances of India with a pinch of modernization'. This was the highlight of the day & around 30 performers from all over Mumbai and Thane performed in this event representing 15 states of India. A brief history and details about the culture of each state was shared with the audience before performance which was appreciated by the audience. This entire event was scripted & managed by YV President Ms. Madhavi P. Nayak & Cultural Secretary Ms. Supriya S. Nayak.

The evening of Variety entertainment Programmes went on for 5 hours with non-stop performances by our Samaj members. The host made the entire event as entertaining as possible for the audience with their witty jokes and on the spot prizes for the audiences.



Yuva Vrinda team is in the process of planning more events for the year 2019-20. The team humbly requests all the Yuvas of our Samaj to come forward in large numbers and participate in all the activities of Yuva Vrinda in particular and Sangha in general. Yuva Vrinda also request Yuvas to join the core team in planning and organizing mega events. We are confident that the new age Yuvas will help to take Yuva Vrinda to the next level and arrange programmes which will benefit every youth of the Samaj.

For and on behalf of Yuva Vrinda

Madhavi P. Nayak  
President

Viraj S. Kamath  
Secretary

### Managing Committee

**Secretary: Mr. Viraj S. Kamath (Kalyan) Treasurer: Mr. Mahesh Prabhu (Panvel)**

**Vice Presidents: Mr. Siddhesh Prabhu (Dombivali) & Mr. Pravin Nayak (Powai)**

**Jt. Secretary: Ms. Manali Nayak (Malad) Jt. Treasurer: Mr. Vinayak Nayak (Mira Road)**

**Cultural Secretary: Ms. Supriya Nayak (Bhayander) Sports Secretary: Mr. Muralidhar Nayak (Mira Road)**

#### Committee Members

Mr. Jayesh Wagle (Mira Road)  
Ms. Tejal Kamath (Mira Road)  
Ms. Shalini Nayak (Goregaon)  
Ms. Poornima Kamath (Airoli)  
Ms. Harshita Prabhu (Gorai)

Mr. Navin Nayak (Powai)  
Mr. Rajesh Nayak (Virar)  
Ms. Pallavi Nayak (Powai)  
Mr. Dinesh Nayak (Mira Road)  
Mr. Shruti Wagle (Malad)

Mr. Rishikesh Prabhu (Ghansoli)  
Ms. Poornima Salvankar (Malad)  
Mr. Omkar Navalkar (Kandivali)  
Mr. Yogesh Nayak (Malad)  
Ms. Ruchita Nayak (Malad)



## CONDOLENCE

With profound grief, the Sangh hereby expresses its deep sorrow over the sad demise of the following members

### CLASS 'A'

Shri Shamrao K. Nayak, Dombivali (West)  
Shri Narasimha Prabhu, Malad (East)

### CLASS 'B'

Shri Shyamrao K. Nayak, Mulund (East)  
Shri Jagdish Nayak, Chembur  
Shri Haridas M. Nayak, Mulund (East)  
Smt Saraswati Prabhu, Santacruz (West)  
Shri Devanna K Patkar, Dombivali (West)  
Shri Appu G. Nayak, Airoli  
Shri Raghu Naik, Chakala, Andheri (East)  
Shri Gopal Patkar, Kandivali (West)  
Shri Devdas Nayak, Kalyan (West)  
Shri Sanjeeva Nayak, Miyar (Karkala)  
Shri Sanjay K Nayak (Dongri)  
Smt Shubha Patkar, Kandivali (West)  
Smt. Sarojini S. Kamath (Deonar)  
Shri. Upendra J. Nayak (Kalyan West)  
Shri Raghavendra N. Patkar (Dahisar-East)  
Shri Ramchandra Nayak (Dombivli)

**Sangh Prays the Almighty for the Eternal Peace of the Departed Souls.**

## SAMOOHIKA UPANAYANA

Sangha has proposed to conduct Samoohika Upanayan (mass Thread Ceremony) on the ensuing Akshaya Tritiya Day (2020) or any auspicious day. Interested members may forward their applications in writing to the Hon. Secretary giving details about their 1. family background 2. name, date of birth and age of the Vatu 3. details about Kula Devtha, Gothra etc on or before January 31, 2020. Application forms may be availed from the Sangh's o office.

## NON-PAYMENT OF LOAN SCHOLARSHIPS

Loan scholarships from Sangh has enabled many students to pursue their higher studies/education. There are other needy students waiting to avail such or similar financial help/assistance from the Sangha. All students who have availed Loan Scholarships and completed their studies/education are requested to pay the outstanding Loan dues, if any, and help us to help others like you .....



**SCHOLARSHIPS / MEDICAL AID DISTRIBUTED DURING THE YEAR 2018-2019**

S r No	Name of the Fund	Amount (Rs.)	Directions/ Details of The Fund Instituted	Amount (Rs)/ No.of Students or person
1	C G Nayak Memorial Education Fund *	256/-	Interest accrued shall be distributed as free scholarship to the student who secures highest percentage of marks in SSC/SSLC	18/1
2	M/s Keval Kaushal Impex Pvt Ltd Education Fund	7,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	490/1
3	Shri Vitobha S Prabhu Memorial Education Fund *	8,000/-	Interest accrued shall be distributed as free scholarship to a student who secures highest percentage of marks in PUC or equivalent examination and pursue further higher studies leading to degree in Engineering	560/1
4	Shri Shivraya D Nayak Memorial Education Fund	10,000/-	Interest accrued shall be distributed as free scholarship to a deserving and needy student	700/1
5	Shir D D Prabhu Memorial Education Fund *	10,000/-	Interest accrued shall be distributed as free scholarship to one student securing highest percentage of marks in PCB in 12 <sup>th</sup> Std and securing admission to Medical & Allied facilities such as Dental, Occupational Therapy, Physiotherapy, Audiovisual Speech Therapy and Nursing in Mumbai. If no eligible students are available in Mumbai outside Mumbai student may be considered	700/1
6	Smt. Puthalibai D Naik Memorial Education Fund *	10,000/-	Interest accrued shall be distributed as scholarship to students of vaidik literature. In case of non-availability of vaidik students, the same may be given to needy students	700/1
7	Shri Shivram G Kamath Memorial Education Fund *	10,000/-	Interest accrued shall be distributed as free scholarship to 3 students pursuing post graduation studies in Maharashtra	700/3
8	Santhur Bharni Vishwanath Prabhu Memorial Education Fund *	10,000/-	Interest accrued shall be distributed as free scholarship to 2 students who secure highest percentage of marks in PUC or equivalent examination and pursue further education	700/2
9	Shir Manjunath M Naik Education Fund	10,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	700/1
10	Shri Manjunath R. Borkar Education Fund	10,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	700/1



**SCHOLARSHIPS / MEDICAL AID DISTRIBUTED DURING THE YEAR 2018-2019**

Sr No	Name of the Fund	Amount (Rs.)	Directions/ Details of The Fund Instituted	Amount (Rs)/ No. of Students or person
11	Shri Vaman T Nayak Memorial Education Fund	10,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	700/1
12	Shri K Ramachandra Nayak (Puttur) Memorial Education Fund	10,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	700/1
13	Shri Durgaparameshwari Co-operative Credit Society Ltd, Parel, Education Fund	87,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	6090/2
14	B Hariappa Naik Memorial Education Fund	20,671/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	1447/1
15	Ms. Kumud P Patil Education Fund	21,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	1470/1
16	M/s WARPP Engineers Pvt. Ltd Education Fund	21,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	1470/1
17	Smt. Prema D Tendulkar Parel Memorial Education Fund	25,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	1750/1
18	Shri S G Patkar & Smt. Leelavati S Patkar Memorial Education Fund	25,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	1750/1
19	Shri Rangappa Laxman Nayak & Smt. Netravati R Nayak (Marne - Udupi) Memorial Education Fund *	25,000/-	Interest accrued shall be distributed as free scholarships to the students who secures first, second & third in SSC Board Exams/SSLC Exams every year	1750/3
20	Shri Haridas Kamath Malad Memorial Education Fund	25,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	1750/1
21	Shri Venkatesh R Borkar (Manchhi-Udupi) Memorial Education Fund	25,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	1750/1
22	Shri Devanna Nayak (Narolige-Neere) Memorial Education Fund	25,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	1750/2



**SCHOLARSHIPS / MEDICAL AID DISTRIBUTED DURING THE YEAR 2018-2019**

Sr No	Name of the Fund	Amount (Rs.)	Directions/ Details of The Fund Instituted	Amount (Rs)/ No. of Students or person
23	Shri Shirva Sanjiva Nayak Memorial Fund	25,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	1750/1
24	Smt. Kamaladevi & Shri Shankar Prabhu (USA) Education Fund	25,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	1750/1
25	Smt. Sulakshana L Nayak Memorial Education Fund	25,001/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	1750/1
26	Shri Laxminarayan Bhat Memorial Education Fund	25,003/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	1750/1
27	Santhur Bharani Sesi Amma Prabhu Memorial Education Fund *	30,000/-	Interest accrued shall be distributed as free scholarships to a needy but deserving girl student pursuing any post graduation degree course	2100/1
28	Smt Chandrakala & Shri Kamlakar S Nayak Education Fund	1,00,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	7000/2
29	Smt. Bhagirathi R Nayak Education Fund *	50,000/-	Interest accrued shall be distributed as free scholarship to 2 girl students per year pursuing professional courses such as Engineering, Medical or Architecture only, who are financially backward	3500/2
30	Kacheri Education Fund *	1,22,000/-	Interest accrued shall be distributed as free scholarship to needy students residing in Mumbai & Thane Districts	8540/3
31	Lata Balkrishna Borkar Memorial Fund	1,00,000/-	Interest accrued shall be distributed as Medical Aid /Free Scholarship as the case may be	7000/2
32	Shri Pelathoor Shivanna Nayak & Smt. Shanta S Nayak (Mulund) Education Fund	1,20,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	8400/3
33	Innanje N.Ramachandra Nayak Memorial Education Fund *	1,00,001/-	Interest accrued shall be distributed as free scholarships to 4 students on merit-cum-means basis every year	7000/4
34	Shri Umesh S. Bhat & Smt Sumngala U Bhat Education Fund	1,11,111.11	Interest accrued shall be distributed as free scholarshipsto the deserving and needy students	7778/3



**SCHOLARSHIPS / MEDICAL AID DISTRIBUTED DURING THE YEAR 2018-2019**

Sr No	Name of the Fund	Amount (Rs.)	Directions/ Details of The Fund Instituted	Amount (Rs)/ No.of Students or person
35	Shri Satchidananda Saraswathi Kripaposhita Yakshagana Kala Mandali Education Fund	1,25,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	8750/3
36	Shri R K Naik & Smt. Savita R Naik (Mulund) Education Fund	2,75,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	19250/3
37	Smt. Kalyani G. Nayak & late Shri Gopal Nayak, Parkala, Education Fund	1,50,001/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	10500/3
38	Shri Nagappa S Nayak & Smt. Sharada N Nayak, Bandra, Memorial Education Fund	1,00,001/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	7000/2
39	Shri M. R. Prabhu & Smt. Shakuntala R Prabhu, Goregaon, Education Fund	25,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	1750/1
40	Mr. Ravi Pilar & Mrs. Sandhya Prabhu (USA) Education Fund *	50,000/-	Interest accrued shall be distributed as free scholarships to two needy/ poor students who secure more than 80%	3500/2
41	Shri Damodar N.Kamath & Smt. Ratnavati D Kamath, Byculla, Memorial Education Fund	25,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	1750/1
42	Shri Sundar Nayak ,Mala, Karkala Education Fund	25,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	1750/1
43	Late Patla Subraya Kamath Memorial Education Fund	2,00,000/-	Interest accrued shall be distributed as scholarship to the children who are orphans or have lost their bread earning parents or parents of children having physical or mental disability because of which they cannot earn their living and not having financial support from their children or other near relatives or poor families who have suffered major loss due to natural calamities, fire etc (preference wise)	14,000/2
44	Smt Jayalaxmi Laxminarayan Bhat, Thane, Education Fund	25,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy girl students	1750/1



**SCHOLARSHIPS / MEDICAL AID DISTRIBUTED DURING THE YEAR 2018-2019**

Sr No	Name of the Fund	Amount (Rs.)	Directions/ Details of The Fund Instituted	Amount (Rs)/ No.of Students or person
45	Shri Ramachandra Narayan Prabhu & Smt Sampavathi R Prabhu Memorial Education Fund *	25,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy girl students	1750/1
46	Shri B Annaya Naik Memorial Education Fund	20,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	1400/1
47	Late Shri Nagappa Nayak & Smt. Bhagirathi N Nayak, Education Fund	1,11,111/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	7778/3
48	Shri Manjunath A Nayak, Dombivli Education Fund *	15,002	Interest accrued shall be distributed as free scholarships to the deserving and needy students (students from Dombivli / Kalyan Only)	1050/1
49	Smt. Chandramma T Nayak & Shri Timmappa Nayak, Deratta, Nakre Memorial Education Fund	50,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	3500/1
50	Smt. Sita S Nayak & Shri Somayya S Nayak Memorial Education Fund	30,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	2100/1
51	Mr Shridhar Keshav Prabhu Education Fund	11,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	770/1
52	Shri Madhav P.Nayak Education Fund	25,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	1750/1
53	Kadial Krishna S. Nayak Education Fund	10,000/-	Interest accrued shall be distributed as free scholarships to the deserving and needy students	700/1
54	Smt. Lalita Govinda Patkar Dahanu Education Fund	15,000/-	Interest accrued shall be distributed as free scholarship to the deserving and needy students	1050/1
55	Smt. Vijayalaxmi Laxman Nayak Mulund Memorial Education Fund	50,000/-	Interest accrued shall be distributed as free scholarship to the deserving and needy students	3500/1
56	Smt.Sudha & Shri Puttanna Nayak Belgaum Education Fund	25,001/-	Interest accrued shall be distributed as free scholarship to the deserving and needy students	1750/1



Sr No	Name of the Fund	Amount (Rs.)	Directions/ Details of The Fund Instituted	Amount (Rs)/ No.of Students or person
57	Shri Devanna D. Tendulkar Patrel Memorial Education Fund	25,000/-	Interest accrued shall be distributed as free scholarship to the deserving and needy students	1750/1
58	Shri Raghavendra Patkar Memorial Education Fund.	10,000/-	Interest accrued shall be distributed as free scholarship to the deserving and needy students	700/1
59	Smt. Laxmi Shyamarao Borkar Malad Memorial Education Fund	5,000/-	Interest accrued shall be distributed as free scholarship to the deserving and needy students	350/1
60	Shri Ramesh Nayak Malad Education Fund	25,000/-	Interest accrued shall be distributed as free scholarship to the deserving and needy students	1750/1
61	Golden Jubilee Memorial Education Fund	95,050/-	Interest accrued shall be distributed as free scholarship to the deserving and needy students	6654/2
62	Shri. Krishna M. Nayak Kandivili Education Fund	51,000/-	Interest accrued shall be distributed as free scholarship to the deserving and needy students	3570/2
63	Smt. Saraswati G. Navelkar and Shri Ganapati Navelkar Education Fund	25,000/-	Interest accrued shall be distributed as free scholarship to the deserving and needy students	1750/1
64	Late Mr. Umesh Vasu Nayak Mazgaon Memorial Medical Fund	25,000/-	Interest accrued shall be distributed as Medical Aid to the deserving needy person	1750/1
65	Advocate H. Srinivas Nayak Borivali Memorial Education Fund	50,000/-		3500/1
66	Late Surendra D. Kamath Memorial Education Fund	25,000/-	Interest accrued shall be distributed as free scholarship to the deserving and needy students	1750/1
67	Smt. Sharada A. Nayak and K. Appu Nayak Memorial Medical Fund	3,50,000/-	Interest accrued shall be distributed as Medical aid/assistance to the deserved members of the community	23,800/2
68	Shri Pelathoor Shivanna Nayak & Smt. Shanta S Nayak (Mulund) Medical Fund	1,00,000/-	Interest accrued shall be distributed as Medical Aid to the deserving needy person	7,000/1
69	Late. Kalyani G. Nayak, Parkala Memorial Medical fund	Rs.1,51,000/-	Interest accrued shall be distributed as Medical Aid to the deserving needy person	12,320/1

\* Interest calculated @ 7%



## PROGRAMMES ORGANISED DURING THE YEAR 2018-19:



**Bhiksha Seva/Padya pooja to H. H. Swamiji  
at Shri Nagesh Maharudra Saunstan, Goa**



**Smt. Smita V Patkar & Shri Vaman S Patkar donating Rs 2,00,000/-  
towards Education & Medical Funds  
to Mr. P. D. Borkar, President of the Sangh**



## RAJAPUR SARASWAT UTSAV 2019



Ms. Pooja J Kamath, Hon. Secretary of the Sangh, welcoming the audience.



The President Mr P D Borkar addressing the gathering



Shri S. R. Satishchandra being honoured



Shri Bharat S. Nayak being honoured



Smt. Shakuntala R. Prabhu being felicitated



Shri Umesh Kamath being felicitated



## ANNUAL GET TOGETHER, RAJAPUR SARASWAT UTSAV: 2018 FELICITATIONS BY MR. PRABHAKAR D. BORKAR



Shri B. Sadashiva Prabhu, Yellare,  
Karnataka being honoured



Smt. Jyoti V. Patkar, Dombivli being  
honoured



Distribution of til-gul by Mahila Mandal  
members



Mr Ajit Gunjekar & other office bearers,  
AISCO, being honoured



Artists on stage



Senior Members of samaj are being felicitated  
on completion of their 75 years

# RAJAPUR SARASWAT UTSAV

On: 26-1-2019





## ANNUAL GET TOGETHER, RAJAPUR SARASWAT UTSAV: 2019 VARIETY ENTERTAINEMENT PROGRAMME





# ANNUAL GET TOGETHER, RAJAPUR SARASWAT UTSAV: 2019 VARIETY ENTERTAINEMENT PROGRAMME





## ANNUAL GET TOGETHER, RAJAPUR SARASWAT UTSAV: 2019 VARIETY ENTERTAINMENT PROGRAMME





# MAHILA MANDAL ACTIVITIES



Vara Mahalaxmi Pooja - 2018



Chaitra Gauri Haldi Kum Kum at the residence  
Mrs.Shanta S. Nayak, Mulund



Sharada Pooja/ Navratri Utsav - 2018



Sharada Pooja Aarati - 2018



Pravachan By Smt Bhanumati Iyyar



# MAHILA MANDAL ACTIVITIES



Speech by Smt Pradnya Gokhale on  
"Dev Ganga Sarita"



Distribution of Financial assistance



Mahila Mandal committee members



Pilgrimage/tour to Odisha, Kolkata  
& other places



Bhajan



# MAHILA MANDAL ACTIVITIES



With H.H. Shivanand Saraswati Swamiji during  
Chaturmasya Vrita-2018



Variety entertainment Participants

*Best Wishes & Blessings*



***Chi. Akshata D. K.***

**(D/o. Smt Priya and Sri Dinesh Kumar, Bangalore)**

*With*

***Chi. Pavan Wagle***

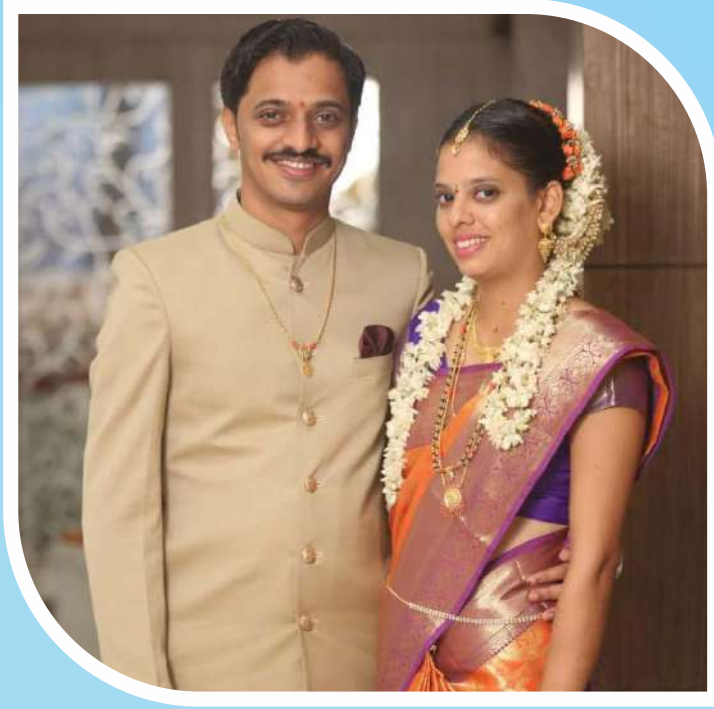
**(S/o. Smt Sunanda and Sri Ramanath B., Mangalore)**

**married on Februry 14, 2019 at  
R. S. B. Sabha Bhavan, Bangalore**

*With best wishes & compliments from :*

**Smt. Priya and Sri Dinesh Kumar, Bangalore  
& Family**

*Best Wishes & Blessings*



***Chi.Rajendra***

S/o Smt. Arati & Shri. Narasimha R. Nayak, Dombivli (East).

*With*

***Chi Sou Kan. Akshata***

D/o Smt Varija & late Shri Anand S Salvankar, Masoli, Dahanu Road

Married on Monday 27th May 2019

at Jayaram Bhat Sabha Bhavana, Yennehole, Karkala-Hebri Road, Karkala Taluk, Dist. Udupi

***Our best wishes for happy married life***

**FROM:**

Smt. Arati & Shri Narasimha R. Nayak, Dombivli  
Smt. Shweta & Shri Raghavendra Nayak, Dombivli  
Kumari. Raksha,

Smt. Leelavathi & Shri Srinivas Salvankar, Mira Road  
Smt. Varija A Salvankar, Dahanu Road  
Shri. Akshay A Salvankar, Dahanu Road

**Relatives & Friends**

*Wedding ceremony of*



*Chi Sou Sonali*

(D/o Smt. Shweta & Shri Sunil Nayak, Goregaon-Mumbai )

*With*

*Chi. Ashwin*

(S/o Smt. Sukanya & Shri Govinda Murty, Jaya Nagar- Bangalore)

on Monday 28<sup>th</sup> January 2019

At R. S. B. Sabha Bhavan, Manipal, Udupi, Karnataka

*Wishing them a very happy married life*

**From: Nayak Family & Murty Family**

*Best Wishes & Blessings*



***Chi. Sou. Kan. Malavika***

**(D/o. Smt. Vanitha & Shri. Devendra Nayak (Punarvasu, Shirva))**

*With*  
***Chi. Sujay***

**(S/o. Smt. Usha & Shri. Ramachandra Nayak, Bantakal)**

**Married on Friday, 19th October 2018**

**At Smt. Ammani Ramanna Shetty, Memorial Hall, Udupi**

***Wishing for a Long & Happy Married Life***

*Best Wishes & Blessings*



***Chi. Sou. Kan. Ashwini***

(D/o. Smt. Vanitha & Shri. Gopalkrishna Nayak (Yelahanka, Bangalore))

*With*

***Chi. Sushrut***

(S/o. Smt. Revathi & Shri. Divakar Tendulkar, Jodurasthe, Karkala)

on Monday, 03rd September 2018

At Hotel Kediyoor, Udupi

***Wishing you a Very Long & Happy Married Life***

# *Wedding ceremony of*



***Chi.Sandeep***

S/o Smt Suguna & Shri Narayan K. Nayak (Kelkar), Mira Road

*With*

***Chi Sou . Rashmi***

D/o Smt.Suman G. Nayak & Late Shri. Gopalkrishna Nayak, Narsinge, Manipal)

on Wednesday, 10th July 2019

at Sri Madhavendra Sabhagraha, Dahisar Sri Kashi Math, Dahisar (East), Mumbai - 400098

***Our best wishes for happy married life***

**FROM:**

**Kelkar & Nayak Families**

# *Wedding ceremony of*



***Chi. Shashidhar***

(S/o. Smt. Sharada & Shri. Raghavendra S. Nayak, Kalyan)

*With*

***Chi Sou . Sunitha***

(D/o. Smt. Sandhya & Shri. Sathyendra L. Nayak, Miyar)

Married on 19th April 2019

At Bhagwan Sri Bahubali Pravachan Mandir, Danashale, Karkala

“As you join your lives together, May you be blessed with God’s grace & showered with happiness.

And may the future bring you all the happiness and good fortune you deserve.”

**Best Wishes From:**

Smt. & Shri. Raghavendra S. Nayak & Fly, Kalyan

Smt. & Shri. Sathyendra L. Nayak & Fly, Miyar

# *Wedding ceremony of*



***Chi Sou . Sneha***

D/o Smt Smita & Shri Suresh Keshav Patkar, Dombivli

*With*

***Chi.Abhishek***

S/o Smt.Geeta & Shri. Dayanand Nayak, Dombivli

on Monday, 29th July 2019  
at RSB Bhavan, Manipal

***Our best wishes for a happy married life***

**FROM:**

**Patkar & Nayak Family, Dombivli**

# Brahmopadesham of



**Chi Rishabh**

**(Son of Smt. Asha & Shri Ashwin Naik)**



**Chi Ishaan**

**(Son of Smt Deepika & Shri Avinash Naik)**

**held on June 07, 2019 at Dahisar Sri Kashi Math  
Dahisar, Mumbai 400068**

**\*\*\*\*\***

**Wishing the Vatus a very happy bright future from :**

**Smt Anuradha & Shri Anatharam G Naik, Kandivali, Mumbai  
Smt. Vijaya & Shri Madhav V Prabhu, Borivli, Mumbai  
&  
Smt. Shobha & Shri Ashwathnarayan Nayak, Bangalore**



## **Sahasra Chandra Darshana Shanti**

of

**Shri Pelathoor Shivanna Nayak**

**Performed and celebrated on 16.12.2018 at Shree Balaji Mandir, 3rd Floor,  
(Satyadhyana Vidyapeetha), Ambedkar Road, Mulund (W),  
Mumbai 400 0080**

**WISHING A THEM A VERY HAPPY HEALTHY CHEERFUL  
LONG LIFE FROM :**

**Rajaram / Bharathi  
Jayawanth / Dr Indira  
Sanjay / Vidya  
Sangeetha / Vinayak  
Siddharth, Abhishek, Varun, Avanthika, Aniruddha & Naman**

**!! OM SHREE NAGESH MAHARUDHRA PRASANNA!!**



*With Best Wishes & Compliments From:*

**Nayak  
Caterers**

***PROPRIETOR:***

**Sunil Nayak (Chimbalkar)**

**Known for Prompt, Efficient & Quality  
Catering Services**

**Office :**

19/B Abdul Kadar Manzil  
Opp. Portuguese Church,  
Dadar (West), Mumbai 400 028  
Tel: 24376238

**Residence:**

202, Brij Apartment  
Kastur Park, Borivali (West)  
Mumbai 400 092  
Tel: 2894363

**9820583810 / 9930527283 / 8369230595**

*on the panel of caterers at:*

*Shree Varad Siddhi Vinayak Seva Bhavan (Dombivli)*

***With best compliments from :***

**MILLENNIUM  
SOCIETY LTD.**

**Address:  
17 Dattani Apartment, L.T Road  
Behind Shri Sagar Restaurant  
Borivli (w), Mumbai 400 092.  
Tel.: 022-2898 3463**

**With best compliments from :**



# **HOTEL GOPALKRISHNA**

**KASTURBA ROAD NO. 3, BORIVALI (EAST), MUMBAI - 400066**

**Tel.: 2808 6617 / 2805 8840**

# **HOTEL RAMKRISHNA**

**Dahisar Darshan, V.H. Road, Maratha Colony, Dahisar (E), Mumbai - 400 068.**

**Tel.: 2828 2803 / 2828 3944**

**SMT. GIRIJA R. NAVALKAR  
SHRI GOPALKRISHNA R. NAVALKAR  
SHRI RAVINDRA R. NAVALKAR  
SHRI JAYANAND R. NAVALKAR  
SHRI PRAJESH G. NAVALKAR**

***With best compliments from :***



**Ved. UMESH S. BHAT**

**Smt. SUMANGALA U. BHAT**

**Smt. & Shri SOUMYA SUNIL NAIR**

**Dr. SOUBHAGYA U. BHAT (B.P.T./M.P.T.)**

**Ms. SOUJANYA U. BHAT**

**A-101, Jupiter, Vasant Galaxy, Link Road  
Goregaon (W), Mumbai - 400 090.**

**Tel.: Res: 2879 3571**

**Mob.: 98205 10225 / 98694 39706**

**Off.: 2872 0425 / 2878 4126**

## Tribute



## Shri Gopalkrishna Madhava Nayak (Madkekar)

(6.11.1953 To 02.10.2018)

“Softly the Leaves of Memory fall,  
gently we gather and treasure them all,  
unseen and unheard, you are always near,  
so missed.... so loved, so very dear”

### *Fondly Remembered by :*

Mrs. Geetha Gopalkrishna Nayak (Wife)  
Mrs. Pratima Aravind Nayak (Daughter)  
Mr. Aravind Mohan Nayak (Son-in-law)  
Mr. Shivam Aravind Nayak (Grandson)

Mrs. Deepa Sumeet Bhattarcharya (Daughter)  
Mr. Sumeet Neelkanth Bhattarcharya (Son-in-law)  
Mr. Eeshan Sumeet Bhattarcharya (Grandson)  
Miss. Tiana Sumeet Bhattarcharya (Grand Daughter)

Address: 2502, Tridev Apt., Bhakti Marg, Mulund (West), Mumbai-400080

# In Loving Memory of



**Shri Mohanrao Shivarao Nayak (Kolkata)**  
(16.11.1950 to 29.03.2017)

*For all that he has done to make our future a brighter one;  
For life's battles he fought alone  
providing love and affection  
kind sacrifices and quiet deeds  
always fulfilling all our needs;*

*All that we've and we are now  
to you we sincerely owe;  
Never shall we forget your wonderful ways  
in tribute we offer our gratitude and praise;*

**Fondly Remembered By:**

**Mrs. Asha Mohan Nayak (Wife)**

**Aravind & Pratima**  
Son & Daughter In Law

**Prashant & Prerna**  
Son & Daughter In Law

**Priya & Krishna Kumar**  
Daughter & Son In Law

**Address: 2501, Tridev Apartment, Bhakti Marg, Mulund (West), Mumbai - 400 080**

# SHRADHANJALI

*A tribute to our beloved one who departed from us*



**Shreemathi Sadanand Salvankar**

(Wife of late Shri Sadanand Salvankar, Ghatkopar)  
( 04.11.1937 - 16.06.2019)

*Fondly remembered by:*

Ramdas S Salvankar(Son) / Rashmi R Salvankar (daughter-in-law)  
Prakash S Salvankar(Son) / Pramila P Salvankar (daughter-in-law)  
Akshay R Salvankar (Grand son)  
Priya R Salvankar (Grand daughter)  
Pratik P Salvankar (Grand son)  
Smt Taramati S Nayak (daughter) & Family  
Rohini S Nayak (daughter) / Sadanand V Nayak (son-in-law) & Family

**We pray for the Eternal Peace of the departed soul**

# SAD DEMISE

*A tribute to our beloved one who departed from us*



**ಶ್ರೀಮತಿ ಭಾಗೀರಥಿ**

**ಜನನ: 12-03-1933 ನಿಧನ: 29-07-2019**

**Smt. Bhagirati Nagappa Nayak, Parkala, Udupi**

**(12.03.1933 To 29.07.2019)**

***Fondly Remembered by :***

**Mr. Ramesh Nayak (Son)  
Mr. Vishwanath Nayak (Son)  
Mrs. Shanta Prabhu (Daughter)  
Mrs. Sarojini S Prabhu (Daughter)  
Mrs. Sheela Prabhu (Daughter)**

**Mrs. Sulath Ramesh Nayak (Daughter-in-law)  
Mrs. Suma Vishwanath Nayak (Daughter-in-law)  
Mrs. Sandya Sadanand Nayak (Daughter-in-law)  
Mr. Pandurang Prabhu (Son-in-law)  
Mr. Anant Prabhu (Son-in-law)**

**Grand Children & Great Grand Children**

# In loving memory of



**Shri Shamrao K Nayak**

(17.04.1932- 05.05.2019)

**Fondly remembered by:  
Smt. Savitri K. Nayak (Wife)**

**Ramesh S Nayak (Son)**

**Kusum R Nayak (daughter-in-law)**

**Sumitra S Nayak (daughter)**

**Sujatha P Tendulkar (daughter)**

**Suresh S Nayak (Son)**

**Swati S Nayak (daughter-in-law)**

**Seeta V Patkar (daughter)**

**Sumangala A Prabhu (daughter)**

**Sons-in-law  
& Grand sons/ Grand daughter**

In loving memory of



**Shri. HARIDAS MANJUNATHNAYAK (KADTHALA)  
MULUND  
(16/06/1952 - 05/10/2018)**

*Fondly Remembered by:-*

**Pushpa Haridas Nayak (Wife)  
Ahana Haridas Nayak (Daughter)  
Anish Haridas Nayak (Son)**

# In loving memory of



**Shri Sanjay Krishna Nayak (Patkar), Dongri**  
(14.03.1973 - 03.03.2019)

We loved him a lot  
but  
God loved him more

“May his soul rest in peace”

**Fondly Remembered by:-**

Smt Purnima K Nayak (Mother)  
Mr. Santosh K. Nayak (Brother)  
Mrs. Sangeeta S. Rathod (Sister)  
Mr. Sanjay R. Rathod (Brother-in-law)

*A Beautiful Soul is Never Forgotten*



**Late SMT. KALYANI G. NAYAK**

(23.02.1936 - 10.12.2015)

**Fondly remembered by:**

NAYAKFAMILY, Parkala

SHEVDEFAMILY, Kandivili

NAYAKFAMILY, Bangalore



## LIFE MEMBERS CLASS 'B'

(Admitted during 2018-19)



**Mr. Pranav P. Kamat**  
Thane-W



**Mr. Pawan P. Kamat**  
Thane-W



**Mr. Vijay M. Prabhu**  
Thane-W



**Ms. Geeta V. Prabhu**  
Thane-W



**Mr. Pratam V. Prabhu**  
Thane-W



**Mr. Manjunath V. Prabhu**  
Thane-W



**Ms. Sugandha M. Prabhu**  
Thane-W



**Ms. Swati S. Madkekar**  
Thane-W



**Mr. Manjunath S. Madkekar**  
Thane-W



**Mr. Raghavendra Prabhu**  
Thane-W



**Ms. Reshma Prabhu**  
Thane-W



**Mr. Saatvik Prabhu**  
Thane-W



**Mr. Vinod S. Nayak**  
Kalyan



**Ms. Usha S. Kelkar**  
Thane-W



**Ms. Geeta G. Kelkar**  
Thane-W



**Mr. Rajendra V. Kamat**  
Thane-W



**Ms. Sujata R. Kamat**  
Thane-W



**Ms. Rohit R. Kamat**  
Thane-W



**Ms. Rakshata R. Kamat**  
Thane-W



**Mr. Dayanand P. Nayak**  
New Mumbai



## LIFE MEMBERS CLASS 'B'

(Admitted during 2018-19)



**Ms. Sangeeta D. Nayak**  
New Mumbai



**Ms. Shweta D. Nayak**  
New Mumbai



**Mr. Uday D. Nayak**  
New Mumbai



**Ms. Apoorva Kamath**  
Herga – Udupi



**Mr. Sheshgiri R. Nayak**  
Grant Road



**Mr. Surendra R. Nayak**  
Grant Road



**Mr. Shreesha D. Prabhu**  
Dockyard Rd. Mazgaon



**Mr. Balkrishna B. Nayak**  
Ulhas Nagar



**Ms. Bhavana B. Nayak**  
Ulhas Nagar



**Mr. Sitaram A. Kamath**  
Kalyan-W



**Ms. Surekha S. Kamath**  
Kalyan-W



**Mr. Gururaj S. Kamath**  
Kalyan-W



**Ms. Sneha Sakhalkar**  
Kalyan-W



**Mr. Viraj S. Kamath**  
Kalyan-W



**Mr. Kadtala Krishna Nayak**  
Kalyan-W



**Ms. Susheela K. Nayak**  
Kalyan-W



**Ms. Seema Kamath**  
Bhandup-W



**Ms. Jayanthi R. Kamath**  
Dombivali –E



**Mr. Uday Kumar Salvankar**  
Dombivali –E



**Ms. Manisha U Salvankar**  
Dombivali –E



**LIFE MEMBERS CLASS 'B'**  
(Admitted during 2018-19)



**Mr. Gokuldas K. Borkar**  
Kalyan-W



**Mr. Arvind K. Kamath**  
Kalyan-W



**Ms. Jayanthi S. Prabhu**  
Kalyan-W



**Ms. Jyoti R. Nayak**  
Kalyan-W



**Ms. Reshma S. Nayak**  
Kalyan-W



**Mr. Ravindra N. Nayak**  
Kalyan-W



**Mr. Vidyadhar S. Kamath**  
Kalyan-W



**Ms. Shanthi N. Tendulkar**  
Dombivali-E



**Mr. Nidhish K. Tendulkar**  
Dombivali-E



**Mr. Laxman D. Nayak**  
Kalyan-W



**Ms. Swati S. Naik**  
Dombivali-E



**Ms. Jyoti S. Naik**  
Dombivali-E



**Mr. Somayya A. Naik**  
Dombivali-E



**Mr. Sudarshan S. Naik**  
Dombivali-E



**Mr. Ramesh K. Naik**  
Kalyan-W



**Mr. Sadanand D. Nayak**  
Kalyan-W



**Mr. Rajesh K. Nayak/Bhat**  
Dombivali-E



**Mr. Rajendra P. Nayak**  
Dombivali-W



**Ms. Arathi N. Nayak**  
Dombivali-W



**Mr. Raghavendra N. Nayak**  
Dombivali-E



## LIFE MEMBERS CLASS 'B'

(Admitted during 2018-19)



**Mr. Rajendra N. Nayak**  
Dombivali-W



**Ms. Shwetha R. Nayak**  
Dombivali-E



**Ms. Latha S. Nayak**  
Malad-E



**Mr. Shridhar A. Nayak**  
Malad-E



**Ms. Pragati P. Kamath**  
Vidyavihar-E



**Ms. Pooja J. Kamath**  
Vidyavihar-E



**Ms. Shalini B. Prabhu**  
Kalyan-W



**Ms. Yashoda K. Nayak**  
Malad-W



**Mr. Keshav B. Nayak**  
Malad-W



**Mr. Kartik K. Nayak**  
Malad-W



**Mr. Nithyanand G. Nayak**  
Malad-E



**Ms. Poonam U. Naik**  
Mulund-W



**Ms. Priyanka U. Naik**  
Mulund-W



**Mr. Dinesh Nayak**  
Kalyan - W



**LIFE MEMBERS (CLASS 'A')**

262	Ms. Akshatha Deepak Nayak	Ghatkopar -E
263	Mr. Rohit H. Naik	Thane-W
264	Ms. Sowmiya Raksha R. Naik	Thane-W
265	Ms. Pallavi P. Kamat	Thane-W
266	Mr. Pandurang Kamat	Thane-W
267	Mr. Sandeep G. Kelkar	Thane-W
268	Ms. Sunita M. Nayak	Borivali-W
269	Mr. Omkar M. Nayak	Borivali-W
270	Ms. Vijeta Vijay Kamath	Vidyavihar -E

**LIFE MEMBERS (CLASS 'B')**

1518	Mr. Sharath R. Nayak	Malad-E
1519	Ms. Supriya S. Wagle	Kalyan-E
1520	Mr. Sushant S. Wagle	Kalyan-E
1521	Mr. Darshan R. Prabhu	Parel
1522	Ms. Latika R. Prabhu	Parel
1523	Mr. Nagesh K. Nayak	Ghatkopar-E
1524	Mr. Ravindranath N. Nayak	Goregaon-E
1525	Ms. Reshma R. Nayak	Goregaon-E
1526	Mr. Pranav P. Kamat	Thane-W
1527	Mr. Pawan P. Kamat	Thane-W
1528	Mr. Vijay M. Prabhu	Thane-W
1529	Ms. Geeta V. Prabhu	Thane-W
1530	Mr. Pratam V. Prabhu	Thane-W
1531	Mr. Manjunath V. Prabhu	Thane-W
1532	Ms. Sugandha M. Prabhu	Thane-W
1533	Ms. Swati S. Madkekar	Thane-W
1534	Mr. Manjunath S. Madkekar	Thane-W
1535	Mr. Raghavendra Prabhu	Thyane-W
1536	Ms. Reshma Prabhu	Thane-W
1537	Mr. Saatvik Prabhu	Thane-W
1538	Mr. Vinod S. Nayak	Thane-W
1539	Ms. Usha S. Kelkar	Thane-W
1540	Ms. Geeta G. Kelkar	Thane-W
1541	Mr. Rajendra V. Kamat	Thane-W
1542	Ms. Sujata R. Kamat	Thane-W
1543	Ms. Rohit R. Kamat	Thane-W
1544	Ms. Rakshata R. Kamat	Thane -W
1545	Mr. Dayanand P. Nayak	New Mumbai
1546	Ms. Sangeeta D. Nayak	New Mumbai
1547	Ms. Shweta D. Nayak	New Mumbai
1548	Mr. Uday D. Nayak	New Mumbai
1549	Ms. Apoorva Kamath	Herga – Udipi
1550	Mr. Sheshgiri R. Nayak	Grant Road
1551	Mr. Surendra R. Nayak	Grant Road
1552	Mr. Shreesha D. Prabhu	Dockyard Rd.
1553	Mr. Balkrishna B. Nayak	Ulhas Nagar
1554	Ms. Bhavana B. Nayak	Ulhas Nagar
1555	Mr. Sitaram A. Kamath	Kalyan-W

1556	Ms. Surekha S. Kamath	Kalyan-W
1557	Mr. Gururaj S. Kamath	Kalyan-W
1558	Ms. Sneha Sakhalkar	Kalyan-W
1559	Mr. Viraj S. Kamath	Kalyan-W
1560	Mr. Kadtala Krishna Nayak	Kalyan-W
1561	Ms. Susheela K. Nayak	Kalyan-W
1562	Ms. Seema Kamath	Bhandup-W
1563	Ms. Jayanthi R. Kamath	Dombivali -E
1564	Mr. Uday Kumar Salvankar	Dombivali-E
1565	Ms. Manisha U Salvankar	Dombivali-E
1566	Mr. Gokuldas K. Borkar	Kalyan-W
1567	Mr. Arvind K. Kamath	Kalyan-W
1568	Ms. Jayanthi S. Prabhu	Kalyan-W
1569	Ms. Jyoti R. Nayak	Kalyan-W
1570	Ms. Reshma S. Nayak	Kalyan -W
1571	Mr. Ravindra N. Nayak	Kalyan-W
1572	Mr. Vidyadhar S. Kamath	Kalyan-W
1573	Ms. Shanthi N. Tendulkar	Dombivali-E
1574	Mr. Nidhish K. Tendulkar	Dombivali-E
1575	Mr. Laxman D. Nayak	Kalyan-W
1576	Mr. Dinesh P. Nayak	Kalyan-W
1577	Ms. Swati S. Naik	Dombivali-E
1578	Ms. Jyoti S. Naik	Dombivali -E
1579	Mr. Somayya A. Naik	Dombivali-E
1580	Mr. Sudarshan S. Naik	Dombivali-E
1581	Mr. Ramesh K. Naik	Kalyan-W
1582	Mr. Sadanand D. Nayak	Kalyan-W
1583	Mr. Rajesh K. Nayak/Bhat	Dombivali-E
1584	Mr. Rajendra P. Nayak	Dombivali-W
1585	Ms. Arathi N. Nayak	Dombivali-E
1586	Mr. Raghavendra N. Nayak	Dombivali-E
1587	Mr. Rajendra N. Nayak	Dombivali-W
1588	Ms. Shwetha R. Nayak	Dombivali-E
1589	Ms. Latha S. Nayak	Malad-E
1590	Mr. Shridhar A. Nayak	Malad-E
1591	Ms. Pragati P. Kamath	Vidyavihar-E
1592	Ms. Pooja J. Kamath	Vidyavihar-E
1593	Ms. Shalini B. Prabhu	Kalyan-W
1594	Ms. Yashoda K. Nayak	Malad-W
1595	Mr. Keshav B. Nayak	Malad-W
1596	Mr. Kartik K. Nayak	Malad-W
1597	Mr. Nithyanand G. Nayak	Malad-E
1598	Ms. Poonam U. Naik	Mulund-W
1599	Ms. Priyanka U. Naik	Mulund-W

list is in continuation of names published in the 68<sup>th</sup> Annual Report



Registraion No.: F - 21629

**RAJAPUR SARASWAT**

**ANNUAL BUDGET FOR THE PERIOD FROM**

ESTIMATED RECEIPTS	Rs.	Rs.
<b>I. Opening Balance :</b>		
(i) Cash in Hand	10,00,000	
(ii) Cash at Bank	12,00,000	12,10,000
<b>II. Estimated Receipts :</b>		
(a) Non-recurring :		
(i) Donation to be received towards Corpus or for capital objects	10,00,000	
(ii) Ordinary donations to be received for specific or earmarked object(s)	10,00,000 10,000,	
(iii) Ordinary donations	-	21,00,000
(b) Recurring :		
(i) Rent, lease rents on immovable property	8,00,000	
(ii) Interest on debentures, securities, deposits etc.	10,00,000	
(iii) Dividends on shares etc.		
(iv) Income from Agricultural Lands		
(v) Other revenue receipts	2,98,000	20,98,000
<b>III. Relisation from disposal of assets, repayment</b>		
(a ) Sale of shares, securities etc.		
(b ) Repayment of deposits, securities, loans etc.		
(c.) Diposal of Assets		
(d ) Others		
<b>TOTAL Rs.....</b>		<b>54,08,000</b>

Date: 09.02.2019



**SANGH, BOMBAY**

01-04-2019 TO 31-03-2020

ESTIMATED DISBURSEMENTS	Rs.	Rs.
<b>I. Estimated Disbursements</b>		
<b>(a) Non-recurring :</b>		
(i) Major repairs and Rebuilding of the Assets, such as building wells, Canals, first manuring of Agricultural lands etc.		
(ii) New purchases of immovable properties, scripts for investments, valuables and other movables etc.		
(iii) Fixed Deposit with Banks and other Companies	10,00,000	10,00,000
<b>(b) Recurring :</b>		
(i) Rents, Rates, Taxes and Insurance	3,00,0000	
(ii) Administration Expenses	10,00,000	
(iii) Payment of salaries and perquisites to staff	25,000	
(iv) Transfer of Depreciation Fund		
(v) Special and current Repairs to Buildings, Furniture and other assets	3,00,000	16,25,000
<b>II. Miscellaneous expenses not covered by the items above:</b>	-	-
<b>III. Expenses on the objects of the trust :</b> (Details to be given for each objects)		
(1) Educational Expenses	10,00,000	
(2) Medical Aid	4,00,000	
(3) Relief of Poverty	75,000	
(4) Other Charitable Objects	5,00,000	19,75,000
<b>IV. Surplus of Receipts over expenditure :</b>		
(i) To be retained in cash or bank		
(ii) To be transferred to Reserve Fund		
(iii) To be added to corpus under the instruments of trust		
<b>(iv) Closing Balance :</b>		
(i) Cash in hand Rs.	8,000	
(ii) Cash in bank Rs.	8,00,000	8,08,000
<b>TOTAL Rs.....</b>		<b>54,08,000</b>



P.T.R NO.: F - 636 (BOM)

**RAJAPUR SARASWAT**

**INCOME AND EXPENDITURE ACCOUNT FOR**

Previous Year Rs. Ps.	EXPENDITURE	Current Year		
		Rs. Ps.	Rs. Ps.	
	<b>TO EXPENDITURE IN RESPECT OF PROPERTY :</b>			
68132.00	Municipal Taxes	48996.00	105249.51	
16064.00	Society Charges	21814.00		
36222.15	Depreciation on Bldg.	34439.51		
	<b>TO ESTABLISHMENT EXPENSES :</b>			
0.00	Advertisement Expenses	4740.00	66803.56	
2652.00	Printing & Stationery	3179.00		
725.00	Postage	3682.00		
3382.00	Conveyance	2513.00		
26562.73	Miscellaneous Expenses	15659.00		
2775.00	Bank Charges	5021.56		
11498.00	Repairs & Maintenance	29968.00		
960.00	Electricity Charges	2041.00		
83774.00	TO Legal & Professional Charges			101493.00
18000.00	TO Audit Fees			20000.00
12500.00	TO Accounting Charges		14000.00	
53570.00	TO Income Tax A.Y. 2017-18		0.00	
172278.00	TO AGM Expenses		86380.00	
	<b>TO DEPRECIATION :</b>			
74.20	Elect. Installations	66.78	3199.65	
277.83	Furniture & Fixtures	250.04		
1.68	Library Books	1.51		
4.93	Computer	1.32		
0.00	Chairs	2880.00		
	<b>TO EXPENDITURE ON OBJECTS OF THE TRUST :</b>			
1218975.00	Educational (Schedule-D)	1114273.00	1490949.00	
35000.00	Medical Aid	65000.00		
52000.00	Relief of Poverty Aid	59000.00		
343948.00	Other Charitable	252676.00		
479715.48	TO Excess of Income over Expenditure		855782.28	
<b>2639092.00</b>	<b>TOTAL Rs.....</b>		<b>2743857.00</b>	

AS PER OUR REPORT OF EVEN DATE  
For S. SADASHIV & CO.,  
**Chartered Accountants**  
**Registration No. 108951W**

sd/-  
**(S. S. SHETTY)**  
Partner  
Membership No. 012165

PLACE : MUMBAI  
DATE : 10.08.2019



**SANGH, BOMBAY**

**THE YEAR ENDED 31ST MARCH, 2019**

Previous Year		INCOME	Current Year	
Rs.	Ps.		Rs.	Ps.
1425342.00		BY Rent Compensation		1440294.00
	44551.00	BY Interest Income	44341.00	
	1031565.00	On Savings Bank Account	1079329.00	1123670.00
		On Fixed Deposits		
	5612.00	BY Donations		48000.00
		BY INCOME FROM		
		OTHER SOURCES :		
	5250.00	Miscellaneous Receipts	393.00	
	126772.00	Advertisement	131500.00	131893.00
<b>2639092.00</b>		<b>TOTAL Rs.....</b>		<b>2743857.00</b>

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

sd/-

sd/-

sd/-

President

Hon. Secretary

Hon. Treasurer



P.T.R NO.: F - 636 (BOM)

**RAJAPUR SARASWAT**

**BALANCE SHEET AS AT**

PREVIOUS YEAR Rs. Ps.	FUNDS & LIABILITIES	CURRENT YEAR	
		Rs. Ps.	Rs. Ps.
1269153.00	<b>TRUST FUND :</b> As per last Balance Sheet		1269153.00
489217.00	<b>LIFE MEMBERSHIP CLASS 'A' :</b> As per last Balance Sheet Add: Received during the year	489217.00 20001.00	509218.00
729998.00	<b>LIFE MEMBERSHIP CLASS 'B' :</b> As per last Balance Sheet Add: Received during the year	729998.00 42000.00	771998.00
8201.00	<b>PATRONS :</b> As per last Balance Sheet		8201.00
7780861.02	<b>EARMARKED FUNDS :</b> As per Schedule 'A'		8643345.02
24000.00	<b>LIABILITIES :</b> S. Sadashiv & Co.	27000.00	
12500.00	Accounting Charges	14000.00	
77087.25	For Rent and Other Deposits	77087.25	
1750.00	Retention Money	1750.00	
2360.00	TDS Payable	0.00	
29700.00	Sundry Creditors	0.00	
500000.00	Earnest Money Deposit	500000.00	619837.25
5120472.92	<b>INCOME &amp; EXPENDITURE A/C.:</b> As per last Balance Sheet Add : Excess of Income over Expenditure	5120472.92 855782.28	5976255.20
<b>16045300.19</b>	<b>TOTAL Rs.....</b>		<b>17798007.47</b>

AS PER OUR REPORT OF EVEN DATE  
For S. SADASHIV & CO.,  
**Chartered Accountants**  
**Registration No. 108951W**  
PLACE : MUMBAI  
DATE : 10.08.2019

sd/-  
**(S. S. SHETTY)**  
Partner  
Membership No. 012165



**SANGH, BOMBAY**

**31ST MARCH, 2019.**

PREVIOUS YEAR		PROPERTY & ASSETS	CURRENT YEAR	
Rs.	Ps.		Rs.	Ps.
		<b>IMMOVABLE PROPERTIES :</b>		
		<b>LAND &amp; BUILDING :</b>		
666589.21		As per last Balance Sheet	666589.21	
		Less: Depreciation @ 5%	33329.46	633259.75
		<b>OFFICE PREMISES AT DOMBIVLI :</b>		
44401.79		As per last Balance Sheet	44401.79	
		Less: Depreciation @ 2.5%	1110.04	43291.75
		<b>MOVABLE ASSETS :</b>		
5986.66		As per Schedule 'B'.		31587.01
		<b>LOAN SCHOLARSHIP :</b>		
252749.00		As per last Balance Sheet		252749.00
		<b>TDS RECEIVABLE :</b>		
139591.00		TDS on F. D. Interest	186145.00	
0.00		TDS on ATC Rent	84700.00	
137356.00		TDS on Essar	137356.00	408201.00
		<b>INCOME OUTSTANDING :</b>		
355363.00		Int. Accrued on F.D. with Banks	383292.00	
37584.00		Rent Receivable	37584.00	
2060.00		Client Service A/c	0.00	
3000.00		Advertisement Income Receivable	3000.00	
107317.94		Service Tax receivable (ATC)	107317.94	
20905.82		Excess service tax paid	20905.82	552099.76
		<b>CASH AND BANK BALANCES :</b>		
14272395.77		As per Schedule 'C'		15876819.21
<b>16045300.19</b>		<b>TOTAL Rs.....</b>		<b>17798007.47</b>

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

sd/-  
President

sd/-  
Hon. Secretary

sd/-  
Hon. Treasurer



P.T.R NO.: F - 636 (BOM)

**RAJAPUR SARASWAT SANGH, BOMBAY**

**SCHEDULE 'A'**

**EARMARKED FUNDS AS AT 31ST MARCH, 2019**

Previous Year Rs. Ps.	PARTICULARS	Current Year	
		Rs.	Ps.
585618.25	BUILDING FUND	585618.25	
163959.38	BUILDING REPAIR FUND	163959.38	
1375215.37	EDUCATION FUND :		
	General Education Fund	1375215.37	
	Add : Addition during the year	60000.00	
		1435215.37	
1310039.50	GOLDEN JUBILEE EDUCATION FUND	1310039.50	2745254.87
25000.00	MEDICAL FUND		
	Rajapur Saraswat Sangh Medical Fund		25000.00
	Smt. Kalyani G Nayak & Shri. Gopal Nayak Memorial Medical Aid Fund		158370.00
659477.00	SANDHYA SURAKSHA NIDHI	659477.00	
	Add : Received during the year	170003.00	
	Less : Paid during the year	45000.00	
			784480.00
73211.00	DISASTER RELIEF FUND		73211.00
340000.00	Smt. Sharda A Naik and K Appu Naik Memo. Medi. Fund	340000.00	
	Add : Addition during the year	10000.00	
			350000.00
25000.00	Late Mr. Umesh Vasu Nayak, Mazgaon. Medical Fund	25000.00	
	Add : Addition during the year	5000.00	
			30000.00
100000.00	Pelathoor Shivanna Nayak & Shantha Nayak Medical Fund		100000.00
0.00	Shri Narayan Bandelkar & Smt Laxmi Bandelkar Mulund Medical Aid Fund		100000.00
0.00	Shri Ramanna v Shevde & Smt. Vasanthi R. Shevde Kandivali Medical Aid Fund		51000.00
0.00	Shri Prabhakar D Borkar / Smt Rasni P Borkar Kalyan Medical Aid Fund		51000.00
0.00	Miyyaru Dendottu (Karkala ) Mr Subraya / Mrs Rajivi Sakhalkar Medical Aid Fund		30000.00
0.00	Shri Vishwanath N Nayak & Smt. Suma V Nayak Andheri Medical Aid Fund		51000.00
0.00	Smt. Shantha K Nayak & Late Shri Krishna A Nayak Kandivali Medical Aid Fund		111111.00
	OTHER MEMORIAL / EDUCATION FUNDS :		
256.00	Shri C. G. Nayak Memorial Fund		256.00
3231.41	Shri Shyama Nayak Memorial Fund		3231.41

contd...



P.T.R NO.: F - 636 (BOM)

**RAJAPUR SARASWAT SANGH, BOMBAY**

**SCHEDULE 'A'**

**EARMARKED FUNDS AS AT 31ST MARCH, 2019**

Previous Year Rs. Ps.	PARTICULARS	Current Year	
		Rs.	Ps.
500.00	Shri Shivram Bhat Scholarship Fund		500.00
10000.00	Shri Santhur Bharani Vishwanath Prabhu Memorial Fund		10000.00
8000.00	Shri V. S. Prabhu Memorial Fund		8000.00
10000.00	Shri D. D. Prabhu Memorial Scholarship Fund		10000.00
10000.00	Shri Shivram Kamath Memorial Scholarship Fund		10000.00
10800.00	Shri (Late) Pilar Posarma Ramaraya Govinda and Smt. Padmavati Prabhu Scholarship Fund		10800.00
10800.00	Shri (Late) Pilar Posarma Ramaraya Prabhu		10800.00
10800.00	Smt. (Late) Pilar Posarma Sulochana Vasudeva Prabhu Scholarship Fund		10800.00
111111.11	Shri Umesh S. Bhat & Smt. Sumangala U Bhat Scholarship Fund		111111.11
25000.00	Late Shri Shivram G. Patkar and Smt. Leelavati S. Patkar Memorial Fund	25000.00	
	Add : Addition during the year	100000.00	125000.00
275000.00	Shri R. K. Naik & Smt. Savita R. Naik Education Fund		275000.00
100001.00	N. Ramachandra Nayak, Innanje Memorial Fund		100001.00
100000.00	Lata Balakrishna Borkar Memorial Fund		100000.00
25000.00	Kamala Devi & Shankar Prabhu Education Fund		25000.00
10000.00	Late Shree Raghavendra Patkar Education Fund		10000.00
10000.00	Late Shri K Ramachandra Nayak Education Fund		10000.00
10000.00	Late Shri Vaman T Nayak Education Fund		10000.00

contd...



P.T.R NO.: F - 636 (BOM)

**RAJAPUR SARASWAT SANGH, BOMBAY**

**SCHEDULE 'A'**

**EARMARKED FUNDS AS AT 31ST MARCH, 2019**

Previous Year Rs. Ps.	PARTICULARS	Current Year	
		Rs.	Ps.
25001.00	Late Smt Sulakshana L. Nayak Education Fund	25001.00	
10000.00	Manjunath R. Borkar Education Fund	10000.00	
7000.00	M/s Keval Kaushal Impex Pvt. Ltd. Education Fund	7000.00	
21000.00	M/s Kumud P. Patil Education Fund	21000.00	
120000.00	Pelathoor Shivanna Nayak & Shantha Nayak Education Fund	120000.00	
25000.00	Rangappa & Netravati Nayak Education Fund	25000.00	
30000.00	Santhur Bharani Sesi Amma Prabhu Education Fund	30000.00	
25000.00	Shri Devanna Nayak Memorial Education Fund	25000.00	
25000.00	Shri Haridas Kamath Memorial Education Fund	25000.00	
25003.00	Shri Laxminarayan Bhat Memorial Education Fund	25003.00	
25000.00	Shri Shirva Sanjiva Nayak Memorial Fund	25000.00	
100000.00	Smt Chandrakala & Shri Kamlakar S Nayak Education Fund	100000.00	
5000.00	Smt. Lakshmi Shyamrao Borkar Memorial Fund	5000.00	
21000.00	Warpp Engineers Pvt. Ltd. Education Fund	21000.00	
25000.00	Shri Venkatesh R Borkar Memorial Education Fund	25000.00	
100001.00	Late Shri Nagappa Subarao Nayak & Smt Sharada N Nayak	100001.00	
25000.00	Mr MR Prabhu & Mrs Shakuntala R Prabhu Education Fund	25000.00	
25001.00	Smt Sudha and Sri H. Puttana Nayak of Belgaum	25001.00	

contd...



P.T.R NO.: F - 636 (BOM)

**RAJAPUR SARASWAT SANGH, BOMBAY**

**SCHEDULE 'A'**

**EARMARKED FUNDS AS AT 31ST MARCH, 2019**

Previous Year Rs. Ps.	PARTICULARS	Current Year	
		Rs.	Ps.
150001.00	Smt Kalyani G Nayak and Late Shri Gopal Nayak Educational Fund		150001.00
111111.00	Late Shri Nagappa Nayak and Smt. Bhagirati Naik Educational Fund	111111.00	
	Add : Addition during the year	10000.00	121111.00
50000.00	Mr. Ravi Pilar & Mrs. Sandhya Prabhu (USA) Education Fund		50000.00
30000.00	Smt. Sita S Nayak & Shri Somayya S Nayak Memorial Education Fund		30000.00
20000.00	Late Shri B. Annayya Naik Memorial Education Fund		20000.00
200000.00	Late Patla Subraya Kamath Memorial Fund		200000.00
25000.00	Madhav P. Naik Education Fund		25000.00
11000.00	Shridhar Keshav Prabhu Education Fund	11000.00	
25000.00	Shri Ramachandra N. Prabhu and Smt. Sampavathi R Prabhu Memorial Education Fund	25000.00	
50000.00	Smt. Chandramma T. Nayak & T.S. Nayak Education Fund	50000.00	
10000.00	Kadtal Krishna S Nayak Education Fund	10000.00	
25000.00	Shri Late Devana D. Tendulkar Parel Memorial Fund	25000.00	
25000.00	Smt. Jayalaxmi Laxminarayan Bhat Education Fund	25000.00	
15000.00	Smt. Lalita Govinda Patkar (Dhanu) Education Fund	15000.00	
50000.00	Smt. (Late) Vijayalaxmi Laxman Nayak Memorial Fund	50000.00	
87000.00	Shree Durga Prameshwari. Co.Op Credit Society Education Fund	87000.00	
25000.00	Sri Sundar Nayak Mala Education Fund	25000.00	
25000.00	Damodar Kamath & Ratnavati D Kamath Memorial Fund	25000.00	
25000.00	Ramesh N Nayak Education Fund	25000.00	



Previous Year Rs. Ps.	PARTICULARS	Current Year	
		Rs. Ps.	Rs. Ps.
51000.00	Krishna M. Nayak & Family Kandivali Edu. Fund	51000.00	
25000.00	Smt. Saraswati Navelkar & Shri. Ganapati P Navelkar Education Fund	25000.00	
50000.00	Advocate H. Srinivas Nayak, Borivili (W). Educational Fund	50000.00	
25000.00	Late Shri Surendra D Kamath, Parel. Educational Fund	25000.00	
10000.00	Smt. Puthalibai D. Nayak Memorial Scholarship Fund	10000.00	
122000.00	KACHERI Scholarship Fund	122000.00	
10000.00	Shivraya D. Nayak Memorial Fund	10000.00	
25000.00	Prema D. Tendulkar Memorial Fund	25000.00	
20671.00	B. H. Naik Memorial Fund	20671.00	
50000.00	Smt. Bhagirati R. Nayak-Memorial Education Fund	50000.00	
	Shree Satchidananda Saraswati Kripaposhita		
125000.00	Yakshagana Mandali Education Fund	125000.00	
10000.00	Shri Manjunath Naik Education Fund	10000.00	
15002.00	Shri Manjunath A Nayak Education FundZ	15002.00	3861401.52
	<b>Golden Jubilee Education Memorial Fund Collections :</b>		
25000.00	Shri. Ramanna Navelkar Memorial Fund	25000.00	
20000.00	Shri. N. Janardhan Bhat Memorial Fund	20000.00	
10000.00	Shri. Devanna R. Naik Memorial Fund	10000.00	
10000.00	Shri. Puthalibai D. Naik Memorial Fund	10000.00	
10000.00	Shri. Vaman Salwankar Memorial Fund	10000.00	
10000.00	Shri. Damodar Kamat Memorial Fund	10000.00	
10050.00	Shri. Chandra C. Nayak Memorial Fund	10050.00	95050.00
		-	
<b>7780861.02</b>	<b>TOTAL Rs.....</b>		<b>8643345.02</b>



P.T.R NO.: F - 636 (BOM)

**RAJAPUR SARASWAT SANGH, BOMBAY**

**SCHEDULE 'B'**

**MOVABLE ASSETS AS AT 31ST MARCH, 2019**

Previous Year Rs. Ps.	PARTICULARS	Current Year	
		Rs. Ps.	Rs. Ps.
2500.43	<b>FURNITURE &amp; FIXTURES</b> Less: Depreciation @10%	2500.43 <u>250.04</u>	2250.39
0.00	<b>CHAIRS</b> Less: Depreciation @10%	28800.00 <u>2880.00</u>	25920.00
667.81	<b>ELECTRICAL INSTALLATIONS</b> Less: Depreciation @10%	667.81 <u>66.78</u>	601.03
15.13	<b>LIBRARY BOOKS</b> Less: Depreciation @ 10%	15.13 <u>1.51</u>	13.62
3.29	<b>COMPUTER</b> Less: Depreciation @ 60%	3.29 <u>1.32</u>	1.97
2800.00	Roots & Branches DVD'		2800.00
<b>5986.66</b>	<b>TOTAL Rs.....</b>		<b>31587.01</b>

P.T.R NO.: F - 636 (BOM)

**SCHEDULE 'C'**

**CASH AND BANK BALANCES AS ON 31ST MARCH, 2019**

Previous Year Rs. Ps.	PARTICULARS	Current Year	
		Rs. Ps.	Rs. Ps.
6723.00	<b>Cash in Hand</b>		1220.00
	Savings Bank Account :		
456270.37	Canara Bank (7083)	961874.37	
74391.40	<b>Abhyudaya Co.op.Bank (29303)</b>	<u>152079.84</u>	1113954.21
	Fixed Deposits in :		
4827985.00	<b>The Bharat Co. Op Bank Ltd.</b>	5076046.00	
659134.00	The Kalyan Janata Sahakari Bank	759060.00	
8247892.00	NKGSB	8926539.00	14761645.00
<b>14272395.77</b>	<b>TOTAL Rs.....</b>		<b>15876819.21</b>

P.T.R NO.: F - 636 (BOM)

**SCHEDULE 'D'**

**EDUCATIONAL EXPENSES FOR THE YEAR ENDED 31ST MARCH, 2019**

PARTICULARS	Current Year Rs. Ps.
Merit Scholarship	50500.00
Free Scholarship	563134.00
SEERS Scholarship	50000.00
Memorial Scholarship	189783.00
Sports Meet Expenses	10000.00
Scholarship Award Function Expenses	250856.00
<b>TOTAL Rs.....</b>	<b>1114273.00</b>

**RAJAPUR SARASWAT SANGH, BOMBAY.****NOTES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH, 2019.**Significant Accounting Policies :**1. METHOD OF ACCOUNTING :**

The Accounts are maintained on Mercantile Basis, other than rent received which is shown on receipt basis during the current year.

**2. FIXED ASSETS :**Immovable Properties:

Land & Buildings are disclosed at actual cost less accumulated Depreciation

Moveable Properties :

Fixed Assets are disclosed at actual cost less accumulated depreciation.

**3. DEPRECIATION :**

Depreciation is charged on written down value basis at the rates mentioned against each asset, Depreciation is charged at full rate, irrespective of the date of purchase.

**AS PER OUR REPORT OF EVEN DATE****FOR S. SADASHIV & CO.,****CHARTERED ACCOUNTANTS,****REGISTRATION NO.108951W****PRESIDENT****HON. SECRETARY****( S. S. SHETTY )****PARTNER.****MEMBERSHIP NO.012165****HON. TREASURER****PLACE : MUMBAI****DATE : 10.08.2019**

**AUDITORS REPORT****To the members of Rajapur Saraswat Sangh, Bombay.  
Report on the Financial Statements**

1. We have audited the accompanying financial statements of Rajapur Saraswat Sangh, Bombay which comprises the Balance Sheet as at 31<sup>st</sup> March 2019, the Income and Expenditure Account for the year then ended, and Notes to the accounts which includes a summary of significant accounting policies and other explanatory information.

**Management's Responsibility for the Financial Statements**

2. The Sangha's Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, of the assets and liabilities of the Sangha, in accordance with the accounting principles generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

**Auditor's Responsibility**

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments; the auditor considers internal control relevant to the Sangha's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the Management as well as evaluating the overall presentation of the financial statements.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Opinion**

6. In our opinion and to the best of our information and according to the explanations given to us, the financial statements read together with the Notes and our report under sub section (2) of Section 33 and 34 and Rule 19 of the Bombay Public Trusts Act, 1950, give a true and fair view:
  - I. In the case of the Balance Sheet, of the state of affairs of the Sangha as at 31<sup>st</sup> March 2019;
  - II. In the case of the Income and Expenditure Account, of the **Surplus** for the year ended on that date;

**INDEPENDENT AUDITOR'S REPORT**

7. We report that:
  - a. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
  - b. In our opinion proper books of account as required by law have been kept by the Sangha in so far as it appears from our examination of those books;
  - c. The Balance Sheet, the Income and Expenditure Account dealt with by this report are in agreement with the books of accounts;
  - d. In our opinion, the Balance Sheet, the Income and Expenditure Account comply with the Accounting Policies applicable herewith.

**For S. Sadashiv & Co.**  
**Chartered Accountants**  
**( FRN. No 108951W)**  
**CA Sadashiv S Shetty**  
**Partner**  
**Membership No. 012165**

**Place : Mumbai**  
**Date : 10.08.2019**



# RAJAPUR SARASWAT SANGH, Mumbai

*Expresses its gratitude*

*& thanks*

*To*

*Shri Mohandas P. Mallya*

*(President – Dahisar Sri Kashi Math)*

*&*

*The Trustees of*

*Dahisar Sri Kashi Math Sri Vittal Rakhumai  
Mandir, Mumbai*

*for their whole-hearted*

*support / co-operation in holding the activities of the  
Sangh at their premises free of cost.*





RAJAPUR SARASWAT SANGH, MUMBAI  
WITH ITS TWO WINGS  
MAHILA MANDAL & YUVA VRINDA  
IN ASSOCIATION WITH  
VIGNAHARTHA SHREE MAHAGANAPATHI  
SEVA MANDAL, MUMBAI  
INVITES YOU ALL TO :  
NAVRATHRI UTSAV - 2019  
(SHARADA POOJA & GARBHA DANCE)  
ON 05<sup>TH</sup> OCTOBER 2019 AT DAHISAR  
SRI KASHI MATH SRI VITHAL RAKHUMAI MANDIR  
MUMBAI  
FROM 3.00 PM ONWARDS

**PROGRAMME :**

3.00 PM TO 4.00 PM : BHAJAN & SHARADA POOJA  
4.30 PM ONWARDS - GARBHA ON DJ BEATS  
PRIZE DISTRIBUTION TO THE WINNERS OF GARBHA FROM  
VARIOUS GROUPS

**EVENT INCLUDES TEA BREAK & DINNER**



# A Tribute to My Departed Wife, Sarojini Kamath

(By H. Sadananda Kamath)



**Mrs. Sarojini S. Kamath**  
(May 10, 1951 – Jan 29, 2019)

I was a tree in severe western winter,  
You came as a welcome spring,  
Changing everything in my life,  
My bachelor's flat became a home overnight,  
You became "Aunty" to our neighbor's kids,  
I started enjoying the comforts of home life,  
Arrival of our first child, later, added a new  
dimension,  
You, as a new mom, managed the challenges of  
handling the infant,  
Life went on as days passed,  
We faced life as it came,  
You came with me wherever my job took me,  
To the scorching heat and biting cold of Rajasthan,  
To the sacred land of "Dandakaranya" where Ram  
and Sita lived in "Parnashala", so believe the locals,  
And where Lord Ramachandra resides in  
Bhadrachalam as presiding deity,  
You were always with me providing strength and  
support through thick and thin,  
There were happy events and joyous moments in  
life,  
Conducting marriages of our two sons with girls of  
their choice,  
And watching their families grow,  
You were with me at the high point of my life,  
In Rashtrapathi Bhavan receiving a national award,  
Clad in a beautiful silk sari and wearing your favorite  
jewelry,  
With a glow of happiness on your face that added to  
your beauty,  
And that is the enduring image I carry in my heart  
for the rest of my life.

## NEW AGE BANKING from NKGSB Bank

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(POS) Point of Sale machine for our Current Account Holders: Accept payments from your customers through your POS terminal for easy and quick transaction. Choose what works best for you - Wired Card Swipe Machine (EDC/POS) or Wireless Card Swipe Machine.



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



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