

# RAJAPUR SARASWAT SANGH MUMBAI

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

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

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72<sup>nd</sup>

**ANNUAL REPORT**

**(2021-2022)**

**Gurubhyo Namaha**



**His Holiness  
Shreemad Shivananda Saraswati Swamiji Maharaj**

**RAJAPUR SARASWAT SANGH**  
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**NOTICE OF THE 72ND ANNUAL GENERAL MEETING**

August 20, 2022

To all the Members of the Sangh,  
Notice is hereby given that the 72<sup>nd</sup> Annual General Meeting of the Sangh will be held on Sunday, the September 25, 2022 at 10:00 a.m. at GSB Seva Mandal's Shree Guru Ganesh Prasad Hall, Sion, Mumbai, 400022 to transact the following business.

**A G E N D A**

1. Prayer
2. Condolence's
3. To read and confirm the minutes of the last AGM held on March 13th, 2022
4. Presentation and approval of Annual Report for the year ending 31st March 2022
5. Presentation and approval of Audited Statement of Accounts and Auditor report for the year ended 31st March 2022
6. Presentation and Approval of Budget for the year 2022-23
7. Appointment of Internal Auditor for the year 2022-23
8. Appointment of Statutory Auditors for the year 2022-23 and fixing their fee/remuneration
9. To adopt and approve the proposed amendments to the bye-laws
10. To brief the status of re-development of Sangh's Parel Building
11. Consideration of letters, if any & to take appropriate decision
12. Any other matter with the permission of the chair
13. Members' speeches
14. President's speech
15. Vote of thanks
16. Lunch

All the members are requested to attend and participate in the meeting.  
For & on behalf of Executive Committee,

Anand A Naik  
**President**

Satish Patkar  
**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 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.

On the occasion of the **72nd Annual General Meeting**, we recollect the contributions & efforts made by our founder members during the formation of the Sangh and pray the Almighty for the Eternal Peace of the souls.

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  
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

## Minutes of the 71<sup>st</sup> Annual General Meeting

The 71<sup>st</sup> Annual General Meeting of Rajapur Saraswat Sangh, Mumbai, was held on March 13<sup>th</sup>, 2022 at 12-30 noon at Shree Varad Siddhi Vinayak Seva Mandal, Siddhivinayak Nagar, Bhopar Road (Off. Manpada Road), Dombivli (East) — 421 204. The meeting was presided over by Shri Anand A Naik, the President of the Sangh. 78 members were present in the meeting. As there was no quorum at the scheduled time i.e 12-00 noon, the meeting had to be adjourned and the adjourned meeting was started at 12-30 noon as per the notice dated 12.02.22, circulated amongst the members.

After the prayer (**Agenda No. 01**) from Mahila Mandal members, Shri Ramesh U Kamath (Jt Hon Secretary), welcomed the President, office bearers, members and guests present at the meeting and requested President Shri Anand A Naik and all the office bearers to occupy the seats on dais. Shri Ramesh U Kamath also requested Shri M. P. Naik, Vice-President of Shree Varad Siddhi Vinayak Seva Mandal & Shri Madhav Prabhu, Hon Secretary of the Durga Parmeshwari Co-op Society Ltd, to be present on dais as special guests. He read the notice dated 12.02.22 circulated amongst the members for the information of the members present and briefed about the agenda of the meeting.

The President informed that Shri Satish N Patkar, the Hon. Secretary of the Sangh had to go out-of-station on some important assignment and had taken leave of absence. President informed that the Jt. Hon. Secretary Shri Ramesh U Kamath would carry out the Secretary role for the AGM.

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

**Condolence (Agenda No. 02):** President shared with the members the immense loss that the community faced due to the passing away of some of the members in the past few months, including those that passed away during the multiple waves of the Covid 19 pandemic.

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/2021:**

“RESOLVED THAT the Rajapur Saraswat Sangh, Mumbai, deeply mourns the sad demise of its members who passed away during the year and prays for the Sadgati of the departed souls and further prays the Almighty to give strength and courage to the family members of the deceased to bear the irreparable loss.

#### **Agenda No. 3: To condone the delay in holding the AGM as the same could not be convened & conducted in time as per statutory requirement due to Covid-19 pandemic and lock-down situations**

- President, Shri Anand A Naik, informed that the Annual General Meeting for the year 2020-21 could not be convened & conducted in time (i.e. on or before September 30, 2021) as per statutory requirement due to Covid-19 pandemic and lock-down situations. He requested the members to condone the delay and pass a resolution in this regard. Accordingly, after discussions, Shri Ravindra Kamath (Kandivali) proposed that the delay in holding the Annual General Meeting for the year 2020-21 may be condoned as the situation was beyond the control of the Sangh and the same was seconded by Shri R. G. Nayak (Dombivli). The following resolution was passed:

#### **Resolution No: 02/AGM/2021:**

“RESOLVED THAT the delay in holding the Annual General Meeting for the year 2020-21 be and

is hereby condoned unanimously after the same was proposed by Shri Ravindra Kamath (Kandivali) & seconded by Shri R. G. Nayak (Dombivli).”

**Agenda No. 4: To read and confirm the minutes of the last AGM, held on September 19, 2021:**

The Jt. Hon. Secretary, Shri Ramesh U Kamath, read the minutes of the 70th Annual General Meeting, held on September 19, 2021, and the same were available in the printed copy of the Annual Report for the year 2020-21.

President Shri Anand A Naik thanked all the members who attended the 70<sup>th</sup> AGM on September 29<sup>th</sup>, 2021 and deliberated on the bye-laws that were proposed in that meeting. The erstwhile President Shri Prabhakar D Borkar had explained each of the changes of the bye-laws and requested the AGM for their suggestions and approval. The AGM had made a few suggestions on the bye-laws which were discussed and passed in that meeting.

President Shri Anand A. Naik mentioned that another highlight of the 70<sup>th</sup> AGM was the detailed update on the re-development project of the building at Parel.

The minutes of the 70th Annual General Meeting, held on September 19, 2021, were approved unanimously after it was proposed by Shri Madhav V Prabhu (Borivali) & seconded by Shri M. P. Naik (Mulund).”

**Resolution No: 03/AGM/2021:**

“RESOLVED THAT the minutes of the last annual general meeting, held on September 19, 2021, be and is hereby read, approved, and adopted unanimously after it was proposed by Shri Madhav V Prabhu (Borivali) & seconded by Shri M. P. Naik (Mulund).”

**Agenda No. 5: Presentation and approval of Annual Report & Audited Statement of Accounts for the year ended March 31, 2021**

**Annual Report:**

The Jt. Hon. Secretary, Shri Ramesh U Kamath, placed “the annual report” of the Sangh for the year ended March 31, 2021, before the Annual General Meeting for its approval. He informed that Annual Report includes the report of Mahila Mandal and Yuva Vrinda.

The Annual Report was approved unanimously, and the following resolution was passed and adopted after the same was proposed by Shri V. D. Naik (Dombivli) & seconded by Shri Raghavendra S. Nayak (Kalyan) and the following resolution was passed:

**Resolution No: 04/AGM/2021:**

“RESOLVED THAT the annual report for the year ended March 31, 2021 be and is hereby read, approved and adopted unanimously after the same was proposed by Shri V. D. Naik (Dombivli) & seconded by Shri R. S. Nayak (Kalyan)”.

**Statement of Accounts:**

The Hon Treasurer, Mr Anil P Nayak, placed before the meeting the audited statement of accounts for the year ended 31<sup>st</sup> March 2021.

The President Shri Anand A Naik invited the members to give their opinions and guidance to the Committee on the statement of accounts. The President shared that the financial position of the Sangh has not been as robust as earlier. So even though the Sangh desires to improve its activities for charity, the financial constraints are a major impediment. He mentioned two causes that have impacted in the recent past – the Covid 19 pandemic and the falling interest rates. The Sangh's income is mainly derived from the interests from the various earmarked funds; Over the past few years, the interest rates have been falling and this is causing the reduction of the Sangh's income. Currently the overall interest rates are at about 5.3% which is far below what it was in the past years.

Shri M. P. Naik mentioned that the Auditor's Report should also have been a separate agenda item for the AGM. The President responded that the Auditor's Report is a part of the Statement of Accounts. Further the Auditor's Report has been printed in the Annual Report of the Sangh. As there were no other clarifications sought from anyone, audited statement of accounts for the year ended 31<sup>st</sup> March 2021, was approved unanimously after the same was proposed by Shri V. D. Naik (Dombivli) & seconded by Shri R. S. Nayak (Kalyan)”.

**Resolution No: 05/AGM/2021:**

“RESOLVED THAT the audited Statement of Accounts for the year ended March 31, 2021 along with the Auditor's Report be and are hereby approved and adopted unanimously after the same was proposed by Shri V. D. Naik (Dombivli) & seconded by Mr R. S. Nayak (Kalyan).”

**Agenda No. 6: Presentation and Approval of Budget for the year 2021 - 2022:**

Jt. Hon Secretary, Shri Ramesh U Kamath presented the budget for the year 2021–2022, a copy of which had already been submitted to the office of the Charity Commissioner as per statutory requirement on February 28, 2021. It also includes budget 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

The same was also part of the Annual Report presented to the members.

The budget for the year 2021-2022 was unanimously approved after the same was proposed by Shri R. N. Naik (Dombivli) & seconded by Shri R. S. Nayak (Mulund).

**Resolution No: 06/AGM/2021:**

“RESOLVED THAT the Budget for the year 2021-2022 be and is hereby approved and adopted unanimously after the same was proposed by Shri R. N. Naik (Dombivli) & seconded by Shri R. S. Nayak (Mulund) 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 object of the Sangh & towards expenses required in respect of matters related to redevelopment/reconstruction of the land/property of the Sangh.”

**Agenda No. 7: Approval of Appointment of Internal Auditors for the year 2021-22:**

The President informed the AGM that due to the prevailing pandemic situation and restrictions enforced by the Government; the AGM could not be held in time as per the statutory requirements. Hence the appointment of the Internal Auditor for the year 2021-22 could not be done. He further stated that considering the prevailing situation, the Executive Committee requested Shri Ravindra N Kamath to continue as Internal Auditor for the year 2021-22.

The President (Shri Anand A Naik) requested the AGM to approve the appointment of Shri Ravindra N Kamath as Internal Auditor for the year 2021-22, which was approved by the AGM unanimously.

The following resolution was passed:

**Resolution No: 07/AGM/2021:**

“RESOLVED THAT the appointment of Shri Ravindra N Kamath (Kandivli) as Internal Auditor/s for the year 2021-22 be as and is hereby approved unanimously. The resolution was proposed Shri R. Naik (Dombivli) & seconded by Shri Ravindra S. Dhonde (Mulund).”

**Agenda No. 8: Approval of appointment of Statutory Auditors for the year 2021-2022:**

The President informed the AGM that due to the prevailing pandemic situation and restrictions enforced by the Government; the AGM could not be held in time as per the statutory requirements. Hence the appointment of the Internal Auditor for the year 2021-22 could not be done. He further stated that considering the prevailing situation, the Executive Committee requested M/s S Sadashiv & Co (Chartered Accountants) to continue as Statutory Auditor for the year 2021-22.

The President (Shri Anand A Naik) requested the AGM to approve the appointment of M/s S Sadashiv & Co (Chartered Accountants) as Statutory Auditor for the year 2021-22, which was approved by the AGM unanimously. Further, he requested that the AGM empower & approve that the Managing Committee could fix the remuneration for the auditor.

The following resolution was passed:

**Resolution No: 08/AGM/2021:**

“RESOLVED THAT the appointment of M/s. S Sadashiv & Co (Chartered Accountants) as Statuary Auditor/s for the year 2021-22 be as and is hereby approved unanimously. Further, the Managing Committee is empowered to fix the remuneration of the Auditor. The resolution was proposed by Mr Vittal D Naik (Dombivli) & seconded by Mr Harishchandra Kamath.”

**Agenda No. 9: To brief the Status of the proposal of redevelopment of Sangh's Parel building:**

1. President, Shri Anand A Naik informed the members that after the easing of the Covid 19 pandemic situation the redevelopment project is now moving ahead. President informed that the redevelopment project is been guided by a Core committee (Advisory Committee for re-development) of 6 members – Shri Prabhakar D Borkar (Kalyan), Vaman S Patkar (Goregaon), Vasant R Nayak (Andheri), Ramchandra S. Nayak (Goregaon), Ramesh G Nayak (Kandivli) & Anand A Naik (Mulund). This team focuses on the issues pertaining to the Redevelopment like interacting with the builder and the legal advisors.
2. President thanked all the members of the “Advisory Committee” for their continuous efforts towards redevelopment project work and further appealed to them to continue their good work till the completion of the project.
3. The President appealed to the gathering that if anyone who has any expertise on the re-development is most welcome to join the come forward and contribute to the re-development efforts
4. President then requested the Vice-President Shri Ramchandra S Nayak (Goregoan) to inform the latest update of the redevelopment project to the AGM. The Vice-President Shri Ramchandra S Nayak (Goregaon) informed the following points:
  - a. In July 2017, the Charity Commissioner (CC) had issued Order giving approval to the Sangh for re-development of the building; with a set of conditions including the time limit. The Sangh then began the work of convincing the tenants to agree to the re-development. However, the tenants were very reluctant to agree and during these circumstances, the Covid 19 pandemic also stuck. During the lockdown, all activities of the re0development were in a state of suspension. Subsequently, the Sangh had made two appeals to the Charity Commissioner.
    - i. Appeal 1 for the extension of the CC Order for re-development.
    - ii. Appeal 2 for corrections of typographical errors in the Order.

- b. In Jan 2022, in response to Appeal 1, the CC allowed the extension for re-development for 6 months
  - c. In Jan 2022, in response to Appeal 2, the CC rejected the Sangh's appeal.
  - d. The Sangh is now in consultation with legal advisors on the next step for the Appeal 2. There is a view that the Sangh must make a WRIT PETITION to the High Court to obtain a clarified Order. However, the 6-member Advisory Committee for re-development is yet to decide on this option.
5. Mr. M. P. Naik (Mulund) spoke of the risk of taking up the WRIT Petition as any adverse outcome from the legal proceedings could cause a long delay in the signing of the project. He expressed opinion that going for WRIT PETITION may not be the right option.
  6. Shri P. D. Borkar spoke of the details of the two Appeals and the need for WRIT PETITION was to ensure that there would not be any legal-statutory issue at the end of the re-development. He explained the possibilities that would emerge when the WRIT PETITION is filed in the High Court. He also added that the next steps, including going for WRIT PETITION or not would be taken with proper legal opinion from legal experts. Shri Borkar thanked Mr M.P. Naik for his suggestion and assured that the Core committee would surly consider it with due respect.

As there were no further clarifications or explanation sought by the members regarding the presentation of "Status of the Redevelopment" explained herein above, the Status Report presented by the president was accepted for taking in record.

**Agenda No. 10: Consideration of Letters if any.**

The Jt. Hon. Secretary informed that there were no letters.

**Agenda No. 11 & Agenda No. 12: Any other matter with the permission of the chair & members' speech:**

**Shri Ravindra G Nayak (Dombivli):** Shri Ravindra thanked the Sangh for holding the AGM in its premises for the past two years. He expressed that this is a sure step in bringing together the samsthas of the community together. He welcomed the Sangh to hold its activities in the Mandal's Hall in future also. Shri Ravindra spoke about the Medical Camp that the Mandal is planning to have on the next Sunday. He called upon the members to spread the news of this camp so that maximum number of people canters who would be available for medical guidance at no cost to them. This camp is open to all & members could also recommend this camp to the other members of their own residential housing society and other such groups.

**Shri M. P. Naik (Mulund):** Shri M. P. Naik again extended warm invitation to the Sangh to hold their programs in future in the Mandal's hall. He said that this is a wonderful way to begin the alignment of the various samsthas. He also touched upon the subject of re-development and advised that going to the higher court should be done only after a very good deal of thinking since such a step could put the whole project at risk of indefinite delay. He opined that the Sangh must seek legal advice from experts in the field before proceeding with any legal action since such legal actions cause huge delay and also are very costly.

**Shri Ramchandra S Nayak (Goregaon):** Shri Ramchandra S Nayak (Goregoan) informed the gathering of the schedule of the AGM of the Shri Vignaharta Mahaganapati Mandal and also about two events that were to be held at the same venue and date.

**Agenda No. 13: President Speech:**

The President thanked all the office bearers, committee members of the Shree Varad Siddhi Vinayak Seva Mandal allowing the Sangh to hold its AGM free of cost. He also thanked the Shri Durga Parmeshwari Credit Society for sponsoring the lunch to all the attendees of the AGM.

The President expressed his sense of relief that the Covid 19 pandemic situation seems to have now faded away and normalcy is now coming back into our lives. The Ssngh activities had largely been suspended since the past two years and now there is strong hope that the Sangh activities especially the social gatherings would start once again. In the regard, the Sangh proposes to have the Samoohika Upanayana on the 2<sup>nd</sup> May. President requested members that they or their acquaintances could connect with any of the Committee members to enroll for the Upananaya

The President further touched upon the financial situation of the Sangh. In the past two years, donations had dried up. The finances of the Sangh are now very limited – the income is only from the corpus and the earmarked funds. The interest rates have been reducing & currently are in the range of 5.3% as a result of which the annual income has also declined over the past many years. The Sangh would have to make plans to overcome this situation. In the current situation, the financial constraints prevent the Sangh from taking up more welfare activities for the community. Even in this situation, the Sangh did help the families of those who were extremely badly impacted during the Covid 19 pandemic. Financial assistance was given to 105 families who had lost their means of livelihood during the pandemic situation.

The President spoke about the efforts that the Committee members are doing with regards to the various compliances in the areas of Income tax, Charitable trust act, etc These efforts are being duplicated by each of the samsthas of the community. Hence a coming together of the samsthas should now be considered more actively. He said that he supports the idea of merger of any other charitable trusts in the best interest of the Sangh and said that Sangh always supported the unity amongst the samaj members and further said that Sangh has dropped some of the activities as they are being conducted by other associations. He suggested that all the Samsthas in Maharashtra should come together and work out common programs to save resources. He called upon the youths of the samaj to come forward and start taking more interest in the activities of the associations of the samaj.

The President praised the Mahila Mandal who did some wonderful work during the pandemic and said that even during the pandemic and lock-down situations, they have conducted all their programs physically and or virtually. He expressed hope that the Yuva Vrinda too will be back in full swing once the normalcy returns.

The Annual General Meeting was concluded with vote of thanks (Agenda No. 14) by the Jt. Hon. Secretary followed by national anthem and lunch (Agenda No 15) thereafter.

**Anand A Naik**  
**President**

**Ramesh U. Kamath**  
**Jt. Hon. Secretary**

## **ANNUAL REPORT (2021-2022)**

**On behalf of the Executive Committee of the Sangh, we take pleasure to placing before the AGM the Annual Report of the Sangh for the year 2021-22.**

### **Meetings:**

During the year under review, 13 meetings of the Executive committee were held. Since this was pandemic period, 9 meetings were held on Virtual (ZOOM) platform and the rest were held as physical meetings at the Parel office of the Sangh.

### **Life Memberships:**

No new members were added during the period.

### **COVID 19 Crisis & Relief measures:**

The last few months of the annual year 2021-22 has been a period of recovery from the aftermath of the Covid 19 crises. The terrible hardships that the people faced kept reducing and in the following months we have seen the return of normalcy. This has brought relief to the entire world in terms of financial well-being. There has been a recovery in economic activity and people across the world have been able to return to the earlier livelihood.

However, before this happened, the last three months of 2019-20 & most of the year 2020-21 was a disaster in terms of health crisis and the lockdown related hardships. Not only economic activity was badly affected but daily life was also totally disrupted. The Covid 19 virus affected human health immensely causing many hospitalization & also casualties. As a community, we too went through the suffering with many of our members becoming sick and needing hospitalization. It was extremely unfortunate that many of our Samaj members lost their lives to this disease.

During the crisis, many of our samaj members lost their means of income totally. The Sangh deliberated on how to help the most impacted families. Since there was lockdown imposed, many of the support measures were less feasible. As a measure of financial relief, the Sangh distributed financial help of Rs 5.07 Lakhs to 103 families during the period July-August'21.

### **Update on the redevelopment of the Sangh Building (Saraswat Sadan) at Parel.**

In the last AGM, the Vice-President (on behalf of the Executive Committee) had updated the AGM on the developments and the immediate plans of the Sangh to contest the Order of the Charity Commissioner (CC). Some of the members of the AGM had cautioned that such a legal suit would be very risky to take and cost a lot of time and money. The Core Committee (for redevelopment) deliberated on this advice and then sought legal opinion of two different lawyers on the possible steps that the Sangh must take in response to the CC Order. The Core Committee team had meetings with both these lawyers and took their written opinion.

Both the lawyers opined that the Sangh need not contest the Order by the CC. The Orders would not cause issues in future and hence the Sangh decided to go ahead with the signing of the Development Agreement.

We are happy to inform that the Development Agreement has been signed & registered on the 22<sup>nd</sup> of June 22.

Subsequently, in the month of August'22, the inspection by the MHADA authorities has also been completed. The video recording of the statements by the tenants and the checking of their documents has been completed. The MHADA NOC is expected shortly. The next step of taking the IOD from BMC would begin after the MHADA NOC is received.

**Donations made by the Sangh during the year 2021-2022:**

The following 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
2. **Kanika Donation:** Rs. 2,501/- was paid to Sri Vitthal Rakhumai Mandir, Dahisar Sri Kashi Math.
3. **Seva in Ganesh Utsav:**
  - a. GSB Seva Mandal, Wadala Rs 1,555/-
  - b. Shree Varad Siddhivinayak Seva Mandal, Dombivili Rs 2,000/-

**4. Scholarships:**

- An amount of Rs.4,12,300/- was distributed to 120 students
- Merit Scholarships: Rs.16,000/- was given to 9 students.
  - Free Scholarships: Rs.2,46,759/- was given to 113 students.
  - Memorial / Education Scholarships: Rs. 1,32,041/- was given to 75 students from various discipline as per the directions of the Memorial/ Education fund.
  - Students Educational Expenses Reimbursement Scheme (SEERS): Rs. 17,500/- was given to 5 students.

**Financial Aid given during the year:**

During the year, the Sangh gave the financial aid to members in need. A list is enclosed in this Report.

**List of Financial Assistance given in 2021-2022:**

No.	Name	Purpose	Amount (Rs.)	Fund
1	Mr Ramdas Nayak, Shri Sadguru Kripa Complex C Wing, 3 <sup>rd</sup> Floor Golovali Gaon, Kalyan Shil Road, Dombivali (E)	Medical	15,000/-	Rajapur Saraswat Medical fund
2	Ms Hemavati S Patkar Room.No. 4, Popat Shethcha Wada, Behind Vasant Trading Compound, Opp. Govt. Hospital, Shahapur, Dist Thane-421601	Medical	15,000/-	Rajapur Saraswat Medical fund

No.	Name	Purpose	Amount (Rs.)	Fund
3	Mr. Jayprakash Prabhu 210/ D-1, Jaydeep CHS, Nr, Datta Mandir Gorai-2, Borivali (W), Mumbai - 400091	Medical	15,000/-	Miyyar Dendottu(Karkala) Mr. Subraya/Mrs. Rajivi Sakhalkar Medical Aid Fund
4	Rajaram Navalkar	Medical	15,000/-	Shri Prabhakar D.Borkar/Smt. Rasni P.Borkar, Kalyan Medical Aid Fund
5	Ms Savita P Kamath, Dattapada, Borivli	Medical	15,000/-	Shri Ramanna Shevde & Smt. Vasanthi R. Shevde Kandivali, Medical Aid Fund & Shri Vishwanath Nayak & Smt. Suma V. Nayak Andheri Medical Aid Fund
6	Mr Ramanand D Prabhu, Dombivli,	Medical	15,000/-	Smt.Kalyani G. Nayak & Shri Gopal Nayak Memorial Medical Fund
7	Mr Srinivas Prabhu, Kandivli	Medical	15,000/-	Smt. Sharada A. Naik & K. Appu Naik Memorial Medical Fund
8	Mr Ashoka Kumara Manipal	Medical	15,000/-	Shri Narayan Bandelkar & Smt. Laxmi Bandelkar Mulund Medical Fund
9	Mrs. Seema Vishwanath Nayak Vashi	Medical	15,000/-	Rajapur Saraswat Medical fund
10	Mrs. Uma Dayanand Naik Malad West	Medical	15,000/-	Rajapur Saraswat Medical fund
11	Mr. Raghu N. Nayak Karkala – Ajekar	Medical	10,000/-	Rajapur Saraswat Medical fund
12	Mr. Gopal R. Patkar Ganesh Nagar, Kongoan, Kalyan-Bhiwandi Road	Medical	10,000/-	Rajapur Saraswat Medical fund
13	Mr. Shrikantha Nayak	Medical	15,000/-	Late Umesh Vasu Nayak, Mazgaon Medical fund & Pelathoor Shivanna Nayak & Shantha Nayak Medical Fund
14	Mrs. Roshni Ramesh Nayak Dombivili	Medical	15,000/-	Smt. Sharada A. Naik & K. Appu Naik Memorial Medical Fund
15	Santosh Narayan Kamath Malad	Medical	15,000/-	Smt. Shantha K. Nayak & Late Krishna Nayak Kandivali Medical Fund
16	Ms Ranjita Kamath Hirebettu, Udupi	Financial Assistance	5,500/-	Late Shri Patla Subraya Kamath Memorial Fund
17	Ms Geetha Nayak Laxmi Narayana, Moodu Kodi House, Bhairanje Post, Hirebettu Village, Udupi-576107	Financial Assistance	5,500/-	Late Shri Patla Subraya Kamath Memorial Fund
18	Smt. Sushila Subraya Prabhu, Khar, 76 yrs.	Financial Assistance	5,000/-	Sandhya Suraksha Nidhi
19	Smt. Kasturi D Nayak, Jogeshwari, 69 yrs.	Financial Assistance	5,000/-	Sandhya Suraksha Nidhi
20	Smt. Lalita M. Prabhu, Dombivali, 82 yrs.	Financial Assistance	5,000/-	Sandhya Suraksha Nidhi
21	Smt. Yashoda S. Nayak, Dombivali, 76 yrs.	Financial Assistance	5,000/-	Sandhya Suraksha Nidhi
22	Smt. Shobha Shankar Nayak, Chunabhatti, 67 yrs.	Financial Assistance	5,000/-	Sandhya Suraksha Nidhi
23	Smt. Pushpa Laxman Prabhu, Nalasopara, 63 yrs.	Financial Assistance	5,000/-	Sandhya Suraksha Nidhi
24	Smt. Yashoda R. Nayak, Dombivali, 67 yrs	Financial Assistance	5,000/-	Sandhya Suraksha Nidhi

### Donations Received during the year:

The Sangh thanks all the Donors who came forward to contribute to the Sangh. A list of the Donors is enclosed in this Report.

Sl. No.	Name of the Donor	Purpose	Amount Rs.
1.	Mr. Vaman S. Patkar (Goregaon)	Sandhya Suraksha Nidhi	20,001
2.	Ms. Aditi Gokarna (Bhandup)	Sandhya Suraksha Nidhi	5,001
3.	Capt. Radhakrishna Borkar (Kandivili)	Covid 19	10,001
4.	Mr. Bharat S. Nayak (Borivili)	Covid 19	10,000
5.	Mr. Ramesh V. Nayak (Mira Road)	Covid 19	10,000
6.	Ms. Snigdha A. Naik (Mulund)	Covid 19	11,000
7.	Mr. Laxman V. Nayak (Mulund)	Covid 19	15,001
8.	S.V.N. Technologies (Andheri)	Covid 19	10,000
9.	Mr. N. Keshav Naik (Kurla)	Covid 19	20,000
10.	Mr. Rajaram S. Naik (Mulund)	Covid 19	10,000
11.	Mr. Anand A. Naik (Mulund)	Covid 19	10,000
12.	Mrs. Rashmi Ramanand Nayak (Parel)	Covid 19	10,000
13.	Ms. Aditi Gokarna (Bhandup)	Sandhya Suraksha Nidhi	5,000
14.	Mr. Ramesha G Nayak (Kandivili)	SEERS	11,500
15.	Mr. Anand A Naik (Mulund)	Smt. Sharda A Naik and K Appu Naik Memorial Medical Fund	15,000
16.	Mrs. Jayanti A Naik (Mulund)	Umesh V Nayak (Mazgaon) Medical Fund	5,000
17.	Ms. Vasanti R. Kamath (Kandivili)	Sandhya Suraksha Nidhi	11,000
18.	Mr. Bharat S. Nayak (Borivili)	SEERS	7,000

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

### Programs Organized during the year (2021- 22):

As mentioned in the earlier part of this report, the year 2021-22 was marked with the Covid 19 crisis. The SOPs laid down by the Government put numerous restrictions on movement of the people as well as social gatherings. In adherence to these SOPs. the Sangh too had to avoid all programs that would have been organized in a normal year. The Mahila Mandal did a wonderful job of holding some of their annual programs – at the residence of the members with the others joining on the virtual platform. The report of the Mahila Mandal is included in the later part of this Annual Report.

### Our Sincere Thanks:

The Sangha takes this opportunity to thank all the donors & members for their support. We look forward to your continued support.

We wish you good Health & Happiness!

**For and on behalf of the Executive Committee,**

**Anand A Naik**  
President.

**Satish N Patkar**  
Hon. Secretary

## Annual Report 2021-22

### Rajapur Saraswat 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 2021 – 2022

**1. Chaitra Gauri Haldi Kumkum held on 16<sup>th</sup> April 2021.**

This year's Chaitra Gauri Haldi Kumkum was performed at the residence of Smt. Smita Vaman Patkar (Goregoan). On that occasion, Smt Smita Patkar donated Rs 10,000/= to the Sandhya Suraksha Nidhi.

**2. Vara Mahalakshmi Pooja held on 20<sup>th</sup> August 2021.**

The Vara Mahalaxmi Pooja was held at the residence of Smt. Suma Vishwanath Nayak's residence (Andheri East). The Mahila Mandal members participated in the poojas & the bhajans.

**3. Sharada Pooja held on 8<sup>th</sup> October 2021.**

The Sharada Pooja was also held at the residence of Smt. Suma Vishwanath Nayak's residence (Andheri East). The Mahila Mandal members participated in the poojas & the bhajans.

**4. Makara Sankranti - 14<sup>th</sup> January 2022.**

This program including the bhajans was held online.

**5. Shivratri Pooja held on 1<sup>st</sup> March 2022.**

The Shivratri Pooja was also held at the residence of Smt. Vasanti Ramanna Shevde's residence (Kandivili). The bhajans were held on zoom with the participation of Mahila Mandal members.

**6. INTERNATIONAL WOMEN'S DAY celebrated online on 11<sup>th</sup> March 2022.**

Financial help of Rs 5000 each was provided to 7 senior women members of our samaj from the Sandhya Suraksha Nidhi Fund.

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

**MAHILA MANDAL – MANAGING COMMITTEE**

**President** – Mrs. Suma V. Nayak (Andheri)

**Vice President** – Mrs. Vasanti Shevde (Kandivali)

**Secretary** – Mrs. Sulatha R. Nayak (Malad)

**Joint Secretary** – Mrs. Vasudha R. Nayak (Chembur)

**Treasurer** – Mrs. Sunita Kamath (Parel)

**Advisor** – Mrs. Smita V. Patkar (Goregaon)

**MEMBERS**

Mrs. Shakuntala R. Prabhu (Goregaon),

Mrs. Shanta R. Prabhu (Andheri),

Mrs. Bharti A. Nayak (Dahisar),

Mrs. Padma P. Nayak (Kandivali),

Mrs. Sushila S. Nayak (Goregaon),

Mrs. Shanta S. Nayak (Mulund),

Mrs. Supriya R. Prabhu (Borivali),

Mrs. Siddhi R. Prabhu (Borivali),

Mrs. Surekha G. Nayak (Powai),

Mrs. Nayana N. Nayak (Chembur),

Mrs. Manisha M. Nayak (Nallasopara),

Mrs. Hema Kamath (Malad),

Mrs. Prabha B. Nayak (Borivali).

Mrs. Lata G. Nayak (Thane),

Mrs. Sujata S. Nayak (Mazgaon),

Mrs. Asha G. Nayak (Andheri),

Mrs. Pooja J. Kamath (Byculla),

Mrs. Kala D. Naik (Ghatkopar),

Mrs. Pramila Prabhu (Borivali),

Mrs. Rekha R. Navalkar (Borivali),

Mrs. Rashmi G. Navalkar (Borivali),

Mrs. Geeta V. Nayak (Andheri),

Mrs. Veena V. Kamath (Powai),

Mrs. Vasanthi R. Kamath (Kandivali),

Mrs. Swati R. Wagle (Malad),

**Mrs. Suma V Nayak**

President

**Mrs. Sulatha R Nayak**

Secretary

**PROPOSED AMENDMENT TO THE BYE LAWS OF RAJAPUR SARASWAT SANGH, MUMBAI**

<b>No. / Clause</b>	<b>Wording of the Existing Bye-Law</b>	<b>Wording of the proposed Existing Bye-Law</b>	<b>Wording of the Bye-Laws after amendment</b>	<b>Reasons</b>
1. Name	1. This Association shall be called "Rajapura Saraswatha Sangha"	1. This Association shall be called "Rajapur Saraswath Sangh"	1. This Association shall be called "Rajapur Saraswath Sangh"	To acquaint with local & English language
2. Office	2. The registered office of this Sangha shall be in the city of Bombay	2. The registered office of this Sangh shall be in the city of Mumbai or Mumbai Metropolitan Region (MMR) area.	2. The registered office of this Sangh shall be in the city of Mumbai or Mumbai Metropolitan Region (MMR) area.	To expand the activities to other than Mumbai City also as the majority of the members are staying in suburbs too
3. Aims & Objectives	3. a) To encourage and increase the spread of education among the members of the Rajapura Saraswatha Community. 3.b) To grant loans for educational purposes and scholarships to deserving and able students of the Rajapura Saraswatha community 3.c) To establish, conduct and run hostels for students of the Rajapura Saraswatha community	3. a) To encourage and increase the spread of education among the members of the General Public. 3. b) To grant loans for educational purposes and scholarships to deserving and able students . 3. c) To establish, conduct and run hostels for students.	3. a) To encourage and increase the spread of education among the members of the General Public. 3. b) To grant loans for educational purposes and scholarships to deserving and able students. 3. c) To establish, conduct and run hostels for students.	3.a) To delete the words Rajapura Saraswatha Community and to add the words 'General Public' 3. b) To delete the words Rajapura Saraswatha Community.
	3. d) To start, run and conduct reading rooms and libraries for the use and benefit of the members of the Rajapura Saraswatha community.	3. d) To start, run and conduct reading rooms and libraries for the use and benefit of the members of the General Public.	3. d) To start, run and conduct reading rooms and libraries for the use and benefit of the members of the General Public.	3. d) To delete the words Rajapura Saraswatha Community and to add the words 'General Public
	3. e) To conduct talks, debates and discourses for the benefit of and to give commercial education and knowledge to the Rajapura Saraswatha community.	3. e) To conduct talks, debates and discourses for the benefit of and to give commercial education and knowledge to the General Public.	3. e) To conduct talks, debates and discourses for the benefit of and to give commercial education and knowledge to the General Public.	3. e) To delete the words Rajapura Saraswatha Community and to add the words 'General Public

**PROPOSED AMENDMENT TO THE BYE LAWS OF RAJAPUR SARASWAT SANGH, MUMBAI**

<b>No. / Clause</b>	<b>Wording of the Existing Bye-Law</b>	<b>Wording of the proposed Existing Bye-Law</b>	<b>Wording of the Bye-Laws after amendment</b>	<b>Reasons</b>
	<p>3. f) To render reasonable relief to any member of the Rajapura Saraswatha community in case of distress. To generally establish progressive out-look among the Rajapura Saraswatha community in all aspects such as material,</p>	<p>3. f) To render reasonable relief to any member of the General Public in case of distress. To generally establish progressive out-look among the General Public in all aspects such as material, cultural, religious, etc.</p>	<p>3. f) To render reasonable relief to any member of the General Public in case of distress. To generally establish progressive out-look among the General Public in all aspects such as material, cultural, religious, etc.</p>	<p>3. f) To delete the words Rajapura Saraswatha Community and to add the words 'General</p>
	<p>to be added as 3 (g)</p>	<p>3 (g) : To establish, conduct and or run educational institutions for the spread of education/sports, social, cultural &amp; religious activities.</p>	<p>3 (g) : To establish, conduct and or run educational institutions for the spread of education/sports, social, cultural &amp; religious activities.</p>	<p>to widen the activities/objectives of the Sangh</p>
	<p>to be added as 3 (h)</p>	<p>3 (h) : to buy and/or acquire plots, land parcel either with vacant structure or without structure on outright basis or on lease, vacant residential flats or vacant commercial premises as per the requirements of the Sangh for the spread of education/sports,social, cultural or religious or any of the Sangh's activities.</p>	<p>3 (h) : to buy and/or acquire plots, land parcel either with vacant structure or without structure on outright basis or on lease, vacant residential flats or vacant commercial premises as per the requirements of the Sangh for the spread of education/sports,social, cultural or religious or any of the Sangh's activities.</p>	<p>to widen the activities/objectives of the Sangh</p>
	<p>to be added as 3 (i)</p>	<p>3 (i): to establish, acquire, construct, erect, build, conduct, maintain and or support nurseries, kindergartens, play-groups, play-grounds, primary and secondary schools, colleges, study centres, advanced technology centres, vocational/vacational guidance centres, training centres, hostels, auditorium, guest-rooms, hospitals &amp; clinics, first aid rooms etc.</p>	<p>3 (i): to establish, acquire, construct, erect, build, conduct, maintain and or support nurseries, kindergartens, play-groups, play-grounds, primary and secondary schools, colleges, study centres, advanced technology centres, vocational/vacational guidance centres, training centres, hostels, auditorium, guest-rooms, hospitals &amp; clinics, first aid rooms etc.</p>	<p>to widen the activities/objectives of the Sangh</p>

**PROPOSED AMENDMENT TO THE BYE LAWS OF RAJAPUR SARASWAT SANGH, MUMBAI**

No. / Clause	Wording of the Existing Bye-Law	Wording of the proposed Existing Bye-Law	Wording of the Bye-Laws after amendment	Reasons
	to be added as 3 (j)	3 (j): To promote and propagate education and knowledge by providing assistance in part or in full in all ways to poor, needy and deserving/brilliant students by granting scholarships, text-books, exercise books, educational accessories, reimbursing fees in full or in part, reimbursing boarding and lodging expenses in full or part, adopting and sponsoring such students and like expenses.	3 (j): To promote and propagate education and knowledge by providing assistance in part or in full in all ways to poor, needy and deserving/brilliant students by granting scholarships, text-books, exercise books, educational accessories, reimbursing fees in full or in part, reimbursing boarding and lodging expenses in full or part, adopting and sponsoring such students and like expenses.	to widen the activities/objectives of the Sangh
	to be added as 3 (k)	3 (k): To establish, construct, maintain and/or support classes or training centres for teaching or training in sewing, stitching, embroidery, crafting, accounting, computer operating and other self employed technical jobs /activities (such as those listed in Skill India Mission of the country) for the benefit of its members or general public to enable them to become self sufficient and earn their livelihood.	3 (k): To establish, construct, maintain and/or support classes or training centres for teaching or training in sewing, stitching, embroidery, crafting, accounting, computer operating and other self employed technical jobs /activities (such as those listed in Skill India Mission of the country) for the benefit of its members or general public to enable them to become self sufficient and earn their livelihood.	to widen the activities/objectives of the Sangh
	to be added as 3 (l)	3 (l): To aid, assist, help and/or support poor, needy and deserving members/people providing them assistance in cash or in kind in all ways towards medical related treatment, procuring medical instruments, equipments and accessories.	3 (l): To aid, assist, help and/or support poor, needy and deserving members/people providing them assistance in cash or in kind in all ways towards medical related treatment, procuring medical instruments, equipments and accessories.	to widen the activities/objectives of the Sangh
	to be added as 3 (m)	3 (m): to make necessary schemes for the welfare, progress, unity, betterment and development of members/people at large in social, formal, moral, intellectual, logical, technical, cultural, economic, agricultural, physical, sports and such other fields and to make all possible efforts to execute the same and to establish, conduct and maintain necessary activities.	3 (m): to make necessary schemes for the welfare, progress, unity, betterment and development of members/people at large in social, formal, moral, intellectual, logical, technical, cultural, economic, agricultural, physical, sports and such other fields and to make all possible efforts to execute the same and to establish, conduct and maintain necessary activities.	to widen the activities/objectives of the Sangh

PROPOSED AMENDMENT TO THE BYE LAWS OF RAJAPUR SARASWAT SANGH, MUMBAI				
No. / Clause	Wording of the Existing Bye-Law	Wording of the proposed Existing Bye-Law	Wording of the Bye-Laws after amendment	Reasons
	to be added as 3 (n)	3 (n):to make all possible efforts to encourage and promote indoor & outdoor sports and to assist, support, aid and /or sponsor deserving and talented sports (men/women/children) in all ways either in cash or in kind for their training, equipments and accessories.	3 (n):to make all possible efforts to encourage and promote indoor & outdoor sports and to assist, support, aid and /or sponsor deserving and talented sports (men/women/children) in all ways either in cash or in kind for their training, equipments and accessories.	to widen the activities/objectives of the Sangh
	to be added as 3 (o)	3 (o): to grant help, aid, assist and provide relief to poor /needy members during epidemic, fire, flood, famine, earthquake, tempests, pandemic or any unforeseen calamities, war or war-like operations/situations, civil commotions, riot etc	3 (o): to grant help, aid, assist and provide relief to poor /needy members during epidemic, fire, flood, famine, earthquake, tempests, pandemic or any unforeseen calamities, war or war-like operations/situations, civil commotions, riot etc	to widen the activities/objectives of the Sangh
	to be added as 3 (p)	3 (p): to distribute free goods, food-grains, clothes, blankets, utensils, any day-to-day usable items etc. and or assist and help for the shelters to poor and needy members.	3 (p): to distribute free goods, food-grains, clothes, blankets, utensils, any day-to-day usable items etc. and or assist and help for the shelters to poor and needy members.	to widen the activities/objectives of the Sangh
	to be added as 3 (q)	3 (q): to conduct/organise samoochika upanayans (mass thread ceremony) or mass weddings, religious functions, poojas, national festivals/celebrations etc.	3 (q): to conduct/organise samoochika upanayans (mass thread ceremony) or mass weddings, religious functions, poojas, national festivals/celebrations etc.	to widen the activities/objectives of the Sangh
	to be added as 3 (r)	3 (r): to help, aid, and /or assist poor and deserving members for funeral, cremation and last rituals expenses.	3 (r): to help, aid, and /or assist poor and deserving members for funeral, cremation and last rituals expenses.	to widen the activities/objectives of the Sangh
	to be added as 3 (s)	3 (s): to arrange, organise any programme for the welfare/progress/development of the children, women and youth members.	3 (s): to arrange, organise any programme for the welfare/progress/development of the children, women and youth members.	to widen the activities/objectives of the Sangh

**PROPOSED AMENDMENT TO THE BYE LAWS OF RAJAPUR SARASWAT SANGH, MUMBAI**

<b>No. / Clause</b>	<b>Wording of the Existing Bye-Law</b>	<b>Wording of the proposed Existing Bye-Law</b>	<b>Wording of the Bye-Laws after amendment</b>	<b>Reasons</b>
4. Collection of Funds	4. Funds of the Sangha shall be collected by subscription, donations and by other legal means	4. Funds of the Sangha shall be collected by membership entrance fees, membership subscriptions, donations (including donations from foreign country members/ NRIs), rent, offerings, contributions & bank account, through banners/ advertisements/sponsorships in publications & programs and by other legal means.	4. Funds of the Sangha shall be collected by membership entrance fees, membership subscriptions, donations (including donations from foreign country members/ NRIs), rent, offerings, contributions & bank account, through banners/ advertisements/sponsorships in publications & programs and by other legal means.	Sources of income widened
5. Membership	5. All members of the community shall be entitled to be members of the Sangha provided he/she has attained the age of 18 years and that all other minors may also be enrolled as only "Donor Members" of the Sangha but such Donor Members are not qualified / eligible for voting etc	5. All members of the community shall be entitled to be members of the Sangha provided he/she has attained the age of 18 years.	5. All members of the community shall be entitled to be members of the Sangha provided he/she has attained the age of 18 years.	to restrict the age for membership
6. Class of Membership	6. Membership : "Any person, who is otherwise competent and entitled to become a member shall be deemed to be a member for the year if he/she pay Rs. 10/- (Rupees ten only) or more within the period of one accounting year in one lump sum to the funds of the Sangha	deleted	deleted	to retain only two types of life memberships
7. Class of Membership	7. Any minor shall be deemed to be a "Donor member" if he/she pays to the funds of the Sangha a minimum of Rs. 5/- (Rupees Five only) or more within a period of one accounting year subject to bye - laws No. 5 as to the privileges of such members	deleted	deleted	to retain only two types of life memberships

**PROPOSED AMENDMENT TO THE BYE LAWS OF RAJAPUR SARASWAT SANGH, MUMBAI**

No. / Clause	Wording of the Existing Bye-Law	Wording of the proposed Existing Bye-Law	Wording of the Bye-Laws after amendment	Reasons
8 a). Class of Membership	8 a). Any Person who is otherwise competent or entitled to become a member shall be deemed to a LIFE MEMBER CLASS -A" if he/she pays Rs. 2,000/- or more in one lump sum or instalments within a period of two years and LIFE MEMBER CLASS - B if he/she pays Rs. 500/- or more in one lumpsum or in instalments within a period of two years and such LIFE MEMBERS CLASS-A/LIFE MEMBERS CLASS - B shall be continuous member of the Sangha for the whole tenure of his/her life.	8 a) Any Person who is otherwise competent or entitled to become a member shall be deemed to a LIFE MEMBER CLASS -A" if he/she pays Rs. 3,000/- (three thousand only) or more in one lumpsum or instalments within the period of financial accounting year and LIFE MEMBER CLASS - B if he/she pays Rs.1,000/- (one thousand only) or more in one lumpsum or in instalments within the period of financial accounting year and such LIFE MEMBERS CLASS-A/LIFE MEMBERS CLASS - B shall be continuous member of the Sangha for the whole tenure of his/her life.	8 a) Any Person who is otherwise competent or entitled to become a member shall be deemed to a LIFE MEMBER CLASS -A" if he/she pays Rs. 3,000/- (three thousand only) or more in one lumpsum or instalments within the period of financial accounting year and LIFE MEMBER CLASS - B if he/she pays Rs.1,000/- (one thousand only) or more in one lumpsum or in instalments within the period of financial accounting year and such LIFE MEMBERS CLASS-A/LIFE MEMBERS CLASS - B shall be continuous member of the Sangha for the whole tenure of his/her life.	Membership restricted to two types of life memberships & revision in fee after 25 years
8 a). Class of Membership	8 b). Patrons are those who pay to the funds of the Sangha Rs. 800/- or more in one lump sum or by instalments within a period of one year	8 b). Patrons are those who pay to the funds of the Sangha Rs. 1,500/- (one thousand five hundred only) or more in one lump sum within the period of financial accounting year.	8 b). Patrons are those who pay to the funds of the Sangha Rs. 1,500/- (one thousand five hundred only) or more in one lump sum within the period of financial accounting year.	revision in fee after 25 years
Explanation	Donations for the purpose of enrolling as Patrons may be accepted from any person but such Patrons shall have no rights/privileges as enjoyed by the regular members of the Sangha. The Photographs of LIFE MEMBERS CLASS -A shall appear in every Souvenir, Annual Report and such LIFE MEMBERS shall be honoured with garlands in every General/Special Body meeting after he/she repays the full amount. The Photographs of LIFE MEMBER CLASS - B/Patrons shall be published in the Annual Report of the Sangha in the corresponding year after he/she pays the full amount.	Donations for the purpose of enrolling as Patrons may be accepted from any person but such Patrons shall have no rights/privileges as enjoyed by the regular members of the Sangha.	Donations for the purpose of enrolling as Patrons may be accepted from any person but such Patrons shall have no rights/privileges as enjoyed by the regular members of the Sangha.	the old custom of honouring the Class A life members in every function of the Sangh removed as it is not necessary for the present condition

**PROPOSED AMENDMENT TO THE BYE LAWS OF RAJAPUR SARASWAT SANGH, MUMBAI**

<b>No. / Clause</b>	<b>Wording of the Existing Bye-Law</b>	<b>Wording of the proposed Existing Bye-Law</b>	<b>Wording of the Bye-Laws after amendment</b>	<b>Reasons</b>
11. Executive Committee	11. The Executive Committee shall consist of minimum of 15 members and maximum of 25 members who shall be elected at the General Body Meeting and shall hold office for two years. In the event of maximum number are not elected at the General Body Meeting, the elected Executive Committee shall have the power and right to co-opt not more than 2 members as Executive Committee members if deemed necessary. The elected Executive Committee members shall elect among themselves a PRESIDENT, VICE PRESIDENT, HON. SECRETARY, HON. TREASURER and two Jt. Secretaries if deemed necessary.	11. The Executive Committee shall consist of minimum of 15 members and maximum of 25 members who shall be elected at the General Body Meeting and shall hold office for five years. In the event of maximum number are not elected at the General Body Meeting, the elected Executive Committee shall have the power and right to co-opt the members of difference in short-fall as Executive Committee members if deemed necessary. The elected Executive Committee members shall elect among themselves ONE PRESIDENT, TWO VICE PRESIDENTS, ONE HON. SECRETARY, ONE HON. TREASURER and two Jt. Secretaries and one Jt. Treasurer if deemed necessary. The co-opted members shall have the same right and powers as that of other regular Executive Committee members. At any point of time, the total number of committee members in the Executive Committee shall not cross 25.	11. The Executive Committee shall consist of minimum of 15 members and maximum of 25 members who shall be elected at the General Body Meeting and shall hold office for five years. In the event of maximum number are not elected at the General Body Meeting, the elected Executive Committee shall have the power and right to co-opt the members of difference in short-fall as Executive Committee members if deemed necessary. The elected Executive Committee members shall elect among themselves ONE PRESIDENT, TWO VICE PRESIDENTS, ONE HON. SECRETARY, ONE HON. TREASURER and two Jt. Secretaries and one Jt. Treasurer if deemed necessary. The co-opted members shall have the same right and powers as that of other regular Executive Committee members. At any point of time, the total number of committee members in the Executive Committee shall not cross 25.	The term of Executive Committee was changed to 5 years to be in line with statutory amendment in Maharashtra Society's Act
14. RIGHTS & DUTIES OF THE PRESIDENT & VICE PRESIDENT	to be added under 14 before the rights & duties of vice-president	14. President shall preside all the meetings of the Sangh and shall guide in conducting the meetings of the Sangh and he shall take decision on any interpretation of points arising in the matters of disputes of the Sangh which shall be considered as final and shall be binding on all such matters. Further, in case of any issue or matter, even after voting the decision cannot be arrived at, then he shall have right to give one additional vote (casting vote) to arrive at decision on any such issue or matter.	14. President shall preside all the meetings of the Sangh and shall guide in conducting the meetings of the Sangh and he shall take decision on any interpretation of points arising in the matters of disputes of the Sangh which shall be considered as final and shall be binding on all such matters. Further, in case of any issue or matter, even after voting the decision cannot be arrived at, then he shall have right to give one additional vote (casting vote) to arrive at decision on any such issue or matter.	added because this clause was missing earlier

**PROPOSED AMENDMENT TO THE BYE LAWS OF RAJAPUR SARASWAT SANGH, MUMBAI**

<b>No. / Clause</b>	<b>Wording of the Existing Bye-Law</b>	<b>Wording of the proposed Existing Bye-Law</b>	<b>Wording of the Bye-Laws after amendment</b>	<b>Reasons</b>
Meetings of the Executive Committee (20 - a)	(20 - a) The Executive Committee shall meet atleast once in a month	(20 - a) The Executive Committee shall meet atleast once in 45 days and in case any urgent meeting is required to be conducted for any urgent discussions or decisions, the same may be held virtually (through any electronic mode) after giving proper notice to the Executive Committee members.	(20 - a) The Executive Committee shall meet atleast once in 45 days and in case any urgent meeting is required to be conducted for any urgent discussions or decisions, the same may be held virtually (through any electronic mode) after giving proper notice to the Executive Committee members.	to provide more convenience to committee members
24. Annual General Body Meetings	24. The Annual General Body Meeting shall be held on such day as may be decided by the Executive Committee. Such Annual General Meeting shall be called and fixed within three months after the closing of the accounting year.	24. The Annual General Body Meeting of the Sangh shall be held within a period of six months after the closing of the accounting year. The Executive Committee shall decide the date, time and venue and agenda of the Annual General Meeting.	24. The Annual General Body Meeting of the Sangh shall be held within a period of six months after the closing of the accounting year. The Executive Committee shall decide the date, time and venue and agenda of the Annual General Meeting.	as per present statutory requirement
31. Statement of Accounts of Receipts and Expenditure	31. The Executive Committee shall place before the Annual General Body Meeting a statement of assets and liabilities and receipts and expenses as on and upto 31st December of the previous year alongwith report of the Auditor	31. The Executive Committee shall place before the Annual General Body Meeting a statement of assets and liabilities (Balance Sheet) and receipts and expenses (Income & Expenditure Account) as on and upto 31st March of the preceding year along with report of the Auditor. The financial year of the Sangh shall be the same as that of the Central Government of India.	31. The Executive Committee shall place before the Annual General Body Meeting a statement of assets and liabilities (Balance Sheet) and receipts and expenses (Income & Expenditure Account) as on and upto 31st March of the preceding year along with report of the Auditor. The financial year of the Sangh shall be the same as that of the Central Government of India.	Financial year changed as per Government of India financial year
33	33. A printed copy of the statements of account and audited balance sheet shall be sent to each member to his/her registered address atleast 15 days prior to the Annual General Body Meeting along with the report of the Executive Committee and the Auditor	33. A printed copy of the statements of account and audited balance sheet shall be sent to each member to his/her registered address (available on record) atleast 15 days prior to the Annual General Body Meeting through ordinary post or emails or personal deliveries along with the report of the Executive Committee and the Auditor.	33. A printed copy of the statements of account and audited balance sheet shall be sent to each member to his/her registered address (available on record) atleast 15 days prior to the Annual General Body Meeting through ordinary post or emails or personal deliveries along with the report of the Executive Committee and the Auditor.	Emails or personal delivery added in the mode of service of the notice

**PROPOSED AMENDMENT TO THE BYE LAWS OF RAJAPUR SARASWAT SANGH, MUMBAI**

<b>No. / Clause</b>	<b>Wording of the Existing Bye-Law</b>	<b>Wording of the proposed Existing Bye-Law</b>	<b>Wording of the Bye-Laws after amendment</b>	<b>Reasons</b>
39. GENERAL PROVISIONS	<p>39. The bye-laws in force for the time being or any of them may be altered, amended, added to and deleted by special resolution passed by the majority present at a General Body Meeting at which not less than 3/5 (three fifth) of the total number of members are personally present. A notice of not less than one calendar month shall be given specifying the mode of alteration of amendment. Such alteration or amendment shall be duly proposed at a special meeting held not earlier than 14 (fourteen) days and not later than one month of the first special General Body Meeting, called for the purpose.</p>	<p>39. Additions, alterations, amendments and/or modifications or changes in these rules and regulations of the bye-laws in force whenever found necessary and required to be carried out, shall be first passed by majority in the meeting of the Executive Committee and thereafter the same shall required to be passed with 3/5 (three fifth) majority of the members of the Sangh present at the meeting (Annual General Meeting or extra ordinary general meeting) properly convened for the said purpose. A notice of not less than 14 days shall be given specifying the mode of alteration of amendment.</p>	<p>39. Additions, alterations, amendments and/or modifications or changes in these rules and regulations of the bye-laws in force whenever found necessary and required to be carried out, shall be first passed by majority in the meeting of the Executive Committee and thereafter the same shall required to be passed with 3/5 (three fifth) majority of the members of the Sangh present at the meeting (Annual General Meeting or extra ordinary general meeting) properly convened for the said purpose. A notice of not less than 14 days shall be given specifying the mode of alteration of amendment.</p>	<p>Amendment procedure simplified</p>

# RAJAPUR SARASWAT SANGH, MUMBAI

Registration No.: F - 636 (BOM)

## Annual Budget for the period from 01st April 2022 to 31st March 2023.

ESTIMATED RECEIPTS		Rs.	Rs.
<b>I. Opening Balance :</b>			
(i) Cash in Hand	10,000.00		
(ii) Cash at Bank	400,000.00		410,000.00
<b>II. Estimated Receipts :</b>			
(a) Non-recurring :			
(i) Donation to be received towards Corpus or for capital objects	300,000.00		
(ii) Ordinary donations to be received for specific or earmarked object(s)	200,000.00		
(iii) Ordinary donations	50,000.00		550,000.00
(b) Recurring :			
(i) Rent, lease rents on immovable property	1,404,000.00		
(ii) Interest on debentures, securities, deposits etc.	900,000.00		
(iii) Dividends on shares etc.	-		
(iv) Income from Agricultural Lands	-		
(v) Other revenue receipts	-		2,304,000.00
<b>III. Realisation from disposal of assets, repayment</b>			
(a) Sale of shares, securities etc.	-		
(b) Repayment of deposits, securities, loans etc.	-		
(c.) Disposal of Assets	-		
(d) Others	-		
<b>ESTIMATED DISBURSEMENTS</b>		Rs.	Rs.
<b>I. Estimated Disbursements</b>			
(a) Non-recurring :			
(i) Major repairs and Rebuilding of the Assets, such as building wells, Canals, first manuring of Agricultural lands etc.		200,000.00	
(ii) New purchases of immovable properties, scripts for investments, valuables and other movables etc.		-	
(iii) Fixed Deposit with Banks and other Companies		-	200,000.00
(b) Recurring :			
(i) Rents, Rates, Taxes and Insurance		180,000.00	
(ii) Administration Expenses		600,000.00	
(iii) Payment of salaries and perquisites to staff		30,000.00	
(iv) Transfer of Depreciation Fund		-	
(v) Special and current Repairs to Buildings, Furniture and other assets		100,000.00	910,000.00
<b>II. Miscellaneous expenses not covered by the items above:</b>			
		400,000.00	400,000.00
<b>III. Expenses on the objects of the trust :</b> (Details to be given for each objects)			
(1) Educational Expenses		500,000.00	
(2) Medical Aid		150,000.00	
(3) Relief of Poverty		100,000.00	
(4) Other Charitable Objects		100,000.00	850,000.00
<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		-	
(iv) Closing Balance :			
(i) Cash in hand Rs.		10,000.00	
(ii) Cash in bank Rs.		894,000.00	904,000.00
<b>TOTAL Rs.....</b>		<b>3,264,000.00</b>	<b>3,264,000.00</b>

Hon. Secretary



## RAJAPUR SARASWAT SANGH, BOMBAY.

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

### INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2022.

PREVIOUS YEAR	EXPENDITURE	CURRENT YEAR	CURRENT YEAR	PREVIOUS YEAR	CURRENT YEAR
Rs. Ps.		Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.
	<b>TO EXPENDITURE IN RESPECT OF PROPERTY :</b>			\$ 905,770.88	
9,504.00	Repairs & Maintenance	0.00			536,202.00
39,885.00	Municipal Taxes	47,982.00			
0.00	Society Charges	9,504.00		\$ 47,524.00	64,002.00
248,625.00	Redevelopment Expenses	566,875.00		\$ 1,137,695.00	760,129.00
31,135.07	Depreciation on Bldg.	29,604.70	653,965.70		824,131.00
	<b>TO ESTABLISHMENT EXPENSES :</b>				
4,692.00	Printing & Stationery	9,028.00			
1,287.00	Conveyance	695.00		\$ 60,000.00	68,780.00
17,454.00	Miscellaneous Expenses	11,388.00			
2,616.60	Bank Charges	956.70			
2,500.00	Repairs & Maintenance	2,100.00			
0.00	Electricity Charges	3,675.00	27,842.70		
467,614.00	TO Legal & Professional Charges		24,825.00	\$ -562,559.08	
20,000.00	TO Audit Fees		20,000.00		436,710.27
12,500.00	TO Accounting Charges		12,500.00		
0.00	TO AGM Expenses		64,300.00		
	<b>TO DEPRECIATION :</b>				
54.09	Elect. Installations	48.68			
202.54	Furniture & Fixtures	182.28			
1.23	Library Books	1.10			
0.47	Computer	0.28			
2,332.80	Chairs	2,099.52	2,331.87		
2,800.00	Roots & Branches	0.00			
	<b>TO EXPENDITURE ON OBJECTS OF THE TRUST :</b>				
563,168.00	Educational (Schedule-D)	350,000.00			
75,000.00	Medical Aid	215,000.00			
73,000.00	Relief of Poverty Aid	580,000.00			
14,059.00	Other Charitable Activities	31,060.00	1,176,060.00		
1,588,430.80	<b>TOTAL Rs.....</b>		1,981,825.27	1,588,430.80	<b>TOTAL Rs.....</b>
					1,981,825.27

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

(SURAJ SHETTY)  
Partner  
Membership No. 113477

President

Hon. Secretary

Hon. Treasurer

PLACE : MUMBAI  
Date : 03.09.2022

**RAJAPUR SARASWAT SANGH, BOMBAY.**

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

**SCHEDULE 'B'**

**MOVABLE ASSETS AS AT 31ST MARCH, 2022.**

PREVIOUS YEAR Rs. Ps.	PARTICULARS	CURRENT YEAR Rs. Ps.	
		Rs.	Ps.
1,822.82	FURNITURE & FIXTURES Less: Depreciation @10%	1,822.82 182.28	1,640.54
20,995.20	CHAIRS Less: Depreciation @10%	20,995.20 2,099.52	18,895.68
486.84	ELECTRICAL INSTALLATIONS Less: Depreciation @10%	486.84 48.68	438.16
11.03	LIBRARY BOOKS Less: Depreciation @ 10%	11.03 1.10	9.93
0.71	COMPUTER Less: Depreciation @ 40%	0.71 0.28	0.43
<b>23,316.60</b>	<b>TOTAL Rs.....</b>		<b>20,984.73</b>

**RAJAPUR SARASWAT SANGH, BOMBAY.**

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

**SCHEDULE 'C'**

**CASH AND BANK BALANCES AS ON 31ST MARCH, 2022.**

PREVIOUS YEAR Rs. Ps.	PARTICULARS	CURRENT YEAR Rs. Ps.	
		Rs.	Ps.
3,257.00	Cash in Hand		1,178.00
708,299.36	Savings Bank Account :		
11,732.24	Canara Bank (7083)	705,142.36	
	Abhyudaya Co.op.Bank (29303)	347,481.54	1,052,623.90
5,756,860.00	Fixed Deposits in :		
0.00	The Bharat Co. Op Bank Ltd.	3,000,000.00	
5,978,082.00	The Kalyan Janata Sahakari Bank	0.00	
4,397,067.00	Canara Bank	10,500,000.00	
	NKGSB	2,198,638.00	16,132,009.00
<b>16,855,297.60</b>	<b>TOTAL Rs.....</b>		<b>16,752,439.90</b>

**RAJAPUR SARASWAT SANGH, BOMBAY.**

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

**SCHEDULE 'D'**

**EDUCATIONAL EXPENSES FOR THE YEAR ENDED 31ST MARCH, 2022**

PARTICULARS	Rs.	Ps.
Merit Scholarship		17,500.00
Free Scholarship		190,596.00
SEERS Scholarship		24,500.00
Memorial Scholarship		117,404.00
<b>TOTAL Rs.....</b>		<b>350,000.00</b>

**RAJAPUR SARASWAT SANGH, BOMBAY.**

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

**SCHEDULE 'A'**

**EARMARKED FUNDS AS AT 31ST MARCH, 2022.**

PREVIOUS YEAR Rs. Ps.	PARTICULARS	CURRENT YEAR	
		Rs.	Ps.
585,618.25	BUILDING FUND		585,618.25
163,959.38	BUILDING REPAIR FUND		163,959.38
1,488,715.37	EDUCATION FUND : General Education Fund	1,488,715.37	
	Add : Addition during the year	18,500.00	
		1,507,215.37	
1,310,039.50	GOLDEN JUBILEE EDUCATION FUND	1,310,039.50	2,817,254.87
219,470.00	MEDICAL FUND : Rajapur Saraswat Sangh Medical Fund	219,470.00	
	Less : Transfer to Income & Expenditure A/c	11,522.00	
		207,948.00	
151,000.00	Smt. Kalyani G Nayak & Shri. Gopal Nayak Memorial Medical Aid Fund	151,000.00	
	Less : Transfer to Income & Expenditure A/c	7,852.00	
		143,148.00	
900,229.99	SANDHYA SURAKSHA NIDHI Add : Additions during the year	900,229.99	
		41,002.00	
		941,231.99	
73,211.00	DISASTER RELIEF FUND		73,211.00
375,000.00	Smt. Sharda A Naik and K Appu Naik Memo. Medi. Fund	375,000.00	
	Add : Received during the year	15,000.00	
	Less : Transfer to Income & Expenditure A/c	25,278.00	
		364,722.00	
30,000.00	Late Mr. Umesh Vasu Nayak, Mazgaon. Medical Fund	30,000.00	
	Less : Transfer to Income & Expenditure A/c	2,340.00	
		27,660.00	
100,000.00	Pelathoor Shivanna Nayak & Shantha Nayak Medical Fund	100,000.00	
	Less : Transfer to Income & Expenditure A/c	5,200.00	
		94,800.00	
100,000.00	Shri Narayan Bandelkar & Smt Laxmi Bandelkar Mulund Medical Aid Fund	100,000.00	
	Less : Transfer to Income & Expenditure A/c	5,200.00	
		94,800.00	
51,000.00	Shri Ramanna v Shevde & Smt. Vasanthi R. Shevde Kandivali Medical Aid Fund	51,000.00	
	Less : Transfer to Income & Expenditure A/c	2,652.00	
		48,348.00	
66,000.00	Shri Prabhakar D Borkar / Smt Rasni P Borkar Kalyan Medical Aid Fund	66,000.00	
	Less : Transfer to Income & Expenditure A/c	3,432.00	
		62,568.00	
51,000.00	Miyyaru Dendottu (Karkala ) Mr Subraya / Mrs Rajivi Sakhalkar Medical Aid Fund	51,000.00	
	Less : Transfer to Income & Expenditure A/c	2,652.00	
		48,348.00	
51,000.00	Shri Vishwanath N Nayak & Smt. Suma V Nayak Andheri Medical Aid Fund	51,000.00	
	Less : Transfer to Income & Expenditure A/c	2,652.00	
		48,348.00	
111,111.00	Smt.Shantha K Nayak & Late Shri Krishna A Nayak Kandivali Medical Aid Fund		111,111.00
15,000.00	Umesh V Nayak Mazgaon Medical Fund	15,000.00	
	Add : Received during the year	5,000.00	
		20,000.00	
	OTHER MEMORIAL / EDUCATION FUNDS :		
256.00	Shri C. G. Nayak Memorial Fund	256.00	
3,231.41	Shri Shyama Nayak Memorial Fund	3,231.41	
500.00	Shri Shivram Bhat Scholarship Fund	500.00	
10,000.00	Shri Santhur Bharani Vishwanath Prabhu Memorial Fund	10,000.00	
8,000.00	Shri V. S. Prabhu Memorial Fund	8,000.00	
10,000.00	Shri D. D. Prabhu Memorial Scholarship Fund	10,000.00	
10,000.00	Shri Shivram Kamath Memorial Scholarship Fund	10,000.00	
10,000.00	Shri (Late) Pilar Posarma Ramaraya Govinda and Smt.Padmavati Prabhu Scholarship Fund	10,000.00	
10,800.00	Shri (Late) Pilar Posarma Ramaraya Prabhu	10,800.00	
10,800.00	Smt. (Late) Pilar Posarma Sulochana Vasudeva Prabhu Scholarship Fund	10,800.00	
10,800.00		10,800.00	
		10,800.00	
<b>5,916,741.90</b>	<b>BALANCE C/F...</b>	<b>4,932,371.49</b>	

... 2 ...

		: 2 :
5,916,741.90	BALANCE B/F...	4,932,371.49
100,000.00	Shri Ramaya Sadashiv Nayak Pernakala Memorial Education Fund	100,000.00
100,000.00	Smt. Bhagirati R Nayak Pernakala Memorial Medical Fund	100,000.00
50,000.00	Smt. Indira Venkappa Prabhu Medical Fund	50,000.00
50,000.00	Shri Venkappa M Prabhu Education Fund	50,000.00
111,111.11	Shri Umesh S. Bhat & Smt. Sumangala U. Bhat Scholarship Fund	111,111.11
125,000.00	Late Shri Shivram G. Patkar and Smt. Leelavati S. Patkar Memorial Fund	125,000.00
100,001.00	Smt. Kalyani Narayan Nayak Education Fund	100,001.00
275,000.00	Shri R. K. Naik & Smt. Savita R. Naik Education Fund	275,000.00
100,001.00	N. Ramachandra Nayak, Innanje Memorial Fund	100,001.00
100,000.00	Lata Balakrishna Borkar Memorial Fund	100,000.00
25,000.00	Kamala Devi & Shankar Prabhu Education Fund	25,000.00
10,000.00	Late Shree Raghavendra Patkar Education Fund	10,000.00
10,000.00	Late Shri K Ramachandra Nayak Education Fund	10,000.00
10,000.00	Late Shri Vaman T Nayak Education Fund	10,000.00
25,001.00	Late Smt Sulakshana L. Nayak Education Fund	25,001.00
10,000.00	Manjunath R. Borkar Education Fund	10,000.00
7,000.00	M/s Keval Kaushal Impex Pvt. Ltd. Education Fund	7,000.00
21,000.00	M/s Kumud P. Patil Education Fund	21,000.00
120,000.00	Pelathoor Shivanna Nayak & Shantha Nayak Education Fund	120,000.00
25,000.00	Rangappa & Netravati Nayak Education Fund	25,000.00
30,000.00	Santhur Bharani Sesi Amma Prabhu Education Fund	30,000.00
25,000.00	Shri Devanna Nayak Memorial Education Fund	25,000.00
25,000.00	Shri Haridas Kamath Memorial Education Fund	25,000.00
25,003.00	Shri Laxminarayan Bhat Memorial Education Fund	25,003.00
25,000.00	Shri Shirva Sanjiva Nayak Memorial Fund	25,000.00
100,000.00	Smt Chandrakala & Shri Kamlakar S Nayak Education Fund	100,000.00
25,000.00	Smt. Lakshmi Shyamrao Borkar Memorial Fund	25,000.00
21,000.00	Warpp Engineers Pvt. Ltd. Education Fund	21,000.00
25,000.00	Shri Venkatesh R Borkar Memorial Education Fund	25,000.00
100,001.00	Late Shri Nagappa Subarao Nayak & Smt Sharada N Nayak	100,001.00
25,000.00	Mr MR Prabhu & Mrs Shakuntala R Prabhu Education Fund	25,000.00
25,001.00	Smt Sudha and Sri H. Puttana Nayak of Belgaum	25,001.00
150,001.00	Smt Kalyani G Nayak and Late Shri Gopal Nayak Educational Fund	150,001.00
121,111.00	Late Shri Nagappa Nayak and Smt. Bhagirati Naik Educational Fund	121,111.00
50,000.00	Mr. Ravi Pilar & Mrs. Sandhya Prabhu (USA) Education Fund	50,000.00
30,000.00	Smt. Sita S Nayak & Shri Somayya S Nayak Memorial Education Fund	30,000.00
20,000.00	Late Shri B. Annayya Naik Memorial Education Fund	20,000.00
200,000.00	Late Patla Subraya Kamath Memorial Fund	200,000.00
25,000.00	Madhav P. Naik Education Fund	25,000.00
8,337,973.01	BALANCE C/F...	4,932,371.49
		...3....

: 3 :			
8,337,973.01	BALANCE B/F...		4,932,371.49
11,000.00	Shridhar Keshav Prabhu Education Fund	11,000.00	
25,000.00	Shri Ramachandra N. Prabhu and Smt. Sampavathi R Prabhu Memorial Education Fund	25,000.00	
50,000.00	Smt. Chandramma T. Nayak & T.S. Nayak Education Fund	50,000.00	
10,000.00	Kadtal Krishna S Nayak Education Fund	10,000.00	
25,000.00	Shri Late Devana D. Tendulkar Parel Memorial Fund	25,000.00	
25,000.00	Smt. Jayalaxmi Laxminarayan Bhat Education Fund	25,000.00	
15,000.00	Smt. Lalita Govinda Patkar (Dhanu) Education Fund	15,000.00	
50,000.00	Smt. (Late) Vijayalaxmi Laxman Nayak Memorial Fund	50,000.00	
87,000.00	Shree Durga Prameshwari. Co.Op Credit Society Education Fund	87,000.00	
25,000.00	Sri Sundar Nayak Mala Education Fund	25,000.00	
25,000.00	Damodar Kamath & Ratnavati D Kamath Memorial Fund	25,000.00	
25,000.00	Ramesh N Nayak Education Fund	25,000.00	
51,000.00	Krishna M. Nayak & Family Kandivali Edu. Fund	51,000.00	
25,000.00	Smt. Saraswati Navelkar & Shri. Ganapati P Navelkar Education Fund	25,000.00	
50,000.00	Advocate H. Srinivas Nayak, Borivili (W). Educational Fund	50,000.00	
25,000.00	Late Shri Surendra D Kamath, Parel. Educational Fund	25,000.00	
10,000.00	Smt. Puthalibai D. Nayak Memorial Scholarship Fund	10,000.00	
122,000.00	KACHERI Scholarship Fund	122,000.00	
	KACHERI Scholarship Fund		
10,000.00	Shivraya D. Nayak Memorial Fund	10,000.00	
25,000.00	Prema D. Tendulkar Memorial Fund	25,000.00	
20,671.00	B. H. Naik Memorial Fund	20,671.00	
50,000.00	Smt. Bhagirati R. Nayak-Memorial Education Fund	50,000.00	
125,000.00	Shree Satchidananda Saraswati Kripaposhita Yakshagana Mandali Education Fund	125,000.00	
10,000.00	Shri Manjunath Naik Education Fund	10,000.00	
15,002.00	Shri Manjunath A Nayak Education Fund	15,002.00	4,327,996.52
	Golden Jubilee Education Memorial Fund Collections :		
25,000.00	Shri. Ramanna Navelkar Memorial Fund	25,000.00	
20,000.00	Shri. N. Janardhan Bhat Memorial Fund	20,000.00	
10,000.00	Shri. Devanna R. Naik Memorial Fund	10,000.00	
10,000.00	Shri. Puthalibai D. Naik Memorial Fund	10,000.00	
10,000.00	Shri. Vaman Salwankar Memorial Fund	10,000.00	
10,000.00	Shri. Damodar Kamat Memorial Fund	10,000.00	
10,050.00	Shri. Chandra C. Nayak Memorial Fund	10,050.00	95,050.00
<b>9,344,696.01</b>	<b>TOTAL Rs.....</b>		<b>9,355,418.01</b>



Sadashiv S. Shetty B.Com., F.C.A.  
Suraj S. Shetty M.Com., F.C.A., DISA (ICAI)  
Asha S. Amin M.Com., A.C.A.

## 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 2022, 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.



Offices: H.O. : 11/14, Raja Bahadur Mansion (New Bansilal Bldg.), Homi Modi Street, Fort, Mumbai - 400 023. | T.: 022 - 2265 3033 / 7585 / 2082 / 5695 | E.: sadashivco@yahoo.in  
: 701/702, Highway Commercial Center, I. B. Patel Road, Goregaon (East), Mumbai - 400 063. | T.: 022 - 4012 3033 / 7585



**S. SADASHIV & CO.**  
CHARTERED ACCOUNTANTS

**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 Maharashtra 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 2022;
  - II. In the case of the Income and Expenditure Account, of the **Deficit** 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)

*Suraj S. Shetty*  
CA SURAJ S SHETTY  
Partner  
Membership No. 113477

Place : Mumbai  
Date : 03.09.2022



**RAJAPUR SARASWAT SANGH, MUMBAI**

with its two wings

**MAHILA MANDAL & YUVA VRINDA**

in association with

**VIGHNAHARTHA SHREE MAHAGANAPATHI SEVA  
MANDAL, MUMBAI**

Invites you all to

**“NAVRATRI UTSAV - 2022”**

**(SHARADA POOJA & GARBA DANCE)**

On 01st October, 2022

At Kashi Math Hall, Sudhindra Nagar, Dahisar (E)

from 2.30p.m. onwards

**PROGRAMME LIST:**

**2.30p.m. to 4p.m. : BHAJAN & SHARADA POOJA**

**4:15 p.m. onwards : GARBA ON DJ BEATS`**

**PRIZE DISTRIBUTION TO THE WINNERS OF GARBA FROM**

**VARIOUS GROUPS :**

**BEST DRESSED-MALE / FEMALE**

**BEST GARBA DANCER-MALE / FEMALE**

**BEST DRESSED - COUPLE**

**BEST DANCER - CHILD**

**BEST ORNAMENTS - MALE / FEMALE**

**BEST DRESSED - CHILD (Fancy Dress)**

## *Managing Committee for 2021-22 & 2022-23*

Shri. Anand A Naik (Mulund)	-	President
Shri. Ramchandra S Nayak (Goregaon)	-	Vice-President
Shri. Satish N Patkar (Vashi)	-	Hon. Secretary
Shri. Anil P Nayak (Borivali)	-	Hon. Treasurer
Shri. Raghuram K Nayak (Malad)	-	Hon. Jt. Secretary
Shri. Ramesh U Kamath (Chembur)	-	Hon. Jt. Secretary
Smt. Manisha P Nayak (Panvel)	-	Hon. Jt. Treasurer
Shri. Prabhakar D Borkar (Kalyan)	-	Member
Smt. Pooja J Kamath (Byculla)	-	Member
Shri. Chandra N Prabhu (Dombivli)	-	Member
Shri. Mr. P R Ravishankar (Dahanu)	-	Member
Shri. Upendra K Kamath (Dahanu)	-	Member
Shri. N. Shrinivas Nayak (Bhayandar)	-	Member
Shri. Keshav R Prabhu (Mira Road)	-	Member
Shri. Ramanna V Shevde (Kandivli)	-	Member
Shri. Ramesha G Nayak (Kandivli)	-	Member
Shri. Pandurang B Nayak (Malad)	-	Member
Shri. Vaman S Patkar (Goregaon)	-	Member
Smt. Suma V Nayak (Andheri)	-	Member
Shri. Vasant R Nayak (Andheri)	-	Member
Shri. Gopal A. Nayak (Powai)	-	Member
Shri. Mohandas S. Sakhalkar (Kalyan)	-	Member
Smt. Jyoti V Naik (Thane)	-	Member
Shri. Prakash U Naik (Dombivli)	-	Member
Shri. Sadanand S Prabhu (Bhandup)	-	Member

**Statutory Auditors:** M/s Sadashiv & Co. **Internal Auditor :** Mr. Ravindra N. Kamath