

॥ Shree Durgaparameshwari Prasanna ॥

75th

Annual Report

2024-2025



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, 3rd Floor, Dr. E. Borges Road,
Opp K.E.M. Hospital, Parel, Mumbai - 400 012.

Email: rajapursaraswatsanghmumbai@gmail.com

Website: www.rssmumbai.org



RAJAPUR SARASWAT SANGH - EXECUTIVE COMMITTEE



Shri Ramchandra S. Nayak
Goregaon
President



Shri Sadashiv N Nayak,
Chembur
Vice President



Smt. Pooja J Kamath
Byculla
Vice President



Shri Ramesh U Kamath
Chembur
Hon. Secretary



Shri Anil P Nayak
Borivali
Hon. Treasurer



Shri Anand A Naik
Malad
Hon. Jt. Secretary



Shri Navin G Nayak
Powai
Hon. Jt. Secretary



Shri Chandra N Prabhu
Dombivli
Hon. Jt. Treasurer

MEMBERS



Shri Prabhakar D. Borkar
Kalyan



Shri Anand A Naik
Mulund



Smt. Suma V Nayak
Andheri



Shri Satish N Patkar
Vashi



Shri Raghuram K Nayak
Malad



Shri Upendra K Kamath
Dahanu



Shri Sadanand S Prabhu
Bhandup



Shri Achuth S Prabhu
Dombivli



Shri Rajaram S Nayak
Mulund



Smt. Jyoti V Naik
Thane



Shri Sandeep S Nayak
Thane



Shri Haridas V Wagle
Virar



Dr. Rajesh V Prabhu
Vasai



Shri Rohit H Kamath
Mira Road

Statutory Auditors:
M/s Sadashiv & Co.

Internal Auditor:
Shri Nityanand Prabhu, Airoli

॥ Om Shree Gurubhyo Namaha ॥



H.H. SHREEMAD SHIVANANDA SARASWATI SWAMIJI MAHARAJ

*Mathadheesh of
Shree Saunsthan Gaudapadacharya Math, Kavalem, Goa.*



SRI DURGAPARAMESHWARI CO-OPERATIVE CREDIT SOCIETY LTD

304, The Byke Delotel, Opp. BMC R/C Ward Office, Chandavarkar Road,
Borivali West, Mumbai – 400 092. (Regn. No. 25812 dated 08-11-1958)

FIRST FINANCIAL INSTITUTION OF RAJAPUR SARASWATS

Financial Results as on 31.03.2025 (Rs in Lacs)

Share Capital	Reserves	Deposits	Loan Balance	Investments	Total Turnover	Net Profit	Audit Classification
126.29	271.04	650.45	369.23	638.32	1159.56	32.75	A

Present Rate of Interest:

Loan:		Deposits:		
Type of Loan	Rate of Interest	Period	For General Members	For Senior Citizens
Education	8.00	30 to 90 days	5.50	5.50
Housing	10.00	91 to 180 days	6.00	6.00
Mortgage/Business	10.00	181 to 364 days	7.00	7.50
Personal	11.00	1 year to 2 years	7.50	8.00
		Above 2 years	7.00	7.50

Head Office / Regd. Office:
304, The Byke Delotel, 3rd Floor,
Opp. BMC R/C Ward, Chandavarkar Road,
Borivali West, Mumbai – 400092.
Contact Person: 8850747249

Dombivli Premises:
B/3, Darpan Villa, Ground Floor,
Pt. Malaviya Road, Opp. Kotak Bank
Ramnagar, Dombivli East – 421201.
Contact Person: 8850781956

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: MEMBERS ARE REQUESTED TO SUBMIT THEIR KYC 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 Id to the Society's office at the earliest in order to incorporate the same in our records for better communication.

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.

-:Business Hours:-

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

email: shreedurgapccs50@yahoo.co.in, shreedurgapccs50@gmail.com

Contact Nos:- Borivali : 8850747249 | Dombivali : 8850781956



RAJAPUR SARASWAT SANGH

(Registered under Public Trust No: F 636 Bom.)

11-12, Saraswat Sadan, 3rd Floor, Dr. E. Borges Road, Opp. K.E.M Hospital, Parel, Mumbai - 400 012.

• Email: rajapursaraswatsanghmumbai@gmail.com • Website : www.rssmumbai.org

NOTICE OF THE 75TH ANNUAL GENERAL MEETING

To all the Members of the Sangh,

Notice is hereby given that the **75th Annual General Meeting (AGM)** of the Sangh will be held on Saturday, 27th September 2025 at 10.00 am at **Dahisar Shree Kashi Muth, Shree Vitthal Rukmayi Mandir, Dahisar East, Mumbai-400078** to transact the following business.

AGENDA

1. Prayer
2. Condolence
3. To read and confirm the minutes of the last AGM held on 22nd September 2024
4. Presentation and approval of Annual Report for the year ending 31st March 2025
5. Presentation and approval of Audited Statement of Accounts and Auditor report for the year ended 31st March 2025
6. Presentation and approval of Budget for the year 2025-26
7. Appointment of Internal Auditor for the year 2025-26
8. Appointment of Statutory Auditors for the year 2025-26 and fixing their fee/remuneration
9. To brief the status of re-development of Sangh's building at Parel.
10. Consideration of letters, if any & take appropriate decision
11. Any other matter with the permission of the chair.
12. Member's speech
13. President's speech
14. Vote of thanks
15. Lunch

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

For & on behalf of Executive Committee.

Ramchandra S. Nayak
President

Ramesh U. 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 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.



SANGH'S FOUNDER MEMBERS

On the occasion of the 75th 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

MAHILA MANDAL'S FOUNDER MEMBERS

We also recollect the contributions & efforts made by our founder members 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

YOUTH CLUB (YUVA VRINDA) FOUNDER MEMBERS

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 74th Annual General Meeting (AGM)

Held on 22nd September, 2024

The 74th Annual General Meeting (AGM) of Rajapur Saraswat Sangh, Mumbai, was held on September 22nd, 2024 at 10:00 a.m. at GSB Seva Mandal's Shree Guru Ganesh Prasad Hall, Sion, Mumbai, 400022. 80 members were present in the meeting. As there was no quorum at the scheduled time i.e., 10:00 a.m., the meeting had to be adjourned and the meeting was started at 10:30 a.m. as per the notice dated 25.08.24, circulated amongst the members.

After the prayer (**Agenda No. 01**) by Mahila Mandal members, the Hon. Secretary (Shri. Ramesh U. Kamath), welcomed the President, office bearers, members and guests present at the meeting and requested President (Shri. Ramchandra S. Nayak), and the office bearers present to occupy the seats on dais. He read the notice dated 25.08.24 circulated amongst the members and which was also circulated via email, WhatsApp & on the website for the information of the members. He briefed the AGM about the agenda of the meeting. Shri. Ramchandra S. Nayak, the President of the Sangh, presided over the AGM. The following matters were transacted in the meeting:

Agenda No. 02: Condolence: The Secretary (Shri. Ramesh U Kamath) spoke about the immense loss that the community faced due to the passing away of some of the members in the past few months. The AGM also paid tributes to the departed founder members of the Sangh and the Mahila Mandal. 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/2024:

"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 bear this irreparable loss caused to the family members of the deceased. The AGM also pays tributes to the late founder members of the Sangh & the Mahila Mandal."

Agenda No. 3: To read and confirm the minutes of the last AGM, held on September 3rd, 2023:

The Hon. Secretary (Shri. Ramesh U. Kamath), read the minutes of the 73rd Annual General Meeting, held on September 3, 2023, and the same was also available in the printed copy of the Annual Report for the year 2023-24. The minutes of the 73rd Annual General Meeting, held on September 3, 2023, were approved unanimously after it was proposed by Shri. Vasant R Nayak (Andheri) & seconded by Shri. Vittal D. Naik (Thane)."

Resolution No: 02/AGM/2024:

"RESOLVED THAT the minutes of the last annual general meeting, held on September 3, 2023, be and is hereby read, approved and adopted unanimously after it was proposed by Shri. Vasant R Nayak (Andheri) & seconded by Shri. Vittal D. Naik (Thane)."

Agenda No. 4: Presentation and approval of Annual Report for the year ended 31st March 2024

The Hon. Secretary (Shri. Ramesh U. Kamath) placed "74th Annual Report" of the Sangh for the year ended March 31, 2024, before the Annual General Meeting for its approval. He informed that Annual Report includes the report of Mahila Mandal and Yuva Vrinda as published in the 74th Annual Report. The Annual Report was approved unanimously, and the following resolution was passed and adopted after the same was proposed by Shri. Bharat V Kamath (Borivali) & seconded by Shri. Ramanna V Shevde (Kandivali).

**Resolution No: 03/AGM/2024:**

"RESOLVED THAT the 74th Annual Report for the year ended March 31, 2024 be and is hereby read, approved and adopted unanimously after the same was proposed by Shri. Bharat V Kamath (Borivali) & seconded by Shri. Ramanna V Shevde (Kandivali)."

Agenda No. 5: Presentation and approval of Audited Statement of Accounts and Auditor's Report for the year ended 31st March 2024

The Hon Treasurer (Shri. Anil P Nayak), placed before the meeting the Audited Statement of Accounts including the Auditor's Report for the year ended 31st March 2024.

The President (Shri. Ramchandra S. Nayak) requested the members to give their opinions and guidance to the Committee on the statement of accounts. As there were no requests for clarifications from the members present, the audited statement of accounts for the year ended 31st March 2024, along with the Auditor's Report was approved unanimously after the same was proposed by Shri. Gopal A Nayak (Powai) & seconded by Shri. Satish U Kamath (Goregaon) and the following resolution was passed:

Resolution No: 04/AGM/2024:

"RESOLVED THAT the audited Statement of Accounts for the year ended March 31, 2024, along with the Auditor's Report be and are hereby approved and adopted unanimously after the same was proposed by Shri. Gopal A Nayak (Powai) & seconded by Shri. Satish U Kamath (Goregaon)."

Agenda No. 6: Presentation and Approval of Budget for the year 2024 - 2025:

Hon Secretary (Shri. Ramesh U. Kamath) presented the budget for the year 2024-2025, a copy of which had already been submitted to the office of the Charity Commissioner as per statutory requirements. The Budget has also been published in the 74th Annual Report presented to the members. The budget for year 2024-2025 was unanimously approved after the same was

proposed by Shri. Bharat V Kamath (Borivali) & seconded by Shri. Vittal D. Naik (Thane) and the following resolution was passed:

Resolution No: 05/AGM/2024:

"RESOLVED THAT the Budget for the year 2024-2025 be and is hereby approved and adopted unanimously after the same was proposed by Shri. Bharat V Kamath (Borivali) & seconded by Shri. Vittal D. Naik (Thane)."

Agenda No. 7: Appointment of Internal Auditor for the year 2024-25:

The The President (Shri. Ramchandra S. Nayak) informed that Shri. Nityanand Prabhu (Airoli) has done good work as Internal Auditor in the past year & thanked him for his contribution. The President invited the members to volunteer for becoming the Internal Auditor of the Sangh. However, none of the members came forward for the taking up this responsibility. The President then proposed that Shri Nityanand Prabhu be nominated as the Internal Auditor. Also, Shri Nityananda Prahua has given consent for taking up this task. The following resolution was passed:

Resolution No: 06/AGM/2024

"RESOLVED THAT Shri. Nityanand Prabhu (Airoli) will continue as the Internal Auditor for the year 2024-2025 be and is hereby approved and adopted unanimously after the same was proposed by Shri. Ravindra N Kamath (Kandivali) & seconded by Shri. Ashok N Kamath (Kandivali)."

Agenda No. 8: Appointment of Statutory Auditors for the year 2024-2025 and fixing their fee / remuneration:

The VThe President (Shri. Ramchandra S. Nayak) informed the AGM M/s. S Sadashiv & Co. (Chartered Accountants) have been the Statutory Auditors for a few years. The AGM unanimously agreed that M/s Sadashiv & Co. (Chartered Accountants) be requested to continue as Statutory Auditor for the year 2024-25. It was also suggested by Shri. Bharat V Kamath to involve some young CAs from our Samaj to accompany them which will help to groom them and in future this activity can be taken



over by them. M/s Sadashiv & Co were appointed as Statutory Auditors for the year 2024-25 after the same was proposed by Shri. Bharat V Kamath (Borivali) & seconded by Shri. Ravindra S Nayak (Dhonde) (Mulund) and the Executive Committee was authorized to discuss and decide about their remuneration/fee and the following resolution was adopted:

Resolution No: 07/AGM/2024:

“RESOLVED THAT M/s. S Sadashiv & Co (Chartered Accountants) be appointed as Statutory Auditor/s for the year 2024-25 and further the Executive Committee is empowered to fix the remuneration of the Auditor be as and is hereby approved unanimously after it was proposed by Shri. Bharat V Kamath (Borivali) & seconded by Shri. Ravindra S Nayak (Dhonde) (Mulund).”

Agenda No. 9: To brief the status of redevelopment of Sangh's building at Parel:

President (Shri. Ramchandra S. Nayak) informed the AGM that the building re-development had progressed at a very slow speed. However, he shared some good news on the approvals and the drawings. He informed that the drawings & all other approvals are received except IOD which is expected within the next 15 days. Once the IOD received, it would take around 3 months to start the demolishing of the existing building. The Sangh would get a residential area of 3296.08 sq. ft in lieu the current area 1266.33 sq.ft. which the Sangh is using as a commercial purpose. This area of 3296.08 sq.ft. which the Sangh will be getting consists of 5 residential flats of total area of 3268.75 sq. ft along with 3 parking's. The Sangh would purchase 2 parking's which cost around Rupees 15 lacs each. There is a surplus balance area of 27.33 sq. ft. with the developer, which the Executive Committee would decide upon in consultation with the Re-development Committee. The five flats allotted to the Sangh include one flat on each 3rd, 4th, 10th floors and 2 flats on the 19th floor. It was suggested by Shri. Vasant R Nayak (Andheri) that if the flat on refuge floor was opted, then the refuge area can also be utilized. Also, it

was suggested to sell the flat on 4th floor along with the balance area of 27.33 sq. ft and get cash in return to improve the cash surplus of Sangh. President (Shri. Ramchandra S. Nayak) suggested that instead of selling the flat and getting cash, it would be better to keep the flat instead. However, it was decided that the Re-development Committee would discuss on this internally and take decisions accordingly.

As there were no further clarifications or explanations sought by the members regarding the redevelopment of the Parel building, the above status update by the President (Shri. Ramchandra S. Nayak) on the status of redevelopment of the Sangh's Parel building was accepted and taken on record.

Agenda No. 10: To brief about Amrit Mahotsava Celebration:

President (Shri. Ramchandra S. Nayak) briefed about the first event inauguration ceremony of Amrit Mahotsava celebration which was held on 17th April 2024 (Ram Navami Day) at GSB Seva Mandal's Shree Gura Ganesh Prasad Hall, Sion, Mumbai. He informed that it was a very well organised event, and that the Sangh also got a donation of Rs. 2,50,000/-. He suggested an increase in the scholarship amount which is given every year to the needy students. He mentioned about the upcoming Sharada Pooja and Garba event in October and Mahila Mandals Golden Jubilee year double dhamaka event in December. And for the youngsters he informed about the already launched Job Portal WhatsApp group and soon to be launched Career Guidance Portal. He appealed to the members to attend all the events in large numbers and make the events a grand success.

Agenda No. 11: Consideration of letters, if any & to take appropriate decision:

President (Shri. Ramchandra S. Nayak) informed the AGM about the letter received from Shri. Sitaram Prabhu (Dombivli) requesting for accommodation in Sangh's flat in Dombivli West on temporary basis. As his son has a medical problem It was decided that the Sangh should support its member who has a very difficult situation and give the ground floor of



Sangh's flat at nominal rent along with agreement. It was unanimously approved after the same was proposed by Shri. Ramdas S Prabhu (Kurla East) & seconded by Shri. Vittal D. Naik (Thane) and the following resolution was passed:

Resolution No: 08/AGM/2024:

“RESOLVED THAT Sangh's flat (Ground floor) to be given to Shri. Sitaram Prabhu (Dombivli) at nominal rent along with agreement & also ensuring that the Sangh's document that are kept in the cupboards in the flat are maintained safe and accessible whenever required. The agreement will be of 11 months and will be renewed every 11 months. Agreement expense would be shared 50/50. This is hereby approved unanimously after it was proposed by Shri. Ramdas S Prabhu (Kurla East) & seconded by Shri. Vittal D. Naik (Thane).”

Agenda No. 12: Any other matter with the permission of the chair

1. The Hon. Secretary (Shri. Ramesh U. Kamath) informed about the upcoming programs of the Sangh:

- a. Navaratri Utsav 2024: Sangh's two wings "Mahila Mandal" and "Yuva Vrinda" in association with "Vignaharta Shree Mahaganapati Seva Mandal organizing Navratri Utsav - 2024 on 5th October 2024 at Kashi Math Hall, Sudhindra Nagar, Dahisar (E), Mumbai. The Hon. Secretary (Shri. Ramesh U. Kamath) appealed to the members to attend this program in large numbers and make it a grand success.
- b. Scholarship 2024-25: The Hon. Secretary (Shri. Ramesh U. Kamath) informed the AGM that applications would be invited from local students of Maharashtra state for the Scholarships for the year 2024-25. The applications would be taken through Google Forms of which the link will be shared in mid-October, and this Google Form will be active till 30th Nov 2024. After the scrutiny and the approval process is done, the local deserving students (applicants) will be given the scholarship by cheque during the Annual

Get together programme which will held on Republic Day (26th January 2025).

- c. Mahila Mandal's Golden Jubilee Celebration: The Hon. Secretary (Shri. Ramesh U. Kamath) informed the AGM that Mahila Mandal's Golden Jubilee Celebration would be held on 1st December 2024 at GSB Seva Mandal's Shree Guru Ganesh Prasad Hall, Sion. The Hon. Secretary (Shri. Ramesh U. Kamath) appealed to the members to attend this program in large numbers and make it a grand success.

Agenda No. 13: Member's Speech

The President (Shri. Ramchandra S. Nayak) invited the members present to come forward to express their views and provide valuable suggestions for the Sangh.

Shri. Vasant R Nayak (Andheri): Shri. Vasant Nayak appreciated the overall good work done by Sangh. He suggested that Sangh should look out for some plot in Western line for future purpose. He appealed to the people to come forward with the donations for the same.

Shri. Raghunath Prabhu (Dombivli): Shri. Raghunath Prabhu appreciated the contributions made by Mumbaikars towards the development of our native hometown. He suggested to form an Education Trust for the education of the children in our Samaj. He also guaranteed 100% support from Dombivali Samaj bandhavas for the purchase of the plot in Western line.

Shri. Anand A Naik (Mulund): Shri. Anand Naik mentioned that for our Amrit Mahotsav we should highlight 75 years of achievement and contributions done by our Sangh. He proposed that a "Souvenir" be printed highlighting the achievements of the Sangh, maybe even listing out the career growth & achievements of all the beneficiaries of the Sangh. In the earlier years, the Sangh did wonderful contribution to the Samaj when education had to be promoted among its members. However, the problems and issues of the current years are not education. The Sangh must now look for new areas that need attention. He highlighted that the



current social-economic situation has caused that children to earn & settle down in foreign countries. The parents have to live on their own in India and have to face all the problems of living alone in senior age. He suggested that the Sangh should not go for building a hall but should work towards building a community home for the senior citizens of the community. A hall has limited use but also has numerous managing problems. A community home is the critical need.

Shri. Ramesh Salvankar (Vasai): Shri. Ramesh Salvankar mentioned that the message about our Amrit Mahotsav should be passed to all the members and area wise events to be planned including western and central lines. Appropriate platform to be provided to people from various fields so that they can come forward for Sangh's support/ events. Also, area wise volunteers to be designated as it gets difficult for Sangh to facilitate all the areas. He suggested to create an Amrit Mahotsava Fund for the celebrations. He also suggested on the Mediclaim support for the members. For the Vaastu, he suggested that Vasai area can be considered, and he would provide the required support.

Shri. Ramanna Shevde (Kandivali): Shri. Ramanna Shevde mentioned about ex office bearer Shri. Achyut Nayak (Malad) who initially collected small amounts for Sangh's growth. He mentioned that his contribution should also be remembered.

Shri. Ramdas Prabhu (Kurla East): Shri. Ramdas Prabhu mentioned that the sports and physical fitness activities which is an important aspect should also be considered by the Sangh.

Agenda No. 14: President's Speech

The President (Shri. Ramchandra S. Nayak) thanked all the office bearers, committee members, Mahila Mandal members, Yuva Vrinda members and the attendees.

The President (Shri. Ramchandra S. Nayak) mentioned that there were some good suggestions provided during Members speech, and it will certainly help the Sangh in future planning. He mentioned that he along with the committee members will be working on a plan for the next 25 years. On the group Mediclaim suggestion, he mentioned that Sangh tried out this in past but was not feasible. He mentioned that Sangh will try for Education Reserve land which can be utilized for school and hall for Samaj. About the sports and physical fitness, he mentioned that before covid such events used to happen every 6 months however after covid there is hardly any participation for such events hence such events are not happening for now but will be looked into. He insisted that Sangh will win big time when youth members start actively participating in all the events. He mentioned that for other entertainment programs we see a good amount of audience however for AGM we see very less audience, so we should be motivating people for participating in AGMs too.

He mentioned about the upcoming events, starting with the Scholarship applications which will start mid-October via Google forms and will be open till 30th Nov 2024. Then about the Sharada Pooja & Garba on 05th Oct 2024, Mahila Mandal Golden Jubilee celebration on 01st Dec 2024 and Rajapur Saraswat Utsav on 26th Jan 2025. He appealed to all the members to attend these programs in large numbers and make it a grand success.

Agenda No. 15: Vote of thanks

The Annual General Meeting was concluded with a vote of thanks by the Hon Secretary (Shri. Ramesh U. Kamath) followed by the National Anthem thereafter

For & on the behalf of the executive committee.

Ramchandra S. Nayak

President

Ramesh U Kamath

Hon. Secretary



ANNUAL REPORT [2024-25]

On behalf of the Executive Committee of the Sangh, we take pleasure in placing before the AGM the 75th Annual Report of the Sangh for the year 2024-25.

Executive Committee Meetings:

During the year under review. 10 meetings of the Executive Committee were held, of these 1 meeting was held on Virtual [ZOOM] platform and the rest at meeting rooms in Dadar area.

Life Memberships:

Six members were enrolled as Class 'B' life member during the year.

Donations made by the Sangh during the year 2024-25 :

The following donations were made during the year.

1. Kanika Donations : Rs. 2001.00 paid to each of the following temples.
 - a. Shri Durgaparameshwari Temple. Bantakal.
 - b. Shri Durgaparameshwari Temple, Montimaru.
 - c. Shri Durgaparameshwari Temple, Mogeru.
 - d. Shri Adishakti Mahalaxmi Temple, Hirgana.
 - e. Shri Narasimha Temple, Narasinge.
2. Donations : To Shri Vithal Rakumai Mandir, Shri Kashi Math, Dahisar.
 - a. Rs. 2,500.00 was paid towards Rath Utsav.
 - b. Rs. 2,750.00 was paid towards Navratri Utsav.
3. Sevas in Ganeshotsav :
 - a. Shree Varad Siddhivinayak Seva Mandal, Dombivli Rs. 3,000.00
 - b. Vignaharta Shree Mahaganapathi Seva Mandal, Malad Rs. 3,005.00
 - c. Rajapur Saraswat Ganeshotsav Seva Mandal, Dahanu Rs. 3,001.00
 - d. GSB Seva Mandal, King Circle, Matunga Rs. 3,055.00
4. Sevas during Chaturmaas Vrata : held at Trigunathmika Shree Mahalakshmi Temple, Saraswatipuram, Hullimavu, Bengaluru
 - a. Rs. 2,500.00 Guru Kanika
 - b. Rs. 10,000.00 Bhiksha Seva
5. Scholarship distributed during the year [2024-25] :
An amount of Rs. 4,35,000.00 was sanctioned to 141 students as follows:
 - a. Merit Scholarships : Rs. 36,000.00 was sanctioned to 12 students of SSC\HSC on merit. The 12 local meritorious students were felicitated on Sangh's Annual get-together day [Rajapur Saraswat Utsav] held on 26.01.2025 at Dahisar Sri Kashi Math, Dahisar east, Mumbai.
 - b. Free Scholarships : Rs. 2,02,861.00
 - c. Memorial Scholarships : Rs. 1,68,139.00
 - d. Students Educational expenses Reimbursement Scheme [SEEERS] : Rs. 28,000.00
6. 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 2024-25:

No.	Name	Purpose	Amount (Rs.)	Fund
1	Smt. Geeta S Nayak, Panchanbettu, Hiriyadka, Udupi	Medical	15,000.00	Smt. Sharda A Naik & K Appu Naik & Smt. Shantha K Nayak & Shri Krishna A Nayak
2	Shri R. B. Nayak, Ashokvan, Dahisar East, Mumbai 68	Medical	20,000.00	Smt. Sharda A Naik & K Appu Naik & Pelathoor Shivanna Nayak & Shantha Nayak
3	Smt. Kavita B. Kallarpe house, Delampady PO Mayyala Delampady, Kasargod	Medical	15,000.00	Rajapur Saraswat Medical Fund
4	Shri Naveen kumar Bhagav Vaishnavi Apt., room no. 205, Dinkar Bhane Nagar, Adivali, Kalyan(east).	Medical	15,000.00	Shri Narayan Bandekar & Smt. Laxmi Bandekar & Shri Vishwanath N Nayak & Suma V Nayak
5	Smt. Gayatri Ravi Ambekar Room no. 1306, Bldg. 3, K.D.Heights, Rani Sati marg, Malad east	Medical	15,000.00	Smt. Bhagirati R Nayak Pernakala & Shri Prabhakar D Borkar & Smt. Rasni P Borkar
6	Shri Suresh Damodar Patkar, Malang Road, Kalyan east,	Medical	10,000.00	Late Shri Umesh Vasu Nayak Mazgaon & Shri Ramanna V Shevde & Smt. Vasanthi R Shevde
7	Shri Sundar D Patkar Room no. 4, Vasant Trading compound, Shahpur	Medical	10,000.00	Shri Subraya & Smt. Rajivi Sankhalkar & Smt. Indira Venkappa Prabhu
8	Shri Sandeep Nayak , Kalwa	Medical	15,000.00	Pelathoor Shivanna Nayak & Shantha Nayak & Smt. Shantha K Nayak & Shri Krishna A Nayak
9	Smt. Shanta P Nayak, Kalwa	Financial Assistance	6,000.00	Sandhya Suraksha Nidhi
10	Smt. Shakuntala D Prabhu, Dombivli east	Financial Assistance	6,000.00	Sandhya Suraksha Nidhi
11	Smt. Lalita M Prabhu, Dombivli east	Financial Assistance	6,000.00	Sandhya Suraksha Nidhi
12	Smt. Sangeeta S Prabhu, Thakurli east	Financial Assistance	6,000.00	Sandhya Suraksha Nidhi
13	Yashoda R Nayak, Dombivli east	Financial Assistance	6,000.00	Sandhya Suraksha Nidhi
14	Smt. Yashoda S Nayak, Dombivli	Financial Assistance	6,000.00	Sandhya Suraksha Nidhi
15	Smt. Yashoda D Nayak, Dombivli	Financial Assistance	6,000.00	Sandhya Suraksha Nidhi
16	Smt. Sumitra S Nayak, Dombivli east	Financial Assistance	6,000.00	Sandhya Suraksha Nidhi
17	Smt. Pushpa R Nayak, Borivali west	Financial Assistance	6,000.00	Sandhya Suraksha Nidhi
18	Smt. Hemavati S Patkar, Shahpur	Financial Assistance	6,000.00	Sandhya Suraksha Nidhi



No.	Name	Purpose	Amount (Rs.)	Fund
19	Smt. Sunita R Nayak, Malad	Financial Assistance	6,000.00	Sandhya Suraksha Nidhi
20	Smt. Shalini R Prabhu, Dombivli	Financial Assistance	6,000.00	Sandhya Suraksha Nidhi

Following Donations Received during the year [2024-2025] :

No.	Name	Amount (Rs.)	Purpose
1.	Shri H.S.Kamath, Deonar	Rs. 10,000.00	Amrit Mahotsav Fund
2.	Shri Mahesh Prabhu, Bengaluru	Rs. 25,000.00	Amrit Mahotsav Fund
3.	Shri Shreenath Achyut Prabhu, Dombivali	Rs. 10,000.00	Amrit Mahotsav Fund
4.	Smt. Kasturi P Nayak (Chimbalkar) Borivali	Rs. 11,000.00	Amrit Mahotsav Fund
5.	Shri Prabhakar D Borkar, Kalyan	Rs. 9,000.00	Medical Fund
6.	Shri Vaman S Patkar, Goregaon	Rs. 25,000.00	Medical Fund
7.	Shri Vishwanath V Nayak, Andheri	Rs. 25,000.00	Medical Fund
8.	Smt. Savita N Patkar Vashi	Rs. 10,000.00	Medical Fund
9.	Shri Nagendra D. Kamath, Bengaluru	Rs. 25,000.00	Education Fund
10.	Shri Umesh Bhat, Goregaon	Rs. 25,000.00	Education Fund
11.	Dr. Jayprakash D Kamath, Byculla	Rs. 50,000.00	Education Fund
12.	Shri Laxman V Nayak, Mulund	Rs. 25,000.00	Education Fund
13.	Shri Ramesha G Nayak, Kandivali	Rs. 20,000.00	SEERS
14.	Shri Bharat S Nayak , Borivali	Rs. 8,000.00	SEERS
15.	Smt. Veena Kamath, Andheri	Rs. 5,000.00	Sandhya Suraksha Nidhi
16.	Smt. Sunita S Kamath, Parel	Rs. 7,500.00	Sandhya Suraksha Nidhi
17.	Smt. Radhika R. Nayak, Borivali	Rs. 4,001.00	Sandhya Suraksha Nidhi
18.	Smt. Manisha Mohan Nayak, Nalasopara	Rs. 1,000.00	Sandhya Suraksha Nidhi
19.	Smt. Lata Gopal Nayak, Thane	Rs. 5,005.00	Sandhya Suraksha Nidhi
20.	Smt. Padmavati M Wagle, Navimumbai	Rs. 5,000.00	Sandhya Suraksha Nidhi
21.	Smt. Rajashree Gatekar, Mumbai	Rs. 2,000.00	Sandhya Suraksha Nidhi



Donations Received towards Mahila Mandal Golden Jubilee Celebration

A Total of Rs. 10,39,566.00 (Rupees Ten lacs thirty nine thousand five hundred sixty six only) received towards Mahila Mandal Golden Jubilee Celebration.

Sr. No	Name	Amount	Sr. No	Name	Amount
1	MR. GOPAL R NAYAK	30,000.00	55	MR. SHRIKANT NAYAK	5,000.00
2	MR. VISHWANATH N NAYAK	25,000.00	56	MS. ASHA G NAYAK	5,000.00
3	MS. KAVITA K PRABHU	25,000.00	57	MR. ANAND A NAYAK	5,000.00
4	MR. LAXMAN V NAYAK	20,000.00	58	MS. GEETA G NAYAK	5,000.00
5	MS. SUREKHA S NAYAK	15,001.00	59	MS. RESHMA J NAYAK	5,000.00
6	MS. KASTURI P NAYAK (CHIMBALKAR)	15,001.00	60	MS. PRISCILLA FURTADO	5,000.00
7	MR. RAMESHA G NAYAK	11,111.00	61	MR. RAMESH PRABHU	5,000.00
8	MR. PRAKASH D NAIK	11,111.00	62	MS. RADHIKA NAYAK	5,000.00
9	MS. SULATHA R NAYAK	11,001.00	63	MR. SITARAM NAYAK	5,000.00
10	MR. PRADEEP L NAYAK	11,001.00	64	MS. RENU NAYAK	5,000.00
11	MR. VISHNUMURTI PRABHU	11,000.00	65	MR. SUDHAKAR S NAYAK	5,000.00
12	MS. VASANTI R KAMATH	11,000.00	66	MS. SUNANDA N PRABHU	5,000.00
13	MR. SADASHIV N NAYAK	11,000.00	67	MR. ANANTRAM G NAYAK	5,000.00
14	MR. SIDDARTH R NAYAK	10,101.00	68	MS. GIRIJA R NAVELKAR	5,000.00
15	MR. TUSHAR V PATKAR	10,011.00	69	MS. SUSHMA M NAYAK	5,000.00
16	MS. SMITA V PATKAR	10,011.00	70	MS. VEENA KAMATH	5,000.00
17	MR. SANDESH NAIK	10,001.00	71	MR. KESHAV PRABHU	5,000.00
18	MS. VASANTHI R SHEVDE	10,001.00	72	MR. VASANT NAYAK	5,000.00
19	MS. SWATI WAGLE	10,001.00	73	MR. MADHAV P NAIK	5,000.00
20	MS. REVATI K NAYAK	10,001.00	74	MS. PREMA U NAYAK	5,000.00
21	MS. PRAMILA P PRABHU	10,001.00	75	MR. DITESH D NAYAK	5,000.00
22	KUBER HEALTH FOOD & ALLIED SERVICES	10,001.00	76	MR. MADHAV V PRABHU	5,000.00
23	MR. DAMODAR G NAYAK	10,000.00	77	MS. SUNEETHA A KAMATH	5,000.00
24	MS. VASUDHA R NAYAK	10,000.00	78	MR. K SADANAND NAYAK	5,000.00
25	MS. SUDHA V NAYAK	10,000.00	79	MR. NATRAJ D KAMATH	5,000.00
26	MR. K NARAYAN NAYAK	10,000.00	80	MR. SUNIL NAYAK	5,000.00
27	MS. SUNITA S KAMATH	10,000.00	81	RSB MAHILA GROUP	5,000.00
28	CAPT. RADHAKRISHNA BORKAR	10,000.00	82	MR. MANOHAR N	5,000.00
29	MR. SUNDER KELKAR	10,000.00	83	MS V NAYAK	5,000.00
30	MR. RAMDAS PATKAR	10,000.00	84	MS. DIVYA NAYAK	5,000.00
31	MS. SAROJINI S NAYAK	10,000.00	85	MS. JYOTI V NAIK	5,000.00
32	MR. SUNIL NAVALKAR	10,000.00	86	MS. AKSHATA TENDULKAR	5,000.00
33	MS. SHEELA PRABHU	10,000.00	87	MS. LAXMI BORKAR	5,000.00



Sr. No	Name	Amount	Sr. No	Name	Amount
34	MS. SUSHILA S NAYAK	10,000.00	88	MS. SUMAN S PATKAR	5,000.00
35	RONAK CORPORATIONS	10,000.00	89	MS. RASHMI R PATKAR	5,000.00
36	MS. SAVITA R NAYAK	10,000.00	90	MS. SHAILA M NAIK	5,000.00
37	MS. PADMA P NAYAK	10,000.00	91	MS. MALLIKA KAKADE	4,000.00
38	DR KASTURI NAYAK	10,000.00	92	MS. SUSHMA S BORKAR	3,101.00
39	MS. MAMTA RAO	10,000.00	93	MR. NAVIN G NAYAK	3,001.00
40	MS. PURNIMA K NAYAK	10,000.00	94	MS. SUPRIYA K NAYAK	3,001.00
41	D P SOCIETY	8,000.00	95	MR. RAVINDRA WAGLE	3,001.00
42	MS. SUVIDHA R PRABHU	7,500.00	96	MS POOJA J KAMATH	3,000.00
43	SWASTIK BHAJAN MANDALI	6,000.00	97	MS. VIDYA N PRABHU	3,000.00
44	DR AARTI S NAYAK	5,100.00	98	MR. RAVIRAJ NAYAK	3,000.00
45	MS. ROHINI R NAYAK	5,001.00	99	MS. LILAVATI V NAYAK	3,000.00
46	MS. SHANTA R PRABHU	5,001.00	100	MS. VIDYA BHATT	3,000.00
47	MR. SADANAND S NAYAK	5,001.00	101	MR. PRAVIN NAYAK	3,000.00
48	MR. UPENDRA R NAYAK	5,001.00	102	MR. GOPAL D PRABHU	3,000.00
49	MS. SARITA S KAMATH	5,000.00	103	MR. JAYANT PATKAR	3,000.00
50	MR. PRABHAKAR D BORKAR	5,000.00	104	MR. KESHAV R PRABHU	3,000.00
51	MR. UMESH BHAT	5,000.00	105	MS. SHOBHA R PRABHU	3,000.00
52	MR. RAMESH U KAMATH	5,000.00	106	MS. PALLAVI N BHAGWAT	3,000.00
53	MS. VINAYA U KAMATH	5,000.00	107	MR. PRAVEEN G NAYAK	3,000.00
54	MR. SUDHIR N NAYAK	5,000.00	108	MS. MADHVI P NAYAK	3,000.00

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

PROGRAMS ORGANIZED DURING THE YEAR [2024-25]:

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

1. Chaturmasa Visit

Visit to Swamiji during Chaturmasa at Bengaluru : A team of 20 members from the Sangh visited H.H.Shivananda Saraswati Swamiji during his Chaturmasa Vrata at Thigunthmika Shree Mahalakshmi Temple, 4th Cross, Saraswathipuram, Nyanappanahalli village, Hullmavu, Bannerghatta Road, Bengaluru – 580076 on 8th August 2024. During the visit, Biksha Seva was performed on behalf of the Sangh.

2. Navaratri Utsav

Navaratri Utsav 2024 : On the occasion of Navaratri, The Sangh organized Sharada Pooja and Garba with active participation of Mahila Mandal and Yuva Vrinda in association with Vighnarthartha Shri Mahaganapati Seva Mandal, Mumbai on 5th October 2024 at Dahisar Shree Kashi Muth, Shree Vitthal Rukmayi Mandir, Dahisar east, Mumbai 400078. 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 President Shri Ramchandra S Nayak.

3. Mahila Mandal Swarna Mahotsav Celebration on 1st December 2024 (Details in the Mahila Mandal Annual Report}



4. Rajapur Saraswat Utsav 2025 & Amrit Mahotsav Closing Ceremony day :

Rajapur Saraswat Utsav (Annual Get-together) & Amrit Mahotsav Closing Ceremony day was organized on 26th January 2025 at 3rd floor, Dahisar Shree Kashi Mutt, Shree Vitthal Rukmayi Mandir, Dahisar east, Mumbai 400078. This function was a full day program and was attended by more than 500 people from the samaj.

- The function was inaugurated with prayers to Shree Vitthal Rukmayi. This was followed by Bhajans and the Makara Sankranti celebration with distribution of Tilgul & Haldi Kumkum.
- Morning 8 am to 12.30 am Blood Test Camp organised.
- The following eminent persons of the Samaj were felicitated by the President.
 1. Shri Laxman V Nayak- Chief Guest (Entrepreneur & Social worker)
 2. Shri Vittal D Naik – Guest of Honour (Social worker)
 3. Miss Sushma Tendulkar – Guest of Honour (International Yoga Patu)

President Shri Ramchandra S Nayak praised the personalities for the excellent work and contribution in their respective fields and felicitated them by presenting bouquet, shawl, shreephal, and momen to each of the Guest. The honourable guests, while addressing the gathering, thanked the Sangh for honouring them and shared their views and their journeys. They opined that parents and elders should encourage their children to be part of all the activities of Samaj and advised them to grab every best opportunity that comes their way for future prospects. They all wished the Sangh a bright future.

Mr. Prabhakar D. Borkar who is serving the sangha since 1981 (President for 8 years, Vice President for 4 years, Secretary for 20 years) was the guest of honour on the occasion of the Amrit Mahotsav Utsav. He briefed about the progress and growth of the sangha since its inception in 1950 stage-by-stage. He recalled the great services and sacrifice of founder members and various members who have served the sangha during these 75 years. He also briefed about the contribution/yeomen services of the sangha in the progress and growth of the samaj like scholarship, medical help, various social and religious activities etc. Spoke about the contribution of its 2 wings (Mahila Mandal and Yuva Vrinda). While concluding the year-long Amrit Mahotsav Celebrations of the sangh, wished continuous progress of the sangh and its over-all development. Called upon the youth members to actively participate in the activities of the sangh.

- Couples were felicitated for completing 50 years of married life during the occasion.
- Senior Samaj members who had turned 75 years of age were also felicitated during the occasion.
- The afternoon session witnessed a variety entertainment program jointly with Mahila Mandal and Yuva Vrinda members.

As always, the Mahila Mandal did a wonderful job during the year by holding all of their annual programs. The annual report of the Mahila Mandal is included in the later part of this Annual Report.

Yuva Vrinda too actively participated in the Navratri celebration by organizing Garba dances. Yuva Vrinda also organised various cultural activities on Sangh's Annual Get-together "Rajapur Saraswat Utsav" which was well appreciated by the crowd particularly "TRIDEVI" the theme based stage programmes in the morning. Yuva Vrinda also introduced JOB PORTAL

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.

Our Sincere Thanks:

The Sangh takes this opportunity to thank all the donors, members, advertisers in the Annual Report 2024-25 and others who directly or indirectly helped the Sangh during the year.

We wish you all good Health & Happiness.

For and on behalf of the Executive Committee,

Ramchandra S. Nayak
President

Ramesh U 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 2024-25:

1. Vara Mahalakshmi Pooja held at Shri Luhar Sutar Hittechchak Mandal Borivali (E) on Friday 16th August 2024.

The program started with bhajans sung by members of the Mahila Mandal followed by pooja and Kumkum Archana. Nearly 175 members attended the function. The day ended with kirtan by Smt .Vandana Tilak followed by lunch.

2. Sharada Pooja held at Dahisar Kashi Mutt on 5th October 2024.

The program started with bhajans sung by members of the Mahila Mandal & others. Nearly 370 people were gathered for the function. The program culminated with a traditional Garba dance (on DJ beats) which was enjoyed by all, elders and youngsters alike.

3. Picnic and Tour:

i. Mahila Mandal with Sangh & Samaj members visited Trigunaatmika Shri Mahalaxmi temple Saraswatipuram ,Bengaluru on 7th and 8th August 2024 where H. H. Shivananda Saraswati Swamiji's Chaturmasa Vrita was going on. Bhajan, Paada Pooja and Bhiksha Seva were held on 8th August 2024 during this auspicious occasion.

ii. Mahila Mandal conducted annual tour to Mathura Vrindavan from 18th March 2025 - 23rd March 2025 and visited holy places such as Barsana, Gowardhan, Mathura, Banke Bihari temple, Nandgaon & Ramanreti etc.

4. 50th Year "Swarna Mahotsav" (Golden Jubilee Celebration) On 1st December 2024.

The Rajapur Saraswat Mahila Mandal, a wing of Rajapur Saraswat Sangh Mumbai proudly celebrated its 50th year Golden Jubilee "Swarna Mahotsav" on Sunday 1st December 2024 marking a significant milestone in its journey by its great contributions like empowering womenfolk and fostering rich cultural heritage of the community. The grand event was held at GSB Seva Mandal Sion Mumbai and was attended by esteemed guests, members, and the well-wishers. The occasion provided a wide opportunity to reflect on Mandal's accomplishments and achievements by celebrating its legacy and chartering a course for the future.

The event began with chanting Chapter 12 & 15 of Shrimad Bhagwat Geeta by esteemed teacher from Geeta Parivar, Dr. Kasturi R. Nayak, Udipi and her team. She highlighted the importance of Shrimad Bhagwat Geeta in one's life creating a divine atmosphere in the early morning session.

Event Highlights

The 1st session in the morning began with "Deva Stuti" and lighting the lamp by the past and present Mahila Mandal members followed by "Bhakti Rasa Dhare" a devotional bhajan program. Mrs Smita V. Patkar, Ex. President of Mahila Mandal explained the importance of singing daily prayers, bhajans, mantras, shlokas at home. About six bhajan Mandals from Mumbai and Navi Mumbai participated in "Bhakti Rasa Dhare" bhajan program. All the participants of the "Bhakti Rasa Dhare" session were



felicitated by Mahila Mandal members by offering shawl and "Phala Kanika" by the president. As a token of warm welcome Mahila Mandal members distributed flowers and Haldi Kumkum to all the gathered ladies of the samaj.

The 2nd Session witnessed the presence of prominent lady members : Ms Lalitha S. A. Nayak, Vice President , Society for Participatory Integrated Development (SPID) New Delhi - Haryana - Uttar Pradesh as Chief Guest and as Guests of honour : Mrs Dr Kasturi R Nayak , Medical officer , Karnataka State Department , Kunjibettu , Udupi , former deputy Chief Medical Officer , Konkan Railway , Mrs Akshata S Tendulkar President BJP , Mahim Vidhan Sabha Constituency Mumbai and Mrs CA Mamta Rao founder M/s Mamta Rao and associates Mangaluru, Treasurer ICAI, Mangalore branch.

The stage program commenced from 11.30 AM, Mahila Mandal Joint secretary Mrs Vasudha R. Nayak welcomed the guests on the stage. After the prayer by the Mahila Mandal members and lighting the lamp by invited guests, President of Mahila Mandal Smt. Suma V. Nayak read the brief history of Mahila Mandal, and she also honoured the founder members and the first committee members of the Mahila Mandal.

The Guest of honor Mrs. Akshatha S. Tendulkar spoke on the subject "Woman to be career minded without disturbing family and social life", elaborated on how a women should maintain balance between their family and career, highlighted the role of other family members in supporting and encouraging a career-oriented woman. She also emphasized on the influence of western culture on Indian marriages resulting into increasing cases of breakups/divorces and in contrast people from western countries are adopting Indian way of family life and Hindu culture. Mrs. Akshatha S. Tendulkar suggested that Mahila Mandal can start counselling programs such as Parivar Prabodhan instilling good values in young boys and girls of Rajapur Saraswat Samaj / community.

The Guest of honor Mrs. CA Mamta Rao spoke on "Effective Financial Management" and elaborated on how ladies can prepare and execute prudent household weekly and monthly budget so that they can spend only on things which are necessary and can save and invest for the future in small savings and improve their family's financial status.

The Guest of honor Mrs. Dr Kasturi R. Nayak, spoke on "Women wellness and awareness" emphasized on spiritual life rather than materialistic life. She said after taking birth as a human being one's basic duty is to take knowledge about spirituality (Adhyatma). As this world is made up of 5 elements (earth, water, air, fire, space) our body is also made up of these 5 elements and 5 koshas i.e. Annamaya kosha, Pranamaya kosha, Manomaya kosha, Vijnanamaya kosha and Anandamaya kosha. By taking "Shudha Saatwik" food one can purify the body and mind. She emphasized on the importance of eating raw vegetables sprouts, simple but nutritious food. By Yogasana, Pranayama, Dhyana, Nidhi Dyasana one can enrich and enhance human life.

The Chief Guest Ms Lalitha S. A. Nayak who dedicated her life to bring change in the vulnerable section of society focusing on women empowerment, shared her life experiences of her charity organization's work in rescuing young girls from brothels and emphasized that human trafficking is on a large scale in our country. She explained how her team regularly visit brothels and spread awareness among women about various diseases like HIV (AIDS) and providing medicines to the needy. Her Organization rescues their children from that environment and provides them free food,



shelter and education. Currently around 1200 children are under her protection from which many have grown up to become doctors, engineers, nurses etc. The Government of Karnataka recognized her social work and honored her with "Karnataka Rajyotsava Prashasti" in November 2024.

The Chief Guest and all Guests of Honour were felicitated by the President Smt. Suma V. Nayak by offering Shawl, Memento, Phala, Shree Phala and bouquets. All of them thanked the Mumbai Mahila Mandal for the honour and wished good luck and bright future for the Mandal.

While speaking on this great event of Swarna Mahotsav, the Mahila Mandal President Smt. Suma V. Nayak said that the ladies of Rajapur Saraswat Samaj has given a great contribution in all the fields. The guest invitees themselves are the best examples. To mark the 50th year celebration the president announced the constitution of the new fund named "Swarna Laxmi Nidhi" to support the needy ladies of the community. She requested the younger generation lady members to join the Mandal and continue its legacy supporting the community services and by restoring Rajapur Saraswat culture.

The President of Mumbai Rajapur Saraswat Sangh Mr. Ramachandra S. Nayak, while speaking on this occasion said that a woman is born as a Queen, raised as Laxmi (Symbol of Prosperity) and serves as Baayi / Aayi (Mother) and is instrumental to all the aspects of human life. He congratulated Mahila Mandal for the grand Golden Jubilee celebration and wished success and best wishes year ahead.

Evening Session witnessed cultural programs by lady members of the samaj and was conducted by the Mahila Mandal Secretary Mrs. Sulatha R. Nayak. Several woman groups from all over Mumbai had participated in different dance forms which kept the audience fully engaged until the end.

The "Swarna Mahotsav" Golden Jubilee celebration ended with vote of thanks by secretary and national anthem.

5. Makara Sankranti Til-Gud (Haldi-Kumkum) held at Dahisar Kashi Math on 26th January, 2025

The Sangha had organized an Annual Programs on this date. Started with bhajan by Mahila Mandal members & distributed Haldi Kumkum & flowers to women folk and Til-Gud to all the people.

6. INTERNATIONAL WOMEN'S DAY held at Shree Varada Siddhivinayak Seva Bhavan , Dombivli East on 8th March, 2025

Probably the best day for Mahila Mandal to celebrate! This day was made even more special for the womenfolk of the community by this event. The program started with a prayer followed by a cooking competition. Mahila Mandal distributed Rs. 6,000/- each to 12 senior lady members from Sandhya " Suraksha Nidhi Fund ". The guest speaker Ms Rajashree Gatekar gave an inspiring speech on "Godva Natyacha" (Cherished Relationship). Entertainment programs, Garba Dance and Games were arranged in which all participated and appreciated. The program ended with National Anthem followed by tea & snacks.

7. Chaitra Gauri Haldi Kumkum. was held at Mahila Mandal president Suma V Nayak's residence on 17th April 2025



8. Bhajan Programs held at various locations throughout the year:

The details are mentioned below:

- i. Bhajan programme was arranged at Mrs. Suma Vishwanath Nayak's residence Andheri East on Maha Shivaratri day on 26th February 2025.
- ii. Bhajan programs also held at the following places:
 - Residence of Mrs Lata G Nayak, Thane,
 - Residence of Mrs Manisha M Nayak, Mira Road
 - GSB Navratri Utsav at Kashi Math Ground, Dahisar
 - Ayyappa Temple, Borivali

Mahila Mandal members contributed and collected Rs 41000/- and gave to Ms Gayatri Ambelkar, Malad (E) as financial help & Rs 45500/- to Mr Sandeep Sadanand Nayak Kalwa, Thane, as medical help.

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 all the functions and event

Sl. No.	Date	Events
1.	8th August, 2025	Varamahalaksmi Pooja
2.	27th September 2025	Sharada Pooja / Garba (Shri Kashi Math, Dahisar)
3.	Nov '25 / Dec'25	Mahila Mandal Picnic
4.	26th January, 2026	Makaraskranti (Haldi Kumkum)
5.	8th March, 2026	International Women's Day
6.	April 2026	Chaitra Gauri Haldi Kumkum

For and on behalf of the Mahila Mandal,

Suma V Nayak
President

Sulatha R Nayak
Secretary

SAMOOHIKA UPANAYANA

Sangha has proposed to conduct Samoohika Upanayana on the ensuing Akshaya Tritiya day or any auspicious day. Interested members may forward their applications inwriting to the Hon. Secretary giving details about their Name, date of birth, Age of the Vatu & Family background, Gotra, Kula Devta etc...



MAHILA MANDAL - MANAGING COMMITTEE

Sl. No.	Date	Designation
1.	Mrs. Suma Vishwanath Nayak (Andheri)	President
2.	Mrs. Vasanthi Shevde (Kandivali)	Vice - President
3.	Mrs. Sulatha R Nayak (Malad)	Secretary
4.	Mrs. Vasudha R Nayak (Tilak Nagar, Chembur)	Joint Secretary
5.	Mrs. Sunita S Kamath (Parel)	Treasurer
6.	Mrs. Smita V Patkar (Goregaon)	Advisor, Mahila Mandal
7.	Mrs. Latha G Nayak (Thane)	Member
8.	Mrs. Shanta R Prabhu (Andheri)	Member
9.	Mrs. Sujata S Nayak (Borivali)	Member
10.	Mrs. Bharti A Nayak (Andheri)	Member
11.	Mrs. Asha G Nayak (Andheri)	Member
12.	Mrs. Padma P Nayak (Kandivali)	Member
13.	Mrs. Pooja J Kamath (Byculla)	Member
14.	Mrs. Susheela S Nayak (Goregaon)	Member
15.	Mrs. Kala D Naik (Ghatkopar)	Member
16.	Mrs. Shanta S Nayak (Mulund)	Member
17.	Mrs. Pramila P Prabhu (Borivali)	Member
18.	Mrs. Supriya R Prabhu (Borivali)	Member
19.	Mrs. Rekha R Navelkar (Borivali)	Member
20.	Mrs. Siddhi R Prabhu (Borivali)	Member
21.	Mrs. Rashmi G Navelkar (Borivali)	Member
22.	Mrs. Surekha G Nayak (Powai)	Member
23.	Mrs. Geeta V Nayak (Andheri)	Member
24.	Mrs. Nayana N Nayak (Chembur)	Member
25.	Mrs. Veena V Kamath (Powai)	Member
26.	Mrs. Manisha M Nayak (Mira Road)	Member
27.	Mrs. Vasanti R Kamath (Kandivali)	Member
28.	Mrs. Prabha B Nayak (Borivali)	Member
29.	Mrs. Swathi R Wagle (Malad)	Member
30.	Mrs Saraswati Nayak (Thane)	Member
31.	Mrs Suneetha A. Kamath (Kandivali)	Member
32.	Mrs Smita (Aruna) Patkar (Kandivali)	Member
33.	Vidya Bhatt (Dahisar)	Member



Yuva Vrinda Initiatives

The Yuva Vrinda of Rajapur Saraswat Sangha, Mumbai, continues to play an active role in engaging the younger generation of our community through innovative initiatives and meaningful activities. With the objective of fostering professional growth, encouraging collaboration, and creating opportunities for interaction, several platforms and events have been introduced during the year.

Job Portal Initiative

The Job Portal WhatsApp group, an initiative of Rajapur Saraswat Sangha, Mumbai, was started with the vision of creating a platform where members of our community can share job opportunities within their knowledge, thereby helping those who are actively seeking better career prospects. This initiative, conceptualized by our Yuva Vrinda members Rajesh Prabhu, Navin Nayak, and Karteek Nayak, has been well received and continues to grow as a valuable network for professional advancement within the community.

Career Compass Initiative

The Career Compass WhatsApp group, also an initiative of Rajapur Saraswat Sangha, Mumbai, focuses on career guidance and professional development. Through this platform, we provide a stage where speakers share insights on various career-related topics, enabling participants to gain knowledge, build confidence, and shape their professional journey. Conceived by Yuva Vrinda members Rajesh Prabhu, Karteek Nayak, Sfurti Patkar, and Navin Nayak, this initiative has successfully hosted four talk shows so far, with more lined up in the coming months.

Upcoming Events by Yuva Vrinda

Looking ahead, Yuva Vrinda is excited to host the Annual Sports Meet. This event aims to bring together community members across age groups to participate in a variety of sports, fostering health, teamwork, and bonding.

In addition, we are planning a One-Day Picnic in and around Mumbai, exclusively for youngsters. This will provide an enjoyable break from routine while creating a space for sharing experiences, learning from one another's educational and professional journeys, and strengthening friendships within the community.



The Bombay Public Trusts Act, 1950.

**Name of the Public Trust : RAJAPUR SARASWAT SANGH, Mumbai
Annual Budget for the period from 01-04-2025 to 31-03-2026.**

SCHEDULE VII A

Registration No. - F - 636 (BOM)

ESTIMATED RECEIPTS	RS.	RS.	RS.
I. Opening Balance :			
(i) Cash in Hand	6,000		
(ii) Cash at Bank	4,56,000		4,56,000
II. Estimated Receipts :			
(a) Non-recurring :			
(i) Donation to be received towards Corpus or for capital objects	1,00,000		
(ii) Ordinary donations to be received for specific or earmarked object(s)	50,000		
(iii) Ordinary donations	50,000		2,00,000
(b) Recurring :			
(i) Rents, lease rents on immovable property	19,200		
(ii) Interest on debentures, securities, deposits etc.	14,00,000		
(iii) Dividends on shares etc.	-		
(iv) Income from Agricultural Lands	-		
(v) Other revenue receipts	-		14,19,200
III. Realisation from disposal of assets, repayment of deposits etc. :			
(a) Sale of shares, securities etc.	-		
(b) Repayment of deposits, securities, loans etc.	-		
(c) Disposal of assets	-		
(d) Others	-		
IV Hardship Payments for developer of saraswat sadan	11,70,000		11,70,000
Total Rs.			32,45,200
ESTIMATED RECEIPTS		RS.	RS.
I. Estimated Disbursements			
(a) Non-recurring :			
(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	11,50,000		11,50,000
(b) Recurring :			
(i) Rents, Rates, Taxes and Insurance	-		
(ii) Administration Expenses	3,08,000		
(iii) Payment of salaries and perquisites to the staff	-		
(iv) Transfer of Depreciation Fund	-		
(v) Special and current Repairs to Buildings, Furniture and other assets	-		3,08,000
II. Miscellaneous expenses not covered by the items above :	75,000		75,000
III. Expenses on the objects of the trust :			
(Details to be given for each objects)			
(1) Educational Expenses	6,50,000		
(2) Medical Aid	3,00,000		
(3) Relief of Poverty	1,00,000		
IV. Surplus of Receipts over expenditure :			
(i) To be retained in cash or bank	-		
(ii) To be transferred to Reserve Fund	-		
(iii) To be added to Corpus under the instrument of trust	4,00,000		
(iv) Closing Balance :			
(i) Cash in hand Rs.	12,200		
(ii) Cash in bank Rs.	2,50,000		
Total Rs.			32,45,200

Ramachandra S. Nayak
President

Ramash U. Kamath
Hon. Secretary

Anil P. Nayak
Hon. Treasurer



The Bombay Public Trusts Act, 1950.

**Name of the Public Trust : RAJAPUR SARASWAT SANGH, Mumbai
BALANCE SHEET AS AT 31ST MARCH, 2025.**

SCHEDULE VIII

[Vide Rule 17 (1)]

Registration No. - F - 636 (BOM)

LIABILITIES & ADVANCES	Rs. Ps.	Rs. Ps.
Trust Funds or Corpus :-		
Balance as per last Balance Sheet		4,269,153.00
Other Earmarked Funds :-		
(Created under the provisions of the trust deed or scheme or out of the income)		
Depreciation Fund	-	
Sinking Fund	-	
Reserve Fund		
Any other Fund		
Life Membership Class 'A' :		
As per last Balance Sheet		521,218.00
Life Membership Class 'B' :		
As per last Balance Sheet	788,000.00	
Add : Additions during the year	6,000.00	
Patrons :		
As per last Balance Sheet		8,201.00
Earmarked Funds :		
As per Schedule 'A'		10,677,084.01
Loans (Secured or Unsecured) :-		
From Trustees		
From Other		
Liabilities :-		
For Expenses		
S. Sadashiv & Co.		
Accounting Charges	16,500.00	24,000.00
Retention Money		1,750.00
For Advances		
For Rent and Other Deposits	87,087.25	
For Sundry Credit Balance	2,868.00	132,205.25
Income and Expenditure Account :-		
Balance as per last Balance Sheet	6,106,941.33	
Less : Appropriation , if any	-	
Add : Surplus (As per I & E A/c)		
Less : Deficit (As per I & E A/c)	515,061.31	5,591,880.02
Total		21,993,741.28

AS PER OUR REPORT OF EVEN DATE
For S. SADASHIV & CO.,
Chartered Accountants
Registration No. 108851W

PLACE : MUMBAI
DATE : 01.09.2025

Sd/-
(SURAJ SHETTY)
Partner
Membership No. 113477

+ Income Outstanding
(if accounts are kept on cash basis)

PROPERTY AND ASSETS	Rs. Ps.	Rs. Ps.
Immovable Properties:- (at cost)		
Land and Building	490,004.32	
As per last Balance Sheet	24,500.22	465,504.10
Less : Depreciation up to date @ 5%		
Office Premises at Dombivli :		
Depreciation Fund - As per last Balance Sheet	38,144.17	
Sinking Fund - Less: Deprn. @ 2.5%	953.60	37,190.57
Investments :-		
Note : The market value of the above investments is Rs. ...		
MOVABLE ASSETS :		
(As per Schedule 'B').		
Loans (Secured or Unsecured) : Good / Doubtful		
Loan Scholarships	252,749.00	252,749.00
Other Loans	-	
Advances :		
To Trustees		
To Employees		
To Contractors		
To Lawyers		
To Others		
TDS Receivable	522,325.86	
Service Tax Receivable	107,317.93	
Excess Service Tax Paid	20,905.82	
Advance to Suppliers	2,332.00	
FD Interest Receivable	2,871.00	655,752.61
Income Outstanding :-		
Rent		
Interest		
Cash and Bank Balances :-		
(As per Schedule 'C')		20,559,274.94
Total		21,993,741.28

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

Ramachandra S. Nayak
President

Ramesh U. Kamath
Hon. Secretary

Anil P. Nayak
Hon. Treasurer



The Bombay Public Trusts Act, 1950.

Name of the Public Trust : RAJAPUR SARASWAT SANGH, Mumbai
Income and Expenditure Account for the year ending 31.03.2025.

SCHEDULE - IX
[Vide Rule 17 (1)]
Registration No. - F - 636 (BOM)

EXPENDITUR	Rs. Ps	Rs. Ps.	EXPENDITUR	Rs. Ps	Rs. Ps.
To Expenditure in respect of properties :			By Rent (Accrued / Realized)		74,297.00
Rates, Taxes, Cesses	103,368.00		BY Bank Interest		
Repairs and maintenance	27,904.00		On Savings Bank Accounts	24,935.00	
Insurance	-		On Fixed Deposits	1,284,143.00	
Depreciation (by way of provision of adjustments)	25,453.82		On IT Refund	8,047.00	1,317,125.00
Other Expenses	-	156,725.82	By Dividend		-
To Establishment Expenses :			By Donations in cash or kind		84,000.00
Conveyance	1,581.00		By Grants		-
Printing & Stationery	6,633.00		By Income from other sources		-
Bank Charges	2,332.87		By Transfer from Reserve		
AGM Exp	56,305.00		Swarna Lakshmi Fund		439,575.00
Meeting Exp	20,391.00		By Deficit carried over to Balance Sheet		515,061.31
Repairs and Maintenance	33,040.00				
Electricity Charges	22,440.00				
Miscellaneous Expenses	18,904.00	161,626.87			
To Remuneration to Trustees					
To Professional Fees		60,562.00			
To Audit Fees		24,000.00			
To Income Tax (A.Y. 2024-25)		161,068.00			
To Contribution and Fees					
To Amount Written off :					
(a) Bad Debts	-				
(b) Loan Scholarship	-				
(c) Irrecoverable Rents	-				
(d) Other Items	-				
To Miscellaneous Expenses					
To Depreciation		2,585.62			
To Amount transferred to Reserve or Specific Funds					
-					
To Expenditure on Object of the Trust :-					
a. Educational (As per Schedule 'D')	435,000.00				
b. Medical Relief	130,000.00				
c. Relief of poverty	72,000.00				
d. Other Charitable objects	1,226,490.00				
e. Financial Aid	-	1,863,490.00			
TOTAL		2,430,058.31	TOTAL		2,430,058.31

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

Sd/-
(SURAJ SHETTY)
Partner
Membership No. 113477

+Strike off whichever is not applicable

PLACE : MUMBAI
DATE : 01.09.2025

Ramachandra S. Nayak
President

Ramesh U. Kamath
Hon. Secretary

Anil P. Nayak
Hon. Treasurer



RAJAPUR SARASWAT SANGH, Mumbai

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

SCHEDULE 'A'

EARMARKED FUNDS AS AT 31ST MARCH, 2025.

PARTICULARS	Current Year	
	Rs.	Ps.
BUILDING FUND		585,618.25
BUILDING REPAIR FUND		163,959.38
EDUCATION FUND :		
General Education Fund	1,561,215.37	
Add : Addition during the year	25,000.00	
GOLDEN JUBILEE EDUCATION FUND		2,896,254.87
MEDICAL FUND :		
Rajapur Saraswat Sangh Medical Fund		274,470.00
Add : Additions during the year		25,000.00
Smt. Kalyani G Nayak & Shri. Gopal Nayak Memorial Medical Aid Fund		151,000.00
SANDHYA SURAKSHA NIDHI		1,150,000.99
Add : Additions during the year		39,616.00
SWARNA LAKSHMI FUND		
Additions during the year		1,041,076.00
Less : Utilized and transferred to Income and Expenditure Account		439,575.00
DISASTER RELIEF FUND		73,211.00
Smt. Sharda A Naik and K Appu Naik Memo. Medi. Fund		390,000.00
Late Mr. Umesh Vasu Nayak, Mazgaon. Medical Fund		50,000.00
Pelathoor Shivanna Nayak & Shantha Nayak Medical Fund		100,000.00
Shri Narayan Bandelkar & Smt Laxmi Bandelkar Mulund Medical Aid Fund		100,000.00
Shri Ramanna v Shevde & Smt. Vasanthi R. Shevde Kandivali Medical Aid Fund		51,000.00
Shri Prabhakar D Borkar / Smt Rasni P Borkar Kalyan Medical Aid Fund	66,000.00	
Add : Additions during the year	9,000.00	
Miyaru Dendottu (Karkala) Mr Subraya / Mrs Rajivi Sakhalkar Medical Aid Fund		51,000.00
Shri Vishwanath N Nayak & Smt. Suma V Nayak Andheri Medical Aid Fund	101,000.00	
Add : Additions during the year	25,000.00	
Smt. Shantha K Nayak & Late Shri Krishna A Nayak Kandivali Medical Aid Fund		111,111.00
OTHER MEMORIAL / EDUCATION FUNDS :		
Shri C. G. Nayak Memorial Fund		256.00
Shri Shyama Nayak Memorial Fund		3,231.41
Shri Shivram Bhat Scholarship Fund		500.00
Shri Santhur Bharani Vishwanath Prabhu Memorial Fund		10,000.00
Shri V. S. Prabhu Memorial Fund		8,000.00
Shri D. D. Prabhu Memorial Scholarship Fund		10,000.00
Shri Shivram Kamath Memorial Scholarship Fund		10,000.00
Shri (Late) Pilar Posarma Ramaraya Govinda and Smt. Padmavati Prabhu Scholarship Fund		10,800.00

contd...



RAJAPUR SARASWAT SANGH, Mumbai

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

SCHEDULE 'A'

EARMARKED FUNDS AS AT 31ST MARCH, 2025.

PARTICULARS	Current Year	
	Rs.	Ps.
Shri (Late) Pilar Posarma Ramaraya Prabhu	10,800.00	
Smt. (Late) Pilar Posarma Sulochana Vasudeva Prabhu	10,800.00	
Scholarship Fund		
Shri Ramaya Sadashiv Nayak Pernakala	100,000.00	
Memorial Education Fund		
Smt. Bhagirati R Nayak Pernakala Memorial Medical Fund	100,000.00	
Smt. Indira Venkappa Prabhu Medical Fund	50,000.00	
Shri Venkappa M Prabhu Education Fund	50,000.00	
Shri Umesh S. Bhat & Smt. Sumangala U. Bhat	111,111.11	
Scholarship Fund		
Add : Additions during the year	25,000.00	
Late Shri Shivram G. Patkar and	125,000.00	
Smt. Leelavati S. Patkar Memorial Fund		
Smt. Kalyani Narayan Nayak Education Fund	100,001.00	
Shri R. K. Naik & Smt. Savita R. Naik Education Fund	275,000.00	
N. Ramachandra Nayak, Innanje Memorial Fund	100,001.00	
Lata Balakrishna Borkar Memorial Fund	100,000.00	
Kamala Devi & Shankar Prabhu Education Fund	25,000.00	
Late Shree Raghavendra Patkar Education Fund	10,000.00	
Late Shri K Ramachandra Nayak Education Fund	10,000.00	
Late Shri Vaman T Nayak Education Fund	10,000.00	
Late Smt Sulakshana L. Nayak Education Fund	25,001.00	
Manjunath R. Borkar Education Fund	10,000.00	
M/s Keval Kaushal Impex Pvt. Ltd. Education Fund	7,000.00	
M/s Kumud P. Patil Education Fund	21,000.00	
Pelathoor Shivanna Nayak & Shantha Nayak Education Fund	120,000.00	
Rangappa & Netravati Nayak Education Fund	25,000.00	
Santhur Bharani Sesi Amma Prabhu Education Fund	30,000.00	
Shri Devanna Nayak Memorial Education Fund	25,000.00	
Shri Haridas Kamath Memorial Education Fund	25,000.00	
Shri Laxminarayan Bhat Memorial Education Fund	25,003.00	
Shri Shirva Sanjiva Nayak Memorial Fund	25,000.00	
Smt Chandrakala & Shri Kamlakar S Nayak Education Fund	100,000.00	
Smt. Lakshmi Shyamrao Borkar Memorial Fund	25,000.00	
Warpp Engineers Pvt. Ltd. Education Fund	21,000.00	
Shri Venkatesh R Borkar Memorial Education Fund	25,000.00	
Late Shri Nagappa Subarao Nayak & Smt Sharada N Nayak	100,001.00	
Mr MR Prabhu & Mrs Shakuntala R Prabhu Education Fund	25,000.00	
Smt Sudha and Sri H. Puttana Nayak of Belgaum	25,001.00	
Smt Kalyani G Nayak and Late Shri Gopal Nayak Educational Fund	150,001.00	
Late Shri Nagappa Nayak and Smt. Bhagirati Naik Educational Fund	121,111.00	
Mr. Ravi Pilar & Mrs. Sandhya Prabhu (USA) Education Fund	50,000.00	
Smt. Sita S Nayak & Shri Somayya S Nayak Memorial Education Fund	30,000.00	
Late Shri B. Annayya Naik Memorial Education Fund	20,000.00	
Late Patla Subraya Kamath Memorial Fund	250,000.00	
Madhav P. Naik Education Fund	25,000.00	

contd...



RAJAPUR SARASWAT SANGH, Mumbai

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

SCHEDULE 'A'

EARMARKED FUNDS AS AT 31ST MARCH, 2025.

PARTICULARS	Current Year	
	Rs.	Ps.
Shridhar Keshav Prabhu Education Fund	11,000.00	
Shri Ramachandra N. Prabhu and Smt. Sampavathi R Prabhu Fund	25,000.00	
Smt. Chandramma T. Nayak & T.S. Nayak Education Fund	50,000.00	
Kadtal Krishna S Nayak Education Fund	10,000.00	
Shri Late Devana D. Tendulkar Parel Memorial Fund	25,000.00	
Smt. Jayalaxmi Laxminarayan Bhat Education Fund	25,000.00	
Smt. Lalita Govinda Patkar (Dhanu) Education Fund	15,000.00	
Smt. (Late) Vijayalaxmi Laxman Nayak Memorial Fund	50,000.00	
Shree Durga Prameshwari. Co.Op Credit Society Education Fund	87,000.00	
Sri Sundar Nayak Mala Education Fund	25,000.00	
Damodar Kamath & Ratnavati D Kamath Memorial Fund	25,000.00	
Add : Additions during the year	50,000.00	
Ramesh N Nayak Education Fund	25,000.00	
Krishna M. Nayak & Family Kandivali Edu. Fund	51,000.00	
Smt. Saraswati Navelkar & Shri. Ganapati P Navelkar Education Fund	25,000.00	
Advocate H. Srinivas Nayak, Borivili (W). Educational Fund	50,000.00	
Late Shri Surendra D Kamath, Parel. Educational Fund	25,000.00	
Smt. Puthalibai D. Nayak Memorial Scholarship Fund	10,000.00	
KACHERI Scholarship Fund	122,000.00	
Shivraya D. Nayak Memorial Fund	10,000.00	
Prema D. Tendulkar Memorial Fund	25,000.00	
B. H. Naik Memorial Fund	20,671.00	
Smt. Bhagirati R. Nayak-Memorial Education Fund	50,000.00	
Shree Satchidananda Saraswati Kripaposhita	125,000.00	
Yakshagana Mandali Education Fund		
Shri Manjunath Naik Education Fund	10,000.00	
Shri Manjunath A Nayak Education Fund	15,002.00	
Late Narayan Patkar & Ms Savita Patkar Medical Fund	10,000.00	
Savitramma & Devappa Kamath Education Fund	25,000.00	4,621,402.52
Golden Jubilee Education Memorial Fund Collections :		
Shri. Ramanna Navelkar Memorial Fund	25,000.00	
Shri. N. Janardhan Bhat Memorial Fund	20,000.00	
Shri. Devanna R. Naik Memorial Fund	10,000.00	
Shri. Puthalibai D. Naik Memorial Fund	10,000.00	
Shri. Vaman Salwankar Memorial Fund	10,000.00	
Shri. Damodar Kamat Memorial Fund	10,000.00	
Shri. Chandra C. Nayak Memorial Fund	10,050.00	95,050.00
TOTAL Rs.....		10,677,084.01



RAJAPUR SARASWAT SANGH, Mumbai

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

SCHEDULE 'B'

MOVABLE ASSETS AS AT 31ST MARCH, 2025.

PARTICULARS	Current Year	
	Rs.	Ps.
FURNITURE & FIXTURES	1,328.84	
Less: Depreciation @10%	132.88	1,195.95
CHAIRS	15,305.50	
Less: Depreciation @10%	1,530.55	13,774.95
ELECTRICAL INSTALLATIONS	9,213.15	
Less: Depreciation @10%	921.32	8,291.84
LIBRARY BOOKS	8.04	
Less: Depreciation @ 10%	0.80	7.24
COMPUTER	0.16	
Less: Depreciation @ 40%	0.06	0.09
TOTAL Rs.....		23,270.07

RAJAPUR SARASWAT SANGH, Mumbai

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

SCHEDULE 'C'

CASH AND BANK BALANCES AS ON 31ST MARCH, 2025.

PARTICULARS	Current Year	
	Rs.	Ps.
Cash in Hand		790.00
Savings Bank Account :		
Canara Bank (7083)	382,538.94	
Abhyudaya Co.op.Bank (29303)	0.00	382,538.94
Fixed Deposits in :		
Canara Bank	16,963,435.00	
NKGSB	3,212,511.00	20,175,946.00
TOTAL Rs.....		20,559,274.94

RAJAPUR SARASWAT SANGH, Mumbai

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

SCHEDULE 'D'

EDUCATIONAL EXPENSES FOR THE YEAR ENDED 31ST MARCH, 2025.

PARTICULARS	Current Year	
	Rs.	Ps.
Merit Scholarship	36,000.00	
Free Scholarship	202,861.00	
SEERS Scholarship	28,000.00	
Memorial Scholarship	168,139.00	
TOTAL Rs.....		435,000.00



S. SADASHIV & CO.
 CHARTERED ACCOUNTANTS
 S. S. Shetty, B.Com., F.C.A

11 / 14 , Bansilal Building ,
 Fort , Mumbai - 400 023.

1st Floor,Homi Modi Street,
 Tel: 2265 3033/ 2265 7585

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

Registration No. F-636(BOM)
 Name of the Public Trust RAJAPUR SARASWAT SANGH, BOMBAY
 For the year ending 31st MARCH, 2025

(a) Whether accounts are maintained regularly and in accordance with the provisions of the Act, and the rules :	YES
(b) Whether receipts and disbursements are properly and correctly shown in the accounts :	YES
(c) Whether the Cash balance and voucher in the custody of the manager or trustee on the date of audit were in agreement with the accounts :	YES
(d) Whether all books , deeds , accounts, vouchers or other documents or records required by the auditor were produced before him :	YES
(e) Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office , and the defects and inaccuracies mentioned in the previous audit report have been duly complied with :	Register is not maintained and changes are not reported to the Regional Office.
(f) Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him :	YES
(g) Whether any property or funds of the Trust were applied for any object or purpose other than the object or purpose of the Trust :	NO
(h) The amounts of outstanding for more than one year and the amounts written off, if any :	Refer Note - 4
(i) Whether tenders were invited for repairs or construction involving expenditure exceeding Rs: 5,000/-	YES
(j) Whether any money to the public trust has been invested contrary to the provisions of Section 35 :	NO
(k) Alienations, if any, of the immovable property contrary to the provisions of Section 36 which have come to the notice of the auditor.	NO
(l) All cases of irregular , illegal or improper expenditure , or failure or omission to recover monies or other property belonging to the public trust or of loss or waste of money or other property thereof and whether such expenditure , failure , omission , loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the trust :	NIL
(m) Whether the budget has been filed in the form provided by rules 16 A :	YES
(n) Whether the maximum and minimum number of the trustees is maintained	YES
(o) Whether the meetings are held regularly as provided in such instrument :	YES
(p) Whether the minutes book of the proceedings of the meeting is maintained	YES
(q) Whether any of the trustees has any interest in the investments of the trust :	NO
(r) Whether any of the trustees is a debtor or creditor of the trust :	NO
(s) Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit :	YES
(t) Any special matter which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner :	Please see overleaf.



NOTES

- 1 The Accounts are maintained on Mercantile Basis during the current year, other than rent received. which is shown on receipt basis during the current year.
- 2 So far as it is ascertainable from the books of accounts and according to the information and explanations given to us by the Trustees, none of the irregularities specified u/s. 34(2) of the Act, appears to have risen during the year under Audit.
- 3 Donation received for Specific funds have been directly credited to the respective Funds as per their direction letters.
- 4 It is seen that some of the Scholarship Loans are long overdue. Trustees are advised to take necessary steps to collect the same at an early date.
- 5 Trust Property has gone for redevelopment vide agreement dated 22nd June 2022.

FOR S. SADASHIV & CO.
CHARTERED ACCOUNTANTS
REGISTRATION NO. 108951W

(SURAJ SHETTY)
PARTNER.

MEMBERSHIP NO. 113477

UDIN :

PLACE : MUMBAI

Date : 01.09.2025



GLIMPSES OF THE SANGH ACTIVITIES DURING THE YEAR



President's speech



74th AGM held on 22nd September, 2024 at GSB Hall, Sion.



Hon. Secretary addressing the members.



Bhiksha Seva (Padya Puja to H.H.Swamiji on 8th Aug 2024 at Hulimaru Bengaluru.



Bhiksha Seva/ Padya Pooja to H.H.Swamiji on 10th August, 2025 at Walkeshwar, Mumbai.



RAJAPUR SARASWAT SANGH MUMBAI AMRIT MAHOTSAV HELD AT GSB HALL, SION ON 17TH APRIL 2024



Ganahoma held at Sangh's Office, Parel.



Satyanarayana Maha Pooja.



Chaitra Gauri Pooja



Chaitra Gauri Haldi Kumkum.



Gathering of Samaj Bandhavas at Satyanarayan Pooja





RAJAPUR SARASWAT SANGH MUMBAI AMRIT MAHOTSAV HELD AT GSB HALL, SION ON 17TH APRIL 2024



Inauguration of Amrit Mahotsav.



Vedavani by Vedamurthy Umesh Bhat.



Inaugural Speech by Ex-President Mr. M.V. Prabhu.



Felicitations to Mr. M.V. Prabhu.



Felicitations to Guest of Honour
Mr. Padmashri H. Sadanand Kamath



Felicitations to Chief Guest
Mr. D. Nagendra Kamath



PRESIDENT RAMCHANDRA S NAYAK HONOURING.



Shri Ramesh S. Nayak
President, Vighnarthartha Shree
Mahaganapathi Seva Mandal.



Shri Ravindra N. Kamath
Vice-Chairman, Shree Durga
Parmeshwari Co-op Credit Society Ltd.



Shri Madhav P. Naik
President, Shree Varad
Siddhivinayak Seva Mandal.



Prayers by Mahila Mandal Members



Padmeshri H. S. Kamath addressing the gathering.



Shri D Nagendra Kamath Chief Guest speaking on the occasion.



Shri Ramesh S. Nayak, President VSMSM wishing the Sangh.



50TH YEAR GOLDEN JUBILEE CELEBRATION OF MAHILA MANDAL ON 1ST DECEMBER 2024 AT GSB HALL, SION.



Mahila Mandal Committee Members.



Lighting the lamp of "Bhakti Rasa Dhare" devotional Bhajan Program.



Shree Varad Siddhivinayak Seva Mandal.



Rajapur Saraswath Sangh Mahila Mandal.



Swastik Bhajan Mandali, Navi Mumbai.



Vighnarthartha Shree Mahaganapathi Bhajan Mandali.



50TH YEAR GOLDEN JUBILEE CELEBRATION OF MAHILA MANDAL ON 1ST DECEMBER 2024 AT GSB HALL, SION.



Shree Varad Siddhivinayak Bhajan Mandali.



R.S.B. Bhajan Mandali, Malad.



Inauguration of Golden Jubilee Function.



Warm welcome to Chief Guest Ms. Lalitha S. A. Nayak.



Honouring Ms. Akshata Tendulkar
(BJP – Mahim Vidhan Sabha).



Honouring Mrs. CA Mamata Rao
(Treasurer (CA) Mangalore Branch).



50TH YEAR GOLDEN JUBILEE CELEBRATION OF MAHILA MANDAL ON 1ST DECEMBER 2024 AT GSB HALL, SION.

Women Speaker of the day



Smt. Akshata Tendulkar



Smt. Mamata Rao



Dr. Kasturi R. Nayak



Honouring Dr. Kasturi R. Nayak (Guest of Honour).



1st Committee Members of Mahila Mandal.



Speech by chief guest Ms. Lalitha S. A. Nayak.



Honouring chief guest Ms. Lalitha S. A. Nayak.



50TH YEAR GOLDEN JUBILEE CELEBRATION OF MAHILA MANDAL ON 1ST DECEMBER 2024 AT GSB HALL, SION.



Mahila Mandal President speech.



Sangh's President speech.



Huge Gathering on the occasion.



50TH YEAR GOLDEN JUBILEE CELEBRATION OF MAHILA MANDAL ON 1ST DECEMBER 2024 AT GSB HALL, SION.

Glimpses of Entertainment program.





AMRIT MAHOTSAV YEAR SARASWAT UTSAV 2025.



Medical Camp.



Medical Camp.



Haldi Kumkum & Tilgul distribution at Makara Sankranti.



Committee Members of the Sangh.



Entertainment program.



AMRIT MAHOTSAV YEAR SARASWAT UTSAV 2025.



Entertainment program.



Entertainment program.



Entertainment program.



Inauguration of the function.



Audience at Rajapur Saraswat Utsav 2025



AMRIT MAHOTSAV YEAR SARASWAT UTSAV 2025.



Honoring Ms. Sushma Tendulkar
(Guest of Honour)



Honoring Shri Vittal D. Naik
(Guest of Honour).



Honoring Shri Laxman V. Nayak
(Guest of Honour).



Honoring Prabhakar D. Borkar
(Ex-President of Rajapur Saraswat Sangh).



Group photo of the Eminent Senior members
felicitation (75 years & above) with Sangh Team.



Speech by Sangh President.



AMRIT MAHOTSAV YEAR SARASWAT UTSAV 2025.



Speech by Shri Prabhakar D. Borkar.



Speech by Shri Laxman V. Nayak.



Speech by Shri Vithal D. Naik.



Speech by Shri Sushma Tendulkar.



Entertainment program.



Entertainment program.



AMRIT MAHOTSAV YEAR SARASWAT UTSAV 2025. FELICITATION OF SENIOR COUPLES OF 50 YRS OF MARITAL BLISS



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Kandivali East



Smt Sharda & Shri Vittal Patkar,
Malad East



Smt Saraswati & Shri Ramesh Bhatt
Malad East



Smt Sumitra & Shri Narayan Nayak
Sanpada, Navi Mumbai



Smt Vasanti & Shri Vasudev Nayak
Thane



Honouring of Meritorious Students



GLIMPSES OF MAHILA MANDAL PROGRAMS



Maha Shivratri Pooja.



Chaitra Gauri Haldi Kum Kum Pooja.



Varamahalaxmi Pooja.



Kirtan by Smt. Vandana Tilak.



Accepting blessings & prasad.



Mahila Mandal Tour to Mathura & Vrindavan.



GLIMPSES OF MAHILA MANDAL PROGRAMS



Women's day celebration
– Distribution of Sandhya Suraksha Nidhi fund.



Honouring guest Ms. Rajashree Ghatkar.



Women's Day Celebrations - View of the gathering.



Mrs. Gayatri Ambelkar, Malad
Receiving financial help from Mahila
Mandal, Mumbai



Navratri Utsav at N. L. Ground, Dahisar.



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Ms. Shyamal H. Nayak
Kandivali (E)



Mr. Shrinath A. Prabhu
Dombivali (E)



Mr. Karteek R Nayak
Goregaon (W)



Mr. Kausheek R. Nayak
Goregaon (W)



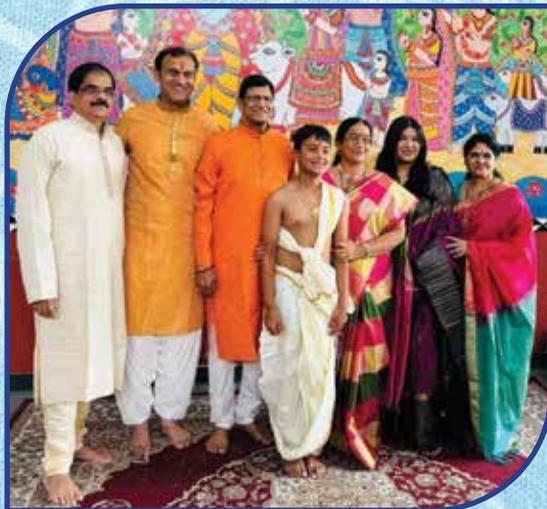
Mr. Harish P. Nayak
Kandivali (E)

BRAHMOPADESHAM
on **31st August 2025.**



Aarav Rohit Patkar

S/o Megha & Rohit Vaman Patkar, Goregaon/Seattle, U.S.A.



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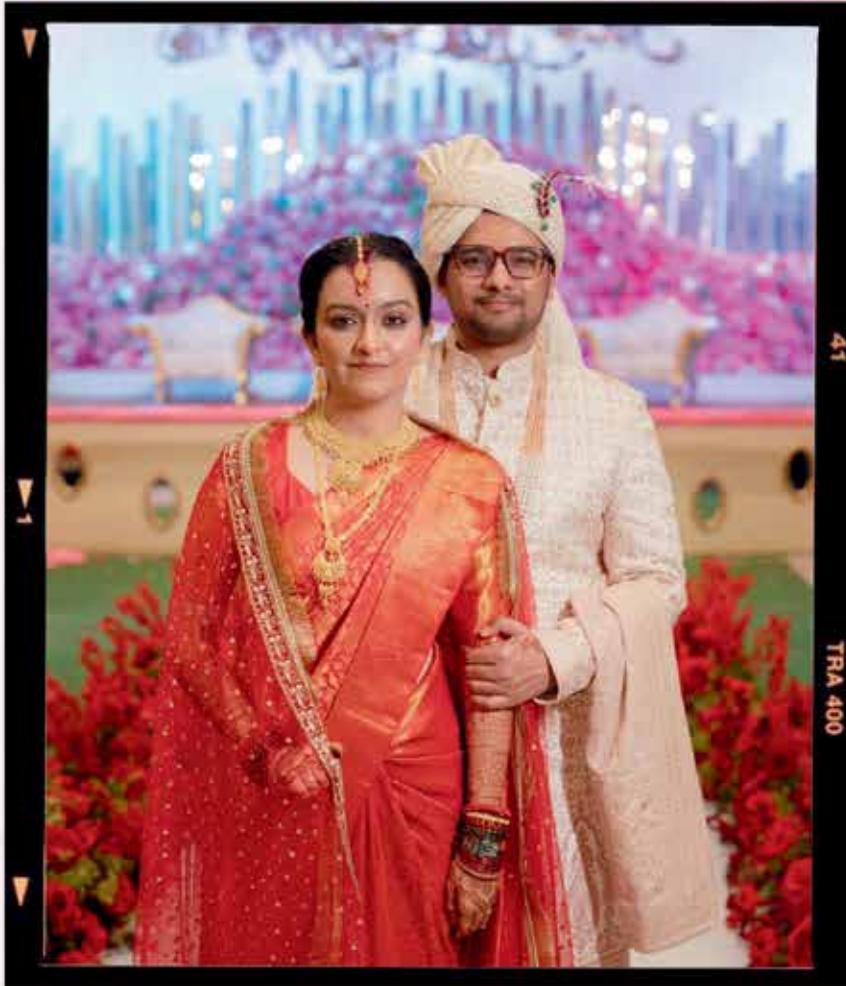
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VASU

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*on 24th January, 2025
in New Delhi*

Wedding Ceremony



Pranav

S/o Rashmi Navalkar & Late Gopalkrishna Navalkar, Borivali East

&

Ankitha

D/o Shambhavi Shetty & Ramesh Shetty, Borivali East

on 12-12-2024

Our Best Wishes for a Happy Married life from
PRAJESH NAVALKAR, BORIVALI EAST

*Best Wishes & Blessings for a
Happy & Prosperous Married Life*



TEJAS

(Grandson of Late Smt. Vanaja A Naik & Shri Ananth K Naik)
(Grandson of Late Smt. Rukmini S Nayak & Shri Subraya R Nayak)
(S/o Smt. Shaila & Shri Mohandas Ananth Naik, Borivali)

Wed

MANIKA

(D/o Smt. Surbhi & Shri Sunil Aggarwal, Aurangabad)

*On 15th December 2024 at
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Late SMT. KALYANI G. NAYAK

Born on: 23.02.1936 & Passed away on 10.12.2015

Fondly remembered by:

**NAYAK FAMILY, Parkala
SHEVDE FAMILY, Kandivili
NAYAK FAMILY, Bangalore**

IN LOVING MEMORY OF



RAGHURAM
DAMODAR
NAYAK

06 DEC 1957

26 JAN 2025



VASUDHA
RAGHURAM
NAYAK

31 JAN 1963

18 AUG 2025

न जायते म्रियते वा कदाचित्
नायं भूत्वा भविता वा न भूयः ।
अजो नित्यः शाश्वतोऽयं पुराणो
न हन्यते हन्यमाने शरीरे ॥

FONDLY REMEMBERED BY
POOJA, SAGAR, PREM, AND FAMILY

Shradhanjali



PAROPAKARARTHA MIDAM SHAREERAM ROHINI ANANDA NAYAK, GHATKOPAR

Chi. Sou Saraswathi was born on 11.02.1947 to Late Shreemati Maire Jalaja Nayak & Late Shree Maire Gopala Nayak, at Brahmagiri, Udupi, Karnataka, 5th child of her parents.

Adept at any skill, quick to acquire, quick to execute & very quick to understand any consequences!! That she used to be. Many would call her "EVER READY", ready to help anyone, anytime, anywhere. She could not study beyond 4th standard. She attended cutting classes, later on to be known as 'Tailor' Rohini!. And she proved herself to be very good at it.

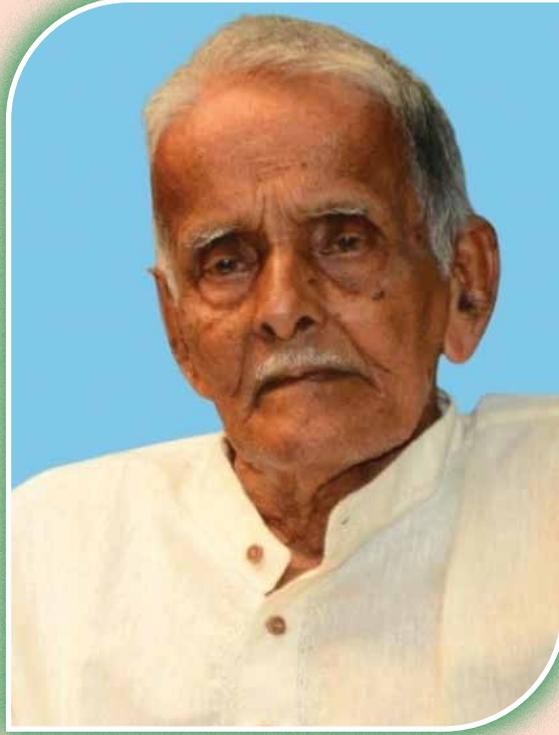
She got married to Late Shree Parkala Ananda Nayak, in a very simple ceremony at Shree Durga Parameshwari Temple, Bantakal, in the year 1962.

Late Smt Rohini was very fond of socializing. Going and meeting people or helping others in need, particularly those who were suffering or hospitalised. She would have spent so many years helping others when in need, at places so far away as New Delhi, Udupi, Belthangadi etc. She practiced Reiki at the Vipasana Centre at Igatpuri. She found it very comforting, and to help others in doing so.

During her visits to Navadurga Temple, in Udupi, in the summer of 2024, she got hospitalised due to exposure to excessive heat, and this was the beginning of her health problems. Subsequently, she moved to Mumbai. Her repeated visits to the health care centres showed cirrhosis of liver, requiring liver transplant. Considering her age and other parameters, this was ruled out. After extended treatments, she could not sustain the sufferings, she breather her last at 17:45 hours on 6th March 2025.

Prayers for everlasting peace to the departed soul.

Shradhanjali



Shri.Kodange Sheshagiri Kamath.

Expired on 4th August 2025

May his soul rest in peace.

Fondly remembered by:

Smt. Suneeti Sheshgiri Kamath (Wife)

Shri. K. Ratnakar. Kamath (Son)

Smt. Usha R. Kamath (D-in-law)

Shri. K. Divakar. Kamath (Son)

Smt. Geeta D. Kamath (D-in-law)

Shri. K. Prabhakar. Kamath (Son)

Smt. Priya P Kamath (D-in-law)

Smt. Manjula Jagdeesh Kamath (Daughter)

Smt. Malati Jagadeesh Nayak (Daughter)

Grand children & Great grand child

In loving memory of



Late Rajendranath Nagesh Prabhu (Dahisar)

(21.2.72 - 23.6.25.)

S/o Girija Nagesh Prabhu

“May His Soul Rest In Peace.”

Fondly Remembered By:

Smt. Vidya R.Prabhu (Wife)

Ch. Aayush R Prabhu (Son)

Shri. Ravindranath Nagesh.Prabhu (Brother)

Smt. Veena Ramanand Nayak (Sister)

Smt. Praveena Manjunath Nayak (Sister)

Smt. Usha Ratnakar Kamath (Sister)



कै.वर्दराज रामा नायक

(माजी अध्यक्ष)

“ शून्यामधूनी विश्व निर्मूनी, कीर्तिसुगंध वृक्ष फुलवूनी,
लोभ, माया, प्रीती देवूनी, सत्य सचोटी मार्ग दावूनी,
अमर जाहला तुम्ही जीवनी... “

यांस

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