

THE KANARA SARASWAT ASSOCIATION(REGD)

13/1-2, Association Building, Talmakiwadi, J.D.Marg, Mumbai – 400007

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Website: <http://www.kanarasaraswat.in> Email id: admin@kanarasaraswat.in

FOUNDED ON 26TH NOVEMBER 1911

103rd ANNUAL REPORT FOR THE YEAR 2014-2015

FOUNDER MEMBERS

Sarvashri Rao Bahadur Shripad Subrao Talmaki, Durgaram M. Amlady, Dattaram M. Balwalli, Ramkrishna N. Kalbag, Sheshgiri N. Kalbag, Sanjiva Rao Kundapur, Datta Bhat Mangalore, Venkat S. Marballi, Mangesh M. Mugve, Ganesh P. Murdeshwar, Laxman M. Nadkarni, Raghuram M. Shirali, Ganpat V. Shirur

OFFICE BEARER 2014-2015

1. President -
2. Vice-President -
3. Ex-Officio - (Immediate Past President)
4. Ex-Officio - (Immediate Past Vice-President)

Shri Suresh S. Hemmady
Smt. Geeta V. Yennemadi
Dr. Harish R. Kodial
Shri Uday A. Mankikar

MANAGING COMMITTEE

1. Chairman -
2. Hon. Secretary -
3. Hon. Treasurer -
4. Jt. Hon. Treasurer & Jt. Hon. Secretary, Socials -
5. Hon. Secretary, Kala Vibhag -
6. Hon. Secretary, Health Services -
7. Hon. Secretary, Buildings -
8. Hon. Secretary, Holiday Home & Bhandardara -
9. Hon. Secretary, Magazine Circulation
& Marriage Bureau
11. Hon. Secretary, Sports -
12. Hon. Secretary, Website & Knowledge Centre -
13. Hon. Secretary, Centenary Management -

Shri Rajaram D. Pandit
Shri Shivshankar D. Murdeshwar
Shri Yatin S. Mavinkurve
Shri Dilip P. Sashital
Shri Gurunath S. Gokarn
Dr. Prakash S. Mavinkurve
Shri Anand R. Nadkarni
Shri Kishore A. Surkund

Smt. Usha K Surkund
Ms. Gauri P Shirur
Shri Amol R. Pandit
Shri Aditya U Mankikar

MEMBERS OF THE EDITORIAL COMMITTEE

Managing Editor :

Editor :

Associate Editor:

Member :

Shri Gurunath S. Gokarn
Smt. Smita P. Mavinkurve
Shri Uday A. Mankikar
Smt. Usha K Surkund
Ms. Shruti S. Gokarn

Statutory Auditor :

Hon. Auditor:

M/s. Saraf Gurkar Associates
Chartered Accountants
Shri Hattangadi Premanand Bhat

**NOTICE OF THE 103rd ANNUAL GENERAL MEETING OF
THE KANARA SARASWAT ASSOCIATION (REGD)**

Notice is hereby given that the 103rd Annual General Meeting of the Kanara Saraswat Association will be held on Sunday 27th September 2015 at 10.00 a.m. in Shrimat Parijnanashram Sabhagriha (Mezzanine Floor), Association Building, Talmakiwadi, Javji Dadaji Marg, Mumbai – 400 007 to transact the following business:

1. Reading of the notice convening the meeting.
2. Confirmation of the minutes of the 102nd Annual General Meeting held on 31st August 2014 (The Minutes of Meeting published in December 2014 issue of KS Magazine). The Members are requested to carry KS Magazine issue of December 2014
3. Adoption of the Committee's Report and Audited Statement of Accounts for the year ended 31st March 2015
4. Election of President and Vice President for the years 2015-2017
5. Declaration of the results of the elected 3 members on the Managing Committee.
6. Election of Honorary Auditors for the F.Y. 2015-2016
7. Election of Statutory Auditors for the F.Y. 2015-2016
8. To apprise members about status of Redevelopment of Nashik Holiday Home.
9. To ratify action of Managing Committee of KSA for taking decision to discontinue Anand Chhaya Project-Senior Citizens Retreat, as per Resolution passed in Special General Meeting held on 22nd June 2014. Also to seek permission from Members for giving permission by Managing Committee of KSA to use abbreviation "KSA" in the name of Association of Persons (AOP) formed for the purpose of undertaking Anand Chhaya Project discontinued by Kanara Saraswat Association.
10. Any other business that may be brought before the Managing Committee with the consent of at least two-third of the members present as laid down in Rule No 36.

(Subject to the provisions of Rule 33(b) no business other than specified in the Notice convening the meeting shall be transacted at any General Meeting, except with the consent of at least two-thirds of the members present)

Note: Members desiring to bring forward any questions are requested to give notice of the same in writing to the Hon. Secretary at least 7 days before the Meeting. The Annual Report and the Statement of Accounts for the year ended 31st March 2015 will not be published in the "Kanara Saraswat" in view of the objection raised by the Postal Authorities. The report will be uploaded on our Website www.kanarasaraswat.in for the benefit of Members.

By order of the Managing Committee

Shri Shivshankar Murdeshwar
Hon. Secretary

Date: 23rd June 2015
Place: Mumbai

103rd Annual Report of Kanara Saraswat Association

Dear Members,

We have pleasure in placing 103rd Annual Report for the year 2014-2015 on working of The Kanara Saraswat Association along with the Audited Statement of Accounts for the year ended 31st March 2015 in Annual General Body Meeting. While placing 103rd Annual Report, we pay tribute to our all Past Presidents, Vice-Presidents, Members of the Managing Committee, Members of KSA, donors, employees and Well wishers of KSA, deceased or alive and salute their perseverance, dedication and selfless service without which we would not have reached the milestone of reaching 103 years.

We also fondly remember our 13 Founder Members including our first President Late Rao Bahadur S. S. Talmaki who was pinnacle of strength to KSA and Community.

Please note that the abbreviation KSA means "Kanara Saraswat Association" and F. Y. means 'Financial Year' – April to March

MEMBERSHIP

The number of persons admitted to different classes of membership during the year 2014-15 are as follows:

Total Membership	LIFE	PATRON	** SPOUSE	ORD	*** BENEFACTOR
As on 31/03/2014	5626	217	27	1	46
During F.Y. 2014-2015	32		03	—	—
As on 31/03/2015	* 5658	217	30	1	46

* 5658 Members includes deceased members.

** Spouse of Member can become Life/ Patron Member by availing concession of Rs 2000/-

*** Benefactor Category deleted by passing Resolution in AGM held on 26th September 2010

RESERVE FUND

The Reserve Fund of the Association as on 31/03/2015 is Rs. 45,58,367.65

CORPUS FUNDS AND DONATIONS

F 1	CENTENARY FUND	1,34,65,312.00	1,24,160.00	1,35,89,472.00
	<u>CORPUS FUND:</u>			
F 2	DISTRESS RELIEF FUND	19,36,964.00	3,33,276.00	22,70,240.00
F 3	SCHOLARSHIP FUND	34,56,244.14	1,83,380.50	36,39,624.64
F 4	MEDICAL RELIEF FUND	15,44,816.00	3,40,000.00	18,84,816.00
F 5	EMERGENCY MED REL FUND	43 97 943.00	1,25,000.00	45,22,943.00
F 6	SUB TOTAL (F 2 TO F 5)	1,13,35,967.14	9,81,656.50	1,23,17,623.64
	<u>OTHER CORPUS FUNDS</u>			
F 7	KONKANI BHASHA	1,51,557.42	-----	1,51,557.42

F 8	PRIZE FUND	5,15,896.18	-----	5,15,896.18
F 9	COMMUNITY CHEST FUND	6,61,954.00	-----	6,61,954.00
F 10	KALA VIBHAG FUND	1,41,122.00	-----	1,41,122.00
F 11	MAGAZINE FUND	3,97,695.00	10000.00	4,07,695.00
F 12	NRK MEMORIAL (LIBRARY)	21,064.56	-----	21,064.56
F 13	NHH MAINTAINANCE FUND	2,00,000.00	-----	2,00,000.00
F 14	SUB TOTAL (F 7 TO F 13)	20,89,289.16	10000.00	20,99,289.16
F 15	GENERAL FUND	20,68,702.00	-----	20,68,702.00
F 16	GRAND TOTAL (F 1+F 6 +F 14+F 15)	2,89,59,270.30	11,15,816.50	3,00,75,086.80
	Total Amount of FDR with Bank Annexure A-5 to Balance sheet	2,89,59,270.30	10,85,041.50	* 3,00,44,311.80

* There is a difference of Rs 30,775/- in the investment since FD is prepared after 31.03.2015

DISBURSEMENT OF AID

The prime and important objective of Kanara Saraswat Association is to provide Financial aid to poor & needy in the form of Distress Relief, Medical aid to sick and ailing and Education grants to students. The KSA Provides Emergency Medical Relief up to Rs 15000/- in urgent Medical exigencies, Medical aid up to Rs 50000/- for major surgeries under "Centenary Medical Aid Program" & Refundable Education Grants up to Rs 1 lac to Students for competing Graduation/Post Graduation/MBA/Any Professional Course under "Centenary Refundable Education Grant Program". In addition to this the Interest on first three Corpus Fund mentioned below is disbursed to needy persons based on their applications scrutinized by the Co-ordination Committee of six Aid giving Institutions. The aid giving Institutions are: 1) Kanara Saraswat Association 2) Chitrapur Saraswat Educational Relief Society 3) Saraswat Educational and Provident Co-op Society, Grant Road, 4) Saraswat Mahila Samaj, Gamdevi 5) Shrimat Anandashram Ordination Golden Jubilee Fund, Shri Chitrapur Math, Shirali, 6) Swami Parijnanashram III Education and Charitable Trust, Virar. The Co-ordination Committee invites applications from needy persons and after scrutinizing the applications, it sanctions the quantum of aid based on individual needs and sends applications to the Kanara Saraswat Association for disbursing Scholarship, Medical Aid and Distress Relief on basis of interest earmarked for such purpose..

The following chart shows the amount disbursed to needy persons out of interest received on Investment of Corpus Funds for the last 5 years.

DISBURSEMENT	Disbursal for 2015-2016	No of Beneficiaries during 2014-15	2014-2015	2013-2014	2012-2013	2011-2012
Scholarship	2,71,728.00	26	2,39,000.00	2,48,000.00	2,35,000.00	2,23,940.00
Distress Relief	1,44,394.00	24	1,37,000.00	1,39,000.00	1,33,000.00	1,30,980.00
Medical Relief	1,15,208.00	8	87,000.00	85,000.00	76,000.00	79,550.00
Emergency Medical Relief Fund	3,27,885.00	24	3,31,000.00	3,10,000.00	3,09,000.00	3,10,240.00

Aid to BPL Families	48,000.00	1	12,000.00	-----	15,000.00	-----
Centenary Educational Refundable Grant	15,22,096.00	10	8,87,430.00	11,78,500.00	3,50,000.00	-----
Centenary Medical Aid	6,83,371.00	5	2,52,000.00	4,00,000.00	4,22,000.00	-----
TOTAL AMOUNT			* 19,45,430.00	23,60,500.00	15,40,000.00	7,44,710.00

* The amount disbursed during 2014-2015 is less than amount disbursed in 2013-2014. The main reason is less off take of amount under Educational Refundable Grant and Centenary Medical Aid Programme. The balance amount is c/f to F.Y. 2015-2016.

KSA CENTENARY CORPUS FUND

The Centenary Fund was started during our Centenary Year 2010-2011. The Centenary Fund Raising Committee (CFRC) under leadership of our President Shri Suresh Hemmady was established. The other two members are Mr Ratnakar Gokarn and Mr Dilip Sashital. Similarly Centenary Fund Management Committee (CFMC) consisting of Mr Vinod Yennemadi, Mr Praveen Kadle, Mr Uday Gurkar was established to monitor Fund. Mr Raja Pandit manages Fund and Disbursement under direction of CFMC and Dr Prakash Mavinkurve scrutinizes the applications received under Centenary Medical Aid. The members of both committees take keen interest in progress of Centenary Fund. The details of Centenary Fund are as under:-

Centenary Fund as on 31.03.2015	Rs 1,35,89,472.00
Interest Recd upto 31.03.2015 (including Int of Rs 1,24,160.00 on Funds Received under FCRA)	Rs 56,93,397.00
Less: Educational Refundable Grant disbursed 32 students upto 31.03.2015	Rs 24,15,930.00
Less: Centenary Medical Aid disbursed to 22 beneficiaries	Rs 10,72,000.00
Balance Amount available for disbursal during F.Y. 2015-2016	Rs 22,05,467.00

INCOME AND EXPENDITURE ACCOUNT

The Financial Position of KSA is not good. Though losses every year are increasing, fortunately we have not made any Cash Losses till date. However Managing Committee is grappling with the serious challenge of reducing Overdraft availed against security of our Fixed Deposit for carrying out extensive renovation of Ground Floor & Mezzanine floor of our Building in the year 2010. Though after renovation, there is a good value addition to our building and Revenue from Banquet Halls has also increased, we miserably failed to achieve targets decided by Empowered Committee in consultation with M.C. of KSA in respect of Occupancy Rate of both Banquet Halls. It can be seen from following table that interest on Overdraft is major factor for causing loss in addition to deficit in Health Center & Nashik Holiday Home:-

(Amounts in Lakhs)

	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Surplus/Deficit	4.14	-2.23	-3.83	-6.01	-3.03	-6.33
Depreciation	1.77	5.12	5.54	6.05	5.94	6.15
Interest Paid on OD	0.00	4.63	9.53	10.07	9.32	7.60

It can be seen from above that there is surplus of Rs 4.14 lacs in FY 2009-10 (i.e. before Renovation of Hall and when there was no OD). After Renovation though there continuous deficit till FY 2014-15, there is no Cash Loss because of increase in Hall Revenue after renovation. However the increase in Hall Revenue is eaten by Interest on Overdraft paid by us. Further there is very marginal surplus or Loss from Nashik Holiday Home activity and there is perennial deficit in our Health Center activity. The KS Magazine has turned around this time by recording Surplus of Rs 1.53 lacs. We are striving very hard to turn around Nashik Holiday Home and it is

heartening to note that Occupancy Rate of NHH from April 2015 to July 2015 has already crossed 57% of booking of entire previous year. Further if we redevelop our NHH successfully and manage to get desirable rent by letting out new premises, then revenue of NHH will help KSA in reducing Overdraft.

We have started Building Fund (Hall) with sole aim of reducing Overdraft taken for renovating Hall and reducing interest burden which will help us to render financial assistance to needy person in a more effective manner. We appeal to members and well-wishers to contribute to our Building Fund (Hall). The donation is exempted under 80G. We have also prepared scheme to raise donation towards Building Fund (Hall) by naming 4 rooms of KSA Hall in memory of any person as per Donor's wish. The amount of Donation decided by M.C. of KSA is as under:-

Location of Rooms	Area in Sq/Ft	Donation Amount
Conference Room on Mezzanine Floor	157.50 sq.ft	RS 17.50 lacs
Swamiji's Room on Mezzanine Floor	154.75 sq.ft	Rs 17.50 lacs
Bride Room on Ground Floor Hall	112.80 sq.ft	Rs 12.50 lacs
Bridegroom Room on Ground Floor Hall	89.12 sq.ft	Rs 12.50 lacs

We can work out modalities of naming the Room with Donor.

PRESIDENT AND VICE-PRESIDENT

The 2 year term of President Shri Suresh Shripad Hemamdy and Vice-President Smt Geeta Vivek Yennemadi is coming to end however they are eligible to stand for election for another two terms.

MANAGING COMMITTEE

At the close of the Financial Year 31.03.2014 there were 3 vacancies on the Managing Committee of Kanara Saraswat Association caused by retirement of 3 members under Rule 13. The nominations for 3 vacancies were invited. As we had received 4 nominations, the Managing Committee of Kanara Saraswat Association had appointed Mr Srikar Balsavar as Returning Officer to conduct elections. The Ballot paper was published in July 2014 issue of Kanara Saraswat Magazine. The election results were announced by Returning Officer during the 102nd Annual General Meeting held on 31st August 2014 and following members were declared as elected:- 1) Shri Dilip Pandurang Sashital 2) Shri Shivshankar Dattanand Murdeshwar 3) Shri Yatin Shantmurti Mavinkurve.

At the close of the F.Y. 31.03.2015 there are now 3 vacancies for the year 2015-2016 due to retirement of 3 Committee Members under rule 13. The nominations from members of KSA have been invited to fill up 3 vacancies. The last date of receiving applications is 16th June 2015.

MANAGING COMMITTEE MEETINGS

During the year under reference viz from 1st April 2014 to 31st March 2015, the Managing Committee met 13 times.

NAME OF MEMBER	NO. OF MEETINGS	MEETINGS ATTENDED
Shri Rajaram D. Pandit	13	12
Shri Shivshankar D. Murdeshwar	13	13
Shri Yatin S. Mavinkurve	13	07
Shri Aditya U. Mankikar	13	07
Shri Gurunath S. Gokarn	13	10
Shri Anand R. Nadkarni	13	11
Dr. Prakash S. Mavinkurve	13	09
Shri Kishore A. Surkund	13	13
Shri Dilip P Sashital	13	13
Shri Amol R. Pandit	13	08
Ms. Gauri P. Shirur	13	08
Mrs. Usha K Surkund	13	12

**SHRIMAT ANANDASHRAM HALL (GROUND FLOOR)
and SHRIMAT PARIJNANASHRAM HALL (UPPER FLOOR)**

The Rent received from Hall increased from Rs 7,08,000.00 in F.Y. 2013-14 to Rs 7,54,000.00 in F.Y. 2014-2015 due to increase in Occupancy Rate. However there is decrease of Commission from Caterers & Decorator from Rs 4,93,628.00 in F.Y. 2013-14 to Rs.3,05,792.00 in 2014-2015. On expenditure side, the expenses in respect of Property reduced from Rs 13,57,810.30 in 2013-14 to Rs.12,17,210.00 in F.Y. 2014-2015 to due to reduction in interest on OD.

The reason for reduction of Commission from Caterers can be found in the following table:-

Name of the Caterer	No. of occasions(2013-14)	No of occasions (2014-15)
Central Excellence	30	19
Lily Caterers	16	7
Guruprasad Caterers	18	18

It can be seen from the above table that there is decrease in bookings when Caterers are hired. That means other Bookings are for Condolence Meetings or small functions where services of Caterer are not required.

**COMPARATIVE CHART OF OCCUPANCY
OF SHRIMAT ANANDASHRAM HALL (GROUND FLOOR)
and SHRIMAT PARIJNANASHRAM HALL (UPPER FLOOR)**

Year	Full Day	Half Day	Social@ Concessional	Free	Total	Vacant Days
2010-2011	12	60	19	09	100	265
2011-2012	10	90	28	11	139	227
2012-2013	06	87	27	10	130	235
2013-2014	06	79	26	10	121	244
2014-2015	13	65	27	08	113	252
Apr 15 to Jul15	08	16	24			

It can be seen from above that during 4 months in current Financial Year, we have already crossed 61% of Full Day booking & 25% half day Booking of entire previous year. It may be noted that 4 months are non-seasoned months and season of marriages & functions will start from Sept 2015.

Though the occupancy rate of Hall was reduced from 12 % in 2013-2014 to 11 % in 2014-2015, the Hall Revenue increased due to increase of Full Day Booking from 6 in 2013-14 to 13 in 2014-15. We have given hall to various organizations on 27 occasions at concessional rate of Rs 750/- per day and Free of cost on 8 occasions. The Datta Jayanti was celebrated for 7 days in the month of December 2014 in the presence of H.H. Sadyojat Swamiji. Your Committee has taken various steps to increase Hall Revenue. Apart from giving good services at the time of booking and obtaining Feedback Forms from the Hirers, your committee has introduced Institutional Booking Policy for Hiring Halls. This has brought uniformity in Booking Hall by Amchi Institutions and Association of Persons (AOP) at very reasonable cost and also there is no loss of Revenue for KSA as if we receive normal booking, then Institution/ AOP who have booked Hall will have to shift to Mezzanine Floor or Balak Vrinda School Hall. KSA's own programs have also come under Institutional Booking Policy. The exception is Foundation Day Program of KSA on 26th November, AGM/SGM of KSA and the Talmakiwadi CHS Ltd. and Datta Jayanti Utsav.

NASHIK HOLIDAY HOME

The total Rent from Residential Property at Nashik Holiday Home has reduced from Rs.5,48,480.00 to Rs 4,31,844.00 in 2014-2015.

The Other income is marginally decreased from Rs.63,881.00 to Rs.63,780.00 in the F.Y. 2014-2015. The decrease in Revenue is because of reducing Occupancy rate from 28% in F.Y. 2013-14 to 18% in F.Y.2014-15. We have taken following steps:-

1) To break Kitchen platform in Unit No 1 & make separate Rooms as done in Unit No 2 & 4. Repairs have been carried out in verandah of Unit No 6, 7, 8. It can be seen from the bookings done in April 2015 to July 2015, the trend is becoming positive.

The Occupancy Rate for F.Y 2014-15

YEAR	UNIT 1	UNIT 2	UNIT 4	UNIT 5	UNIT 6	UNIT 7	UNIT 8	TOTAL	OCC RATE
2012-2013	29	72	61	166	154	122	95	699	27%
2013-2014	30	85	46	167	163	117	97	705	28%
2014-2015	14	63	28	138	91	86	43	463	18 %
Apr15-Jul15	16	31	15	46	42	63	52	265	57%

It can be seen from above that during 4 months in current Financial Year, we have already crossed 57% of booking of entire previous year.

NASHIK HOLIDAY HOME REDEVELOPMENT – UPDATE

The purpose of this Note is to apprise members on present status of Redevelopment of Nashik Holiday Home. This note is divided into two parts i.e. 1st part is to recapitulate events up to Special General Body Meeting held on 31st March 2014 and 2nd Part is to apprise events that took place subsequently.

1st Part:-

The Special General Meeting (SGM) of Kanara Saraswat Association (KSA) held on 5th May 2013 to discuss following Agenda & if found fit to adopt any one of following 3 options:-

- 1) To sell Holiday Home to realize potential Value and build Holiday Home at a better location while retaining 1500 Sq/Ft area in present location and utilizing balance amount of sale proceeds to meet objectives of Association
- 2) To Redevelop it & sell commercially
- 3) To build Commercial Building and earn regular income by renting out.

While discussing above Agenda, the SGM decided not to rush to adopt any of above Agenda at present and established an Empowered Committee consisting Mr Vinod Yennemadi /Mr Praveen Kadle/Mr Anil Bhatkal/Mr Uday Gurkar, to go into details of Finances of KSA and also to look at all options of raising the funds including the option to sell/develop the plot of Nashik Holiday Home. The Members of the Empowered Committee held many rounds of discussion with Members of Managing Committee(M.C.) & presented a Report at the Annual General Body Meeting of members of KSA held on 29th September 2013. One of the recommendations was that there is no need of selling Nashik Holiday home & at the same time suggested that it is an excellent opportunity of revenue coming to KSA on annualized basis by utilizing the option of redeveloping the precious plot from long term investment objectives and by keeping some space for our own Community Members. In same meeting, direction was given that KSA should come out with a plan of redevelopment by interacting with various people and taking advice from experts and then take it to General Body for their approval. As a follow-up action to implement Resolution passed in SGM held on 29th September 2013, the M.C. of KSA & Members of Empowered Committee started selection process of appointing of Architect. Meanwhile Managing Committee of KSA appointed Mr Krishna Shirali as our Hon Architect for advising us on the Project. We shortlisted 7 Architects and asked them to give their presentations for which remuneration of Rs 25000/- each was paid. Mr Krishna Shirali prepared a 68 page report detailing shortcomings and good points of each of their design. The Architects were called for discussion and after gruelling sessions and number of meetings and inspection of their work carried out by Mr Krishna Shirali, we selected Mr Shekhar Deshpande of M/S Designers Collective, Nashik as our Architect for redevelopment project. The Special General Body Meeting of KSA was called on 31st March 2014 and the following Resolution was passed:-

“Resolved that Nashik Holiday Home situated at Plot No 41-42 in Survey No 659/6-7/1, (Area 15295 sq.ft) in New Pandit Colony, Off. Sharanpur Road, Nashik City, Nashik- 422002 be redeveloped by constructing a Commercial Building up to maximum FSI available (including purchasing TDR) and sell part of area to generate Funds equivalent to Cost of Construction and Let-Out balance area to get regular income..”

While undertaking NHH Project following characteristics will be retained:

- 1) To build minimum 8 rooms at Holiday Home.
- 2) To build medium size Community Hall to hold functions like Community Meetings, Engagement/ Birthday Parties etc.
- 3) To implement Pension Scheme as per clause 2(g) of Bye-laws of KSA, out of Rent received by is by letting out premises
- 4) The balance surplus will be utilised to meet Aims and Objectives of KSA.

The General Body had also unanimously ratified KSA Managing Committee decision to appoint Mr Shekhar

Deshpande of 'Designers Collective' as an Architect for Redevelopment of Nashik Holiday Home and authorised managing committee to fix his fees.

Mr Shekhar Deshpande presented a detailed Power Point presentation of the Project to members - and answered queries raised by them. Based on calculation of FSI & Built-up area of proposed Commercial Building by Mr Shekhar Deshpande, the members were informed that KSA expects monthly average Rent of Rs 48 per Sq/Ft (net of Service Tax) and will get annual rental income of Rs 1.27 Cr. by letting out 2/3rd of total BUA.

2nd Part:-

Mr Shekhar Deshpande started the work of preparing Tender Form & Notice in consultation with our Hon Architect Mr Krishna Shirali. The Public Notice for floating Tender and inviting Bids was issued in two prominent Newspapers of Nashik on 18.09.2014 and last date of receiving Tender Form was fixed on 16.10.2014. The 8 Bidders collected tenders at the cost of Rs 7000/- per tender. The 4 Tender Forms were submitted within due date and other 4 did not submit tenders. The tenders were opened in Nashik Holiday premises in presence of Mr Shekhar Deshpande, Mr Krishna Shirali, & Committee Members Mr Shivshankar Murdeshwar, Mr Anand Nadkarni, Dilip Sashital & President of KSA Mr Suresh Hemmady on 16.10.2014. One builder M/S Bhadane Buildcon came at the time of opening bids and gave letter of offer. However Members present decided not to consider his offer as he had not collected the tender Form and offer was not in proper format though later it found that his offer was most attractive and within technical stipulations of Tender Form. Mr Shekhar Deshpande listed important points of Tenders and decided to make independent evaluation afterwards. He shortlisted two bidders viz M/S Siddhi Puja Builders & Harsh Construction Pvt Ltd among 4 bidders. Thereafter Mr Shekhar Deshpande recommended M/S Harsh Construction Pvt Ltd based on Market Value(M.V.) & Ready Reckoner Value (R.R.V.) of KSA's share of area premises. On perusal of 'recommendation chart' prepared by Mr Deshpande, we observed that both shortlisted Architects had violated 1/3rd area stipulation of Tender Notice and also the M.C. of KSA did not agree with evaluation criteria of Mr Deshpande solely based on M.V. & R.R.V. as General Body of KSA had taken Rental Value as a yardstick for getting regular revenue. The M.C. of KSA also felt that due attention was not given to various conditions/stipulations mentioned in Tender Notice, Tender Form, Resolutions & Minutes of General-Body Meetings while evaluating the two bidders. The M.C. therefore prepared Evaluation Chart strictly based on various stipulations & held extensive discussion with our Hon Architect Mr Krishna Shirali on 10th Decmber 2014 who otherwise agreed on all our points. However he suggested that he along with some of Members of M.C. of KSA should inspect work of both shortlisted bidders and submit a report. Accordingly Mr Krishna Shirali, Mr Shivshankar Murdeshwar, Mr Kishore Surkund & Mr Anand Nadkarni visited Nashik on 25th & 26th December 2014 to inspect work of two shortlisted bidders. They submitted report recommending name of M/S Harsh Construction Pvt Ltd based on competency.

The last meeting was held on 2nd January 2015 in Mumbai with Mr Shekhar Deshpande and Members of M.C. of KSA & Mr Krishna Shirali to arrive at some decision since we have to approach Charity Commissioner for his approval. We decided to take opinion of Advocate Ghanshyam Hule who we had appointed as our Advocate in M.C. Meeting held on 25th July 2014. He advised us to scrap the Tender Process as both bidders have violated Tender stipulation. He also advised us against giving another opportunity to shortlisted bidders for revising their offer and compromising on basic stipulations of 1/3rd area as we shall be making injustice to those persons who have collected Tender Forms but not submitted. Meanwhile one of the shortlisted bidder M/S Siddhi Puja Builders called Mr Raja Pandit, Chairman of KSA on phone (which is after obtaining Advocate's opinion) to enquire about status of selection of bidders & when Mr Pandit informed him that both short listed bidders have violated 1/3rd area claim, he denied having made claim of more than 1/3rd area. We spoke to Mr Deshpande & requested him to send scan copies of Offer Letter of all bidders. It came to light that Siddhi has claimed less than 1/3rd Area which was as per stipulation of Tender Form. When we asked Mr Deshpande about contention of Siddhi Puja Builders, he told us that when he realized that Siddhi has claimed only Ground Floor & 1st floor area, he called them and specifically asked whether they do not want Loft area which is between Gr & 1st floor. Siddhi Puja Builders said that they want the Loft area and thereafter Mr Deshpande included it in his evaluation Chart which led to violation of 1/3rd stipulation of Tender Form. Mr Raja Pandit spoke to Siddhi Puja Builders and asked him specifically whether he would construct entire building without claiming loft area. He responded positively. In view of the new development Mr Shekhar Deshpande has now recommended M/S Siddhi Puja Builders as Developer for Redevelopment of NHH project. We are in the process of finalizing Terms & Conditions of the Appointment Letter. We will have to finalize the Development Agreement which will have to be submitted to Charity Commissioner for his approval. According to our Advocate it will take at least a year for Charity Commissioner to complete this process and decide on permission.

The Professional fees of Mr Shekhar Deshpande were fixed at 4% of Cost of Construction. We have paid bill of Rs 9 lacs+ Service Tax to Mr Shekhar Deshpande and another bill of Rs 8 lacs is pending. We have hired services of Advocate Hule for Rs 75,000/- to represent us before Charity Commissioner and also vetting of

documents connected to Redevelopment of NHH. We have made initial payment of Rs 50000/- to him. Advocate Hule may revise his fees if it is to be paid by the builder. We shall be appointing Mr Krishna Shirali as an Architect on professional basis to protect our interest. All expenses will be reimbursed by Siddhi Puja Builders as per Appointment Letter to be issued to Developer shortly.

Meanwhile Mr Praveen Kadle, Member of KSA, requested President and M.C. Members of KSA to postpone redevelopment of NHH as it was originally envisaged about 2 years ago taking into account then prevailing market prices for NHH Land. Now Due to implementation of Smart City concept and also Delhi Mumbai Industrial Corridor (DMIC), land prices have gone up significantly. Considering this significant rise in land prices, he suggested to consult HDFC realty for their opinion about undertaking redeveloping NHH in present situation. We are waiting for report from HDFC Realty. Meanwhile a 5 Member Committee has been formed who will collectively supervise NHH Redevelopment Project. The names of Committee members are 1) Mr Suresh Hemmady, President 2) Mr Kishore Surkund, Jt Hon Secretary for NHH 3) Mr Shijvshankar Murdeshwar, Hon Secretary, 4) Dr Prakash Mavinkurve 5) Mr Dilip Sashital.

ANAND CHHAYA PROJECT

The Anand Chhaya Project, Senior Citizens Retreat was initiated by KSA. We are bringing two Resolutions under Agenda No 9 & 10 in ensuing AGM on Anand Chhaya Project which explain current position of the project. We are quoting below Resolutions under Agenda No 9 & 10 along with explanation:-

Resolution No 9 :- To ratify decision of Managing Committee of KSA, to discontinue 'KSA- Anand Chhaya' Project based on legal advice and handover to an Associate of Persons (AOP) formed by buyers of Units in Anand Chhaya.

Resolution No 10 :- To ratify action of Managing Committee of KSA and to seek approval from Members for the use of the prefix "KSA" in the name of the AOP formed for the purpose of undertaking Anand Chhaya Project.

Explanation to Resolution No 9:-

The Kanara Saraswat Association in the Special General Body Meeting held on June 22, 2014 passed Resolution for constructing Senior Citizens Retreat named 'Anand Chhaya' by purchasing suitable land.

The Members of Managing Committee of KSA along with the President Mr Suresh Hemmady visited number of places in Karjat, Maval and other places to locate suitable Land. We found that the Non-Agricultural land was very costly and beyond the cost of project envisaged by KSA. We, therefore, focussed on Agricultural land which is less expensive and reasonably priced. We visited at least 40 different location, travelling almost every week and finally located 10+ acres of land at Survey no 222 & 223 in Village Taje with single owner and clear Title. The price was negotiated at Rs.73 lakhs per acre for approx. 5 acres of land. We consulted many experts during the due diligence process and legal formalities for acquiring agricultural land. There were many brainstorming meetings among members of Managing Committee of KSA with experts, in order to find best procedure and methodology for proceeding further in the project. During one such meeting, Cdr Shrirang Bijur, who is involved in many NGO's, suggested to take opinion of Advocate Dadrawala, who is a authority in Trust matter. Mr.Dadrawala opined that Public charitable trust could buy agricultural land to further its agricultural activities subject to enabling provisions in the trust deed. Since KSA intends to set up homes for senior citizens, it is best that KSA consider Non Agricultural land for construction of Senior Citizens Retreat. As mentioned earlier, buying of non-agricultural land was not possible due to very high price being quoted.

Cdr. Shrirang Bijur at the request of Mr.Suresh Hemmady took opinion of his Advocate friend Shivraj Kadam, an expert on issues connected with Charity Commissioner, who opined that:-

1. All activities of a charitable trust have to be judged on the scale of "Care vs Consideration". Any transaction involving end consideration will not qualify in the category of "Care" hence disallowed by Charity Commissioner. Therefore, if we are considering sale of bungalow or later disbursement of cost of unit upon vacation/ death, it will be a consideration and will not be allowed by Charity Commissioner.
2. "Generally objective of care for senior citizen involves setting up old age homes to be used by senior citizens with less resources and not building bungalows"
3. Any gated project will not qualify in the objects of trust unless specifically mentioned in the deed approved by Charity Commissioner. It is a builder model.
4. Third party alienation is not possible without approval of Charity Commissioner.
5. Because of the above, KSA participation in purchase of land or construction of bungalows that involves charging construction/land cost and later giving divided or undivided share or ownership of BUA to bungalow owners, is ruled out.

6. On the subject of amount collected by KSA, the Advocate said that since we have crossed the financial year, it should be carefully shown in books of account and returned to applicants. We should take advice from our CA for nullifying the transaction.

In view of the strong reservations expressed by the Advocates and legal advisors, the decision was taken by Members of Managing Committee of KSA not to proceed with "Anand Chhaya Project" as originally envisaged but find an alternate solution to the issue. As KSA had finalized the deal to purchase land at Taje and date of making payment towards land was fast approaching, the Managing Committee took a decision to hold meeting with Purchasers who had booked Units in Anand Chhaya. The entire matter was clearly explained to all present. It was decided by the Purchasers that they would form a AOP and deposits given by them may be transferred by KSA to AOP Account by taking consent of all purchasers. We also took opinion of our Statutory Auditors, Saraf Gurkar Associates, who opined that KSA should refund money to Members who have booked Unit in Anand Chhaya or directly transfer to AOP after obtaining consent from concerned persons. The amount collected by KSA in the form of Deposit was Rs.3,84,46,000/- (Rs 1,60,00,000.00 as on 31.03.2015) was duly transferred to AOP account opened in the name of KSA Anand Chhaya Cooperative Society (Proposed) in the month of April 2015. The interest of Rs 90349/- recd on Short Term Deposits was also transferred to AOP Account on 28.07.2015. It was decided to ratify action of Managing Committee in SGM or AGM by explaining this entire position.

Explanation to Resolution no 10:-

In continuation of the above meeting, the Managing Committee of KSA received a letter from proposed AOP formed by purchasers of Units in erstwhile Anand Chhaya requesting us to permit the usage of abbreviation "KSA" in the name of their proposed AOP. They informed us that they decided to name AOP as "KSA Anand Chhaya Cooperative Society" (KSAACCS) and also requested to permit use of KSA address for correspondence purpose. The Members of newly constituted AOP argued that the entire Project was initiated and conceptualized by KSA and therefore KSA was fully involved in Anand Chhaya Project right from inception and it was efforts of all Managing Committee Members of KSA that the Project could fructify and be brought to this stage. Therefore, they strongly felt that KSA's name should somehow be part and parcel of Anand Chhaya Cooperative Society and in view of that KSA Anand Chhaya Cooperative Society was proposed by them. The members of Managing Committee discussed both matters in the Meeting held on 17.04.2015 and decided to give permission on following grounds:-

1. The Committee members felt that there is no provision in Bye-Laws of KSA in respect of usage of name "KSA" by any other institution.
2. The Managing Committee of KSA felt that as Anand Chhaya Project was initiated and conceptualized by KSA and it was because of the efforts of the Managing Committee of KSA that the project is turning into reality though under different Set-up and also coupled with the fact that the request was genuine and permission to use abbreviation "KSA" subject to approval from Statutory Body.
3. We decided to give them permission on condition that they should make it clear to persons associated with the project that both institutions viz., KSA and KSA Anand Chhaya Cooperative Society, are independent of each other and there is no pecuniary/ financial liability on KSA.
4. Mr.Suresh Hemmady informed that he also obtained verbal legal opinion from a very highly placed Legal expert who opined that AOP should take permission from Managing Committee of KSA for use of abbreviation KSA as a matter of good governance.
5. Regarding permission to use our address for mailing purpose for Bank or for General purpose, members felt that we may give such permission till KSA Anand Chhaya Cooperative Society gets permanent office address. The members also pointed out that KSA has, in the past, allowed and granted permission to quite a few Amchi Institutions for using their office address as mailing address for their entities.

We also advised them to incorporate following Para in their legal document MOU to be entered with Purchasers of Units:-

"It is appreciated that The Kanara Saraswat Association (KSA), having address at 13/1-2, Talmakiwadi had initiated and conceptualized this Project under leadership of its President Mr.Suresh Hemmady. However KSA being Charitable Trust and to avoid legal complications for purchasers of Units at the time of transfer/leasing of Units, it is decided by purchasers of Unit to form a separate legal body with concurrence of Managing Committee of KSA and it is also agreed by them that KSA doesn't have any pecuniary and/or contingent liability towards KSA Anand Chhaya Cooperative Society and both are independent institutions registered under different statute."

[WE HAVE BEEN INFORMED BY MANAGEMENT OF PROPOSED SOCIETY THAT THEY WILL BE REGISTERING NAME OF SOCIETY AS "ANAND CHHAYA COOPERTIVE HOUSING SOCIETY LTD" BY OMITTING NAME OF "KSA"]

KANARA SARASWAT MAGAZINE

KS magazine is rendering yeomen service to Community to fulfill one of the important Objective of fostering Brotherhood and Cooperation among Members of Association. The Editorial Committee of 'Kanara Saraswat' magazine has started a new series "Parisevanam" from January 2013 to acquaint our readers with many facets of Shri Chitrapur Math and its various schemes, projects and activities functioning under the protective umbrella with His Holiness Swamiji's guidance. Most of the articles under the "Parisevanam" are well received by the readers and this has brought Shri Chitrapur Math and Kanara Saraswat Association closer. The magazine has introduced many innovative ideas. There is radical change in the get-up, layout and designs. Youngsters and children are encouraged to contribute articles. The number of pages printed during 2014-15 were 900 as against 808 pages in 2013-14 which works out to an average of 75 pages per month. The Editorial Committee has been closely monitoring the outgoing of the Magazine in order to control the printing and other overhead expenses. Presently the magazine is printed at SAP Print Solutions Pvt. Ltd as their rate is reasonable. The total revenue from KS Magazine increased from Rs 17,49,908.25 (Rs 16,17,833.25 Advertisement Revenue + Rs 1,32,075.00 Other Income) in F.Y. 2013-2014 to Rs 19,78,698.00 (Rs 18,79,298.00 Advertisement Revenue + Rs 99,400.00 Other Income) in F.Y. 2014-2015 . Similarly Expenditure on KS Magazine is reduced from Rs 18,45,130.00 in F.Y. 2013-2014 to Rs 18,24,290.90 in 2014-2015. The increase in revenue and reduction in expenditure in 2014-2015 resulted into surplus of Rs1, 53,777.10 as against surplus of 54,075.00 in previous year.

The Managing Committee of KSA in consultation with Editorial Committee of KS Magazine has introduced Refundable Deposit Scheme for our Members residing abroad so that interest earned on Deposit will be used for Airmail Charges to deliver Magazine at their doorstep without interruption and Deposit will be returned once Membership ceased to exist. This will also avoid inconvenience of paying Airmail Charges every year .We have received response from only 4 members so far whose names are mentioned in Schedule L-13 of the Balance Sheet. We appeal to all Members residing abroad to join this scheme.

HEALTH CENTRE

The KSA Health Centre continues to provide quality health care to members of all communities particularly the poor, at very affordable rates. Total 2348 patients took the benefit of the services during F.Y 2014-15. Dr. Vasanti Balvalli, Dr. Sunil Vinekar provided medical consultations on a daily basis, where as Dr. Harish Kodial (Ophthalmologist), Ex-President of KSA, Dr. Gaurang S. Muzumdar (Dermatologist), Dr. Swati Puthli (Physiotherapist), Dr. Tejaswini Kulkarni (Homoeopathic Consultant), Dr. Pranav Chickermane (Paediatrician), Dr. Subodh Sirur (Dermatologist) attended the clinic regularly on their scheduled days. Consultation Fees of Doctors & Medical Practitioners attached to Health Center are very low and more & more people from lower middle class and BPL families are taking advantage of our Center. The Services of the Health Center is subsidized by KSA.

We have added an Auto –Refractor Keratometer, computerized device for ophthalmic use to our Health Centre, which has helped a large number of patients coming for eye check up. We also intend to start Physiotherapy Centre in Ambulance premises with help of Dr Swati Puthli.

Though Ambulance services had to be discontinued due to various problems, the Popular Ambulance Association has continued to serve the community by giving Medical Aid to the needy from the interest gained on their Corpus. Swami Parijnanashram Pathological Laboratory was shifted to the garage of the Popular Ambulance Association in 2001 as the place was vacant. An arrangement was made to use their premises for rendering health services at very affordable rates to people irrespective of religion, class and location. The 'D' Ward of Municipal Corporation of Greater Mumbai was kind enough to classify the premises as Health Center in Municipal Tax Bill of Popular Ambulance Association.

In tune with the times, the set-up of Swami Parijnanashram Pathological Laboratory has been changed and it now offers as many as 300 investigations, along with comprehensive packages . To meet rising cost, charges were raised marginally, but they still remain lower than most labs in the vicinity. Care has been taken to see that quality is not compromised. The total Fees & Charges received during F.Y.2014-15 Rs 2,60,367.00 as against Rs,1,78,990.00 in previous year. The expenses has been increased from Rs Rs 2,85,780.00 in F.Y. 2013-2014 as against Rs 4,92,301.00 in 2014-2015. The deficit has increased from Rs 1,06,790.00 in F.Y.2013-14 to Rs 2,31,934.00 in 2014-2015. The main reason for increasing deficit in loss on sale of Asset (Rs 83,910.00) due to sale of Auto Analyser and increase in salary and conveyance expenses . We are striving hard to reduce the deficit by reducing expenditure .

FCRA ACCOUNT

Status of Donation Received From Person of Indian Origin under Foreign Contribution & Regulation Act (FCRA) 2010 as on 31.03.2015.

The Kanara Saraswat Association has been permitted to receive Foreign Contribution under FCRA Act 2010. The Registration Number is 083720152 dated 30.06.2011 and valid up to 30.06.2016. We are giving below details of Foreign Contribution Received from 30.06.2011 to 31.03.2015 and Amount Utilize & Invested in Bank Fixed Deposit Receipt.

Amount Received			Name of Donor	Amount Spent	Remark
Date	USD	Rs			
28.10.2011	\$2500	122072.00	Saraswat Foundation USA	Rs 100000.00	Purchase of Eye Refractometer at the cost of Rs 1,22,072.00
28.10.2011				Rs 16.00	Bank Charges
17.03.2012	\$ 1000	500838.00	Mr Ashok Kulkarni	500838.00	Fixed Deposit Receipt
2011 - 2012		893.00			SB Interest
Sub- Total As on 31.03.2012		623803.00		600854.00	22949.00 (Balance as on 31.03.2012 as per Bank Pass Book)
10.5.2012	\$2500	128174.00	Saraswat Foundation USA	-----	-----
24.5.2013	\$2000	110742.00	Saraswat Foundation USA	Rs 36000.00	Purchase of Tonometer on 10.12.13
21.06.201 2				Rs 22072.00	Balance amount for Eye Refractometer
16.01.2013	NRE A/C	50000.00	Mrs Rekha Vokketur	Rs 50,000.00	-----
24.09.2013	NRE A/C	50000.00	Hemu Kalle	Rs 50,000.00	-----
2012 - 13 & 2013 - 2014		17896.00	Int on Saving Bank		
2012 - 2013 2013 - 2014		51332.00 55238.00	Interest on FDR Interest on FDR		51332.00 + 55238.00
25.09.2013				Rs 100.00	Bank Charges
Sub- Total as on 31.03.2014		10, 87, 185 .00	Bank Balance	Rs 7,59,026.00	Rs 328159.00 (Balance as on 31.03.2014 as per Bank Pass Book)
05.12.2014	USD 500	Rs 30775.00	Vanita Ashok Balvalli		FDR made in next financial year i.e. in 2015-2016
05.03.2015	USD 2000	Rs 124160.00	Konkani Charitable Fund USA	Rs 124160.00	Invested in FDR on 24.03.2015
2014 - 2015	Int Recd on FDR	Rs 56947.00	-----	-----	-----

2014 - 2015	Int Recd on SB A/c	Rs 14133.00	-----	-----	-----
12.11.2014	-	-	--	Rs 35000.00	Educational Grant to One beneficiary
18.11.2014	-	-	--	Rs 20000.00	Medical Aid to One Beneficiary
09.04.2014	--	--	--	Rs 16000.00	Purchase of ECG Machine
2014 - 2015		-	--	Rs 482.00	Bank Charges
31.03.2015		13,13,200.00 of Saraswat Foundation, USA		Rs 9,54,668.00	Rs.3,58,532.00 (Balance as on 31.03.2015 as per Bank Pass Book)

Thus we have unutilized Balance of Rs 1,86,916.00 and unutilized interest amount Rs 171616.00 tallying Rs 3,58,532.00 and FDR of Rs 7,24,998.00 as on 31.03.2015. We shall be spending unutilized balance as per directives of Donors. The FDR of Rs 30775/- was prepared in next financial year i.e. in 2015-2016

Utilization of Funds Received from Saraswat Foundation, USA

Date	Donations Received		Date	Donations Utilized	
28.10.2011	USD	Rs 122072.00	24.11.2012	Rs 100000.00	Purchase of Eye Refractor
10.05.2012	USD 2500	Rs 128174.00	21.06.2012	Rs 22072.00	Purchase of Eye Refractor
24.05.2013	USD 2000	Rs 110742.00	10.12.2013	Rs 36000.00	Purchase of Tonometer
			09.04.2013	Rs 16000.00	Purchase of ECG Machine
		Rs 360988.00		Rs 174072.00	

Unutilized amount Rs 1,86,916.00 will be utilized during F.Y. 2015-2016

MARRIAGE BUREAU

The Bureau gives opportunity / platform to marriageable children of our community Members including children of female members married into different caste / inter religion / nationality to find a suitable match. The Marriage Bureau operates daily from Monday to Saturday from 5.00 p.m. to 7.30 p.m. in the Conference Room of KSA Building in Talmakiwadi. We request all community members to take maximum advantage of Marriage Bureau. Ms Geeta Kulkarni is available daily in the Conference Room of the Association. Mrs. Usha Surkund is available on Monday and Wednesday at same time. Both can be approached on the mobile nos. (Ms Geeta Kulkarni – 9969552759 and Mrs Usha Surkund – 9969552764) for any advice. We give below data of marriageable persons available with us.

BOYS

Age	Year of Birth	No of Boys	Under graduate	Grad	Post Grad	Engg	Doctor	Lawyer	M.B.A	Widower	Divorcee
40-44	1971 - 75	65	8	30	1	12	3	2	5	-	4
35-39	1976 - 80	83	14	31	9	15	2	-	8	-	4
30-34	1981 - 85	93	10	26	15	23	4	-	15	-	-
25-29	1986 - 88	27	3	8	5	5	-	-	6	-	-
TOTAL		268	35	95	30	5	9	2	34	-	8

GIRLS

Age	Year of Birth	No of Girls	Under graduate	Grad	Post Grad	Engg	Doctor	Lawyer	M.B.A	Widow	Divorcee
40-44	1971-75	62	7	30	6	1	4	6	1	2	5
35-39	1976-80	88	2	37	16	14	6	2	5	2	4
30-34	1981-85	117	4	41	24	15	20	-	7	2	4
25-29	1986-90	91	2	30	25	8	9	3	13	-	1
21-25	1991-92	5	-	4	-	1	-	-	-	-	-
TOTAL		363	15	142	71	39	39	11	26	6	14

KSA REFERENCE LIBRARY

The Reference Library is one of the unique project of KSA Centenary Year. The main objective of the library is to preserve book for posterity. At present Library is preserving following types of books:- 1. KS Magazines, Annual Reports and Souvenirs published by KSA since inception. 2. Scripts of Konkani Dramas and Souvenirs 3. Family Tree. 4. Books written by Chitrapur Saraswats in any Language. 5. Books written on Chitrapur Saraswats in any Language.

We have included books and 119 Konkani Dramas and 504 family trees in the Library. The work of indexing has been progressing satisfactorily. Recently KSA published two books 1) Autobiography of Late Shri D.A. Bijoor who was instrumental in getting employment for many youngsters during 1956-1971. Another book published was "Konkani Proverbs and Idioms" with English translation penned by Late Shri S.S. Talmaki and edited by Shri Raghunath Gokarn

FAMILY TREE

The Family Tree Project is a part of Reference Library. The objective of KSA's Family Tree Project is best stated in Rao Bahadur S.S. Talmaki's book, Saraswat Families Part I. Quote "As a part of this effort, he collected genealogical information about Chitrapur Saraswats and concluded that there were 504 families in our community." This information was published in three parts in the book titled 'Saraswat Families'.

Subsequent Volunteers have updated Family Tree of many families and is stored as a soft copy. We appeal to members who are interested in updating their family tree to contact Dr. Sudhir Moodbidri, Res No.-022-26518882 and mobile no 9820369258 and his email id is - moodbidri.sudhir@gmail.com or Mr. Raghunath Gokarn. Res No.-022-24305388 and his email id is - raghugokarn@yahoo.co.in

WEBSITE

The KSA website <http://www.kanarasaraswat.in> was inaugurated by Dr. Harish Kodial, President of Association on 15th August 2009. The main purpose of the Website is to become powerhouse of information about Chitrapur Saraswats. As mentioned earlier we have focused on activities of KS and tied up with other Chitrapur Saraswat Institutions in India and abroad for linking with their websites and sharing information. KS magazines are uploaded on Website regularly. We thank our WEB Provider Shri Shuklendu Baji and Nitin Ruge of Sentient Systems Pvt Ltd. for their efforts in launching the Website successfully. The Kanara Saraswat Association intends to open page on Face Book and also You Tube to reach out to our community members particularly youngsters and also to have greater participation in activities of Kanara Saraswat Association.

KSA CENTENARY CENSUS 2011

As mentioned in last Annual Report, Interim Report the Census Directory with 2495 households was released on 26th November 2011 at the august hands of H.H. Shrimat Sadyojat Shankarashram Swamiji. Dr. Lalit Deshpande, eminent economist and Dr (Mrs) Sudha Deshpande (nee Gangolli) eminent demographer shouldered responsibilities of publishing Interim Report. The final Report with 5000+ households will be ready for publication soon.

We are grateful to following Donors for their Donations towards KSA Centenary Census 2011 project.

There is unfortunate delay in publishing Directory due to many errors cropped up in the Directory Part. We have to take out all 5000 forms and arranged alphabetically and there after checked each and every household details for correction. We have almost completed entire exercise and we hope to publish the Directory soon.

Shri Durgesh Chandavarkar	Rs 1,50,000.00	28.03.2014
Entod Pharmaceuticals	Rs 1,50,000.00	29.03.2014
Shri Praveen Kadle	Rs 1,50,000.00	07.04.2014
Shri Anil Bhatkal	Rs 1,50,000.00	16.05.2014
Shri Vinod Yennemadi	Rs 1,50,000.00	30.05.2014
Total	Rs 7,50,000.00	

CHARITY COMMISSIONER – APPROVAL OF CHANGE REPORT

Every registered Trust in Maharashtra has to file Change Report every year in respect of Change of Members of Managing Committee and Amendment in Bye-Laws, if any. We observed that KSA has not filed any Change Report with Charity Commissioner from Financial Year 1987. (F.Y. for 1987 was from Jan 1987 to Dec 1987) and 1988-1989 (i.e. 1.1.1988 to 31.03.1989 for 15 months on account of Change of Financial Year from April to March) and 1989-1990 onwards till F.Y. 2011-2012. Mr Dilip Sashital, member of Managing Committee of KSA took initiation and with help of Mr Shivshankar Murdeshwar, Hon. Secretary completed herculean task of submission of 27 years of Change Report (The Report for F.Y. 2012-2013 and 2013-2014) were submitted in time) and committee members had successful hearing before Ld. Asst. Charity Commissioner. We have been informed by our Advocate Ghanshyam Hule that all the Change Report have been approved by the Ld. Asstt. Charity Commissioner and he has already applied the certify copy of the order.

TALMAKIWADI CO-OPERATIVE HOUSING SOCIETY LTD.

The Kanara Saraswat Association (KSA) purchased two adjacent plot no 11 and plot no 13 in then Dubhashwadi (now called as Talmakiwadi), from The Saraswat CHS Ltd, Gamdevi in the year 1939. Simultaneously Talmakiwadi CHS Ltd (TCHS) also purchased other plots from same society. The Association Building stood on plot no 13 and plot no 11 is open plot. Late Shri S.S. Talmaki played major role in giving birth to both institutions which coincidentally belongs to members of Chitrapur Saraswat Brahmin Community.

The KSA has established cordial relationship with TCHS. The all thorny issues have been sorted out. The following arrangements have been approved by both institutions:-

- 1) KSA will pay 1/10th of the Security Bill of TCHS. We have paid Rs.90,561.60 for the F. Y. 2014-2015 on 07.08.2015
- 2) KSA will pay Full Day Rent applicable to Non Members as Annual compensation to TCHS (The Full Day Rent is Rs 24,000/- has been Paid to TCHS)
- 3) KSA will share parking charges of Rs 2000/- equally when hirer books KSA Hall. (We have paid Rs 66,000.00 to TCHS for the bookings in the F.Y. 2014-2015)
- 4) KSA will pay Rs100/- per full day booking and Rs 50/- for half day booking when Hall is booked by the Hirer.
- 5) TCHS will pay 50% from Casual Parking of cars on D.N. Sirur Square. We have received Rs 16470/- from Jan 2015 to June 2015

We are giving below chart containing amount paid by KSA to TCHS during F.Y. 2014-2015

Share of Sirur Square:	Rs 66000.00
One day Annual Compensation:	Rs 24000.00
Compensation for Hall booking	Rs 6070.00
	Rs 96070.00
10 % Security Services	Rs 90561.00
Total	Rs 186631.00

SOCIAL, CULTURAL AND OTHER EVENTS ORGANISED DURING THE YEAR

18.04.2014 to 20.04.2014:

16th Saraswat Sangeet Sammelan commemorating Late Pandit Dinkar Kaikini

Chief Guest: Smt Shashikala Kaikini

Artists: Shailesh Mavinkurve (Vocal), Yadnesh & Milind Raikar (Violin), Roopak Ubhayakar (Vocal), Jayesh Rege (Tabla Solo), Aditi Upadhya (Vocal), Anjali Gangolli (Sitar), Sarangee Ambekar (Vocal), Kailash Kulkarni (Vocal), Nihar Kabinittal (Flute), Shivani Haldipur-Kallianpur (Vocal), Aparna Deodhar and Aboli Sulakhe (Sarod – Sitar Jugalbandi), Bharathi Prathap (Vocal), Dhananjay Hegde (Vocal), Vinayak Prabhu (Vocal), Pt. Nityanand Haldipur(Flute), Pt. Sadanand Naimpalli and others (Laya Taal Samvaad)

22.06.2014:	Special General Meeting on Senior Citizens Retreat
31.08.2014:	102nd Annual General Meeting of Kanara Saraswat Association
27.09.2014:	Saraswat Students Convocation – Chief Guest Smt Shobhana M Bijoor, B.Sc, M.Ed., B.N.H.S., Ex-Principal, Parle Tilak Vidyalyaya, Vileparle, Mumbai
19th Oct, 2014 (Sun) - 5.00 p.m.:	Healthy Baby Contest
21st Oct 2014 (Tue) - 8.00 p.m.:	Story Telling Competition
22nd Oct. 2014 (Wed) - 8.00 p.m.:	Mythological Drama "EkAshilo Rayu" Directed by Dr. Chandrashekhar Shenoy Kalakar - Kedar Mavinkurve, Salil Kulkarni, Devrai Shanbhag, Suresh Kini, Hari Mani Shanbhag, Harish Chandavar, Chandrashekhar Shenoy, Kushalata Hegde, Vaishnavi Mahale, Keshav Puranik
23rd Oct. 2014(Thurs) - 8.00 p.m.:	Musical Evening (Music Competition with professional accompanists)
24th Oct. 2014 (Fri.) - 8.00 p.m.:	Variety Entertainment by Kids and Youths
25th Oct. 2014 (Sat) - 8.00 p.m.:	Fancy Dress Competition for various age groups
26th Nov 2014:	103rd Foundation Day of Kanara Saraswat Association Honouring of Shri Chandrashekhar G Kallianpur (Acme Soap Works) and Shri Bhaskar U Kumble (Posthumous) Awards for Konkani Articles in memory of Smt Ganga M Nadkarni – Smt Rekha Rao, Dr (Smt) Nirmala Bellare and Shri Chaitanya Ubhayakar Awards for Kiddies Corner in memory of Smt Chandra Ramesh Nadkarni were given to kids Sportsman of the year (Late Shri Suresh Nadkarni Rolling Trophy and award) – Shri Sachin Belvadi
8th March 2015:	International Women's Day: Honouring, Smt Vasantlata Mirjankar (First Amchi MLA), Smt Usha Nadkarni (Dramatics and Films), Smt Hira U Nagarkatti (Posthumously- Social Service), and Smt Sonibai Shibad (Posthumously, Education). Chief Guest Dr. Smt Suvama Koppikar, Well known Ophthalmic Surgeon.
28.03.2014:	Release of book "Konkani Proverbs and Idioms" with English Translation, penned by Rao Bahadur S. S. Talmaki and edited by Shri Raghunath Gokarn. Chief Guest Shri Arun Ubhayakar

Acknowledgements

The Kanara Saraswat Association has gone through several developmental phases in the past few decades and has now emerged as a major institution of Chitrapur Saraswats. Innumerable individuals and institutions have contributed towards the successful working of institution.

We express our gratitude to H.H. Shrimat Sadyojat Shankarashram Swamiji, for his blessings and guidance from time to time.

We thank the Editorial Committee Smt Smita Mavinkurve, Smt. Sujata Masurkar, Shri Atul Joshi for graphic works, M/s SAP Prints Solutions Pvt. Ltd., for printing of Magazine and maintaining the time schedule and M/s Golden Publicity. Among the institutions we thank The Talmakiwadi CHS Ltd, The Shamrao Vithal Co-op Bank Ltd, The Popular Ambulance Association, The Popular Co-op. Buying Club, Saraswat Mahila Samaj, Gamdevi, All Chitrapur Saraswat Youths Trust, and Balak Vrinda Education Society, the Advertisers, The Donors, and Hon. Correspondents of KS Magazine.

Smt. Ravikala Koppikar, Caretaker Nashik Holiday Home, M/s Central Excelleancy, our Monopoly Caterers, M/s. Arpita Decorators, Shri Devrai Shanbhag of Lily Caterers, Shri Vinay Gangavali of Guruprasad Caterers, Shri Jaipal Mallapur of Annapurna Caterers, Sub-Committee of Reference Library Smt. Rekha Pandit, Ms. Geeta Kulkarni, Family Tree Volunteers Dr. Sudhir Moodbidri and Shri Raghunath Gokarn.

Shri Rajesh Dabholkar for supplying excellent sound system for Sangeet Sammelan and Shri Masurkar of OmAudio Vision for other occasions.

We thank Smt Usha Surkund for conducting Marriage Bureau. Shri Prakash Burde for helping in organizing Saraswat Sangeet Sammelan.

We thank Shri Hattangadi Premanand Bhat for Internal Auditing. We thank Shri Dilip Burde for allowing us to keep our old records in his house during renovation of our Hall. We thank our staff members, Smt. Swati Nadkarni, Smt. Vaidehi Joshi (Pathologist), Smt. Shobhana Dilip Rao. We appreciate the hard work put in by the staff members. Our thanks are also due to the doctors and others attending the Health Centre.

Shivshankar D, Murdeshwar
Hon. Secretary

Rajaram D. Pandit
Chairman

Place: Mumbai.
Date : 7th August 2015

THE KANARA SARASWAT ASSOCIATION
Income & Expenditure Account for the Year ended 31st March, 2015.

PREVIOUS YEAR 31-03-2014 Amount Rs.	EXPENDITURE	SCH. Ref.	CURRENT YEAR 31-03-2015 Amount Rs.	PREVIOUS YEAR 31-03-2014 Amount Rs.	INCOME	SCH. Ref.	CURRENT YEAR 31-03-2015 Amount Rs.
13,57,810.30	To Expenses in respect of Properties	<u>E-001</u>	12,17,210.00	500.00	By Subscription		-
6,32,561.70	To Establishment Expenses	<u>E-002</u>	6,82,607.00	9,387.72	By Rent (From Tenants)		9,387.72
8,32,729.00	To Expenses in respect of objects of the trust	<u>E-003</u>	10,36,389.00	7,08,000.00	By Rent (Hall)		7,54,000.00
8,442.00	To Other Expenses	<u>E-004</u>	11,970.00	5,48,480.00	By Rent Residential Property (NHH)		4,31,844.00
5,94,847.65	To Depreciation	<u>E-005</u>	6,15,467.00	2,35,940.00	By Rent (Religious Function)		2,05,500.00
28,472.00	To Website Development Charges		16,900.00	5,47,999.00	By Income from Interest and Dividend	<u>I-001</u>	6,73,198.00
23,800.00	To Centenary Year Celebration Expenses		-	11,25,322.16	By Income from Other sources	<u>I-002</u>	8,72,534.44
-	To Sangeet Sammelan Expenses		3,15,769.00		By Interest on Corpus Received		8,39,000.00
-	To Konkani Proverbs & Idioms Books Expenses		70,610.00		Less: Interest Amount disbursed/ to be disbursed :		
					a) Distress Relief Fund		1,43,000.00
					b) Medical Relief Fund		1,15,000.00
					c) Emergency Medical Relief Fund		3,25,000.00
					d) Scholarship Fund		2,56,000.00
					By Sangeet Sammelan Receipts		3,15,551.00
					By Konkani Proverbs & Idioms Books Receipts		71,000.00
				3,03,033.77	By Excess of Expenditure over Income		6,33,906.84
34,78,662.65	Total Rs.		39,66,922.00	34,78,662.65	Total Rs.		39,66,922.00

As per our Report of even date

The above Statement to the best of our knowledge & belief contains
a true account of Income & Expenditure of the Trust.

For SARAF GURKAR & ASSOCIATES
Chartered Accountants

For THE KANARA SARASWAT ASSOCIATION

sd/-
UDAY K. GURKAR
(Partner)

Place: Mumbai. Dated: 7th August 2015

sd/-
SHIVSHANKAR D. MURDESHWAR
Hon. Secretary

sd/-
RAJARAM D. PANDIT
Chairman

sd/-
YATIN S. MAVINKURVE
Hon. Treasurer

PREVIOUS YEAR 31-03-2014 Amount Rs.			CURRENT YEAR 31-03-2015 Amount Rs.
SCHEDULE E-001 OF INCOME & EXPENDITURE			
	EXPENSES IN RESPECT OF PROPERTIES		
29,817.00	Rates & Taxes		33,297.00
-	Insurance Premium		10,689.00
1,67,554.80	Electricity Charges	4,55,070.00	
	Less: Electricity Charges Recovered	2,33,390.00	
	Less: Previous Difference Receipts	10,194.00	2,11,486.00
-	Parking Charges Reimbursed to Talmakiwadi CHS Ltd	66,000.00	-
	Less: Parking Charges Receipts	66,000.00	
-	Compensation paid of Hires of Hall to Talmakiwadi CHS Ltd	6070.00	
-	Less: Compensation Receipts	6070.00	-
29,000.00	One Day Compensation paid to Talmakiwadi CHS Ltd		24,000.00
36,803.50	Security Charges paid to Talmakiwadi CHS Ltd		3,620.00
86,106.00	Building Repairs & Maintenance		81,916.00
47,490.00	Air Conditioners Maintenance Charges		60,700.00
9,32,647.00	Interest on Bank O/D		7,60,701.00
23,592.00	Pest Control Charges		30,801.00
4,800.00	Prior Period Item		-
13,57,810.30	Total Rs.		12,17,210.00

PREVIOUS YEAR 31-03-2014 Amount Rs.			CURRENT YEAR 31-03-2015 Amount Rs.
SCHEDULE E-002 OF INCOME & EXPENDITURE			
	ESTABLISHMENT EXPENSES		
2,14,250.00	Salaries and Wages		2,09,050.00
53,048.00	Staff Welfare		52,456.00
32,305.70	Postage and Courier Charges		32,686.00
21,852.00	Telephone Charges		23,023.00
79,894.00	Printing and Stationery (Including Annual Report Rs.63,000/-)		82,983.00
31,361.00	Miscellaneous Expenses		51,125.00
3,451.00	Bank Charges		4,461.00
18,115.00	Conveyance Expenses		9,854.00
43,059.00	Security Charges		2,600.00
60,000.00	Accounting Charges		78,000.00
30,618.00	Legal & Professional Charges		50,618.00
20,300.00	Computer Expenses		14,095.00
2,818.00	Fax Machine Maintenance Charges		1,184.00
690.00	Interest on TDS		-
20,800.00	Telephone & Conveyance Expenses for Staff		48,000.00
-	Advertisement		22,472.00
6,32,561.70	Total Rs.		6,82,607.00

PREVIOUS YEAR 31-03-2014 Amount Rs.			CURRENT YEAR 31-03-2015 Amount Rs.
SCHEDULE E-003 OF INCOME & EXPENDITURE			
	EXPENSES IN RESPECT OF OBJECTS OF THE TRUST		
	HEALTH CENTRE PROJECT		
62,845.00	Expenses & Fees Paid	84,052.00	
1,16,950.00	Salaries & Wages	1,00,900.00	
-	Health Centre Expenses	23,328.00	

88,460.00	Pathological Consultant Charges	1,28,466.00	
4,025.00	Printing & Stationery	4,875.00	
-	Repairs & Maintenance	7,571.00	
-	Loss on Sale of Assets	83,910.00	
-	Electricity Charges	21,790.00	
-	Telephone Charges	5,609.00	
13,500.00	Telephone & Conveyance Expenses for Staff	31,800.00	
2,85,780.00		4,92,301.00	
1,07,370.00	Less: Consultation Fees Recd.	1,04,430.00	
71,620.00	Less: Pathological Laboratory Receipts	1,55,937.00	
1,06,790.00			2,31,934.00
	NASHIK HOLIDAY HOME EXPENSES		
20,523.00	Rates & Taxes	14,291.00	
2,39,400.00	Salary & Wages & Allowances	2,48,704.00	
84,300.00	Electricity Charges	80,565.00	
10,095.00	Misc. Expenses	1,782.00	
231.00	Bank Charges	66.00	
2,011.00	Printing & Stationery	1,442.00	
7,960.00	Advertisement	-	
11,500.00	Telephone & Conveyance Expenses for Staff	31,800.00	
15,986.00	Telephone Charges	15,965.00	
1,085.00	Courier Expenses	865.00	
4,400.00	Staff Welfare Expenses	9,821.00	
3,545.00	News Papers & Periodical Expenses	4,676.00	
1,525.00	Local Conveyance	4,450.00	
21,200.00	Maintenance of Garden	24,494.00	
14,410.00	Pest Control Charges	-	
1,600.00	Computer Expenses	-	
78,175.00	Repairs & Maintenance- others	84,226.00	
13,800.00	Repairs & Maintenance- Electricals	16,579.00	
2,230.00	Maintenance of Aqua Guard	-	
5,33,976.00		5,39,726.00	
5,33,976.00			5,39,726.00
	ANNUAL & MONTHLY SOCIAL GATHERING		
1,40,981.00	Expenses on ASG & Distribution of Prizes (Including Drama, Foundation Day, Social Gathering, Diwali Drama, Diwali Sports)	1,90,789.00	
59,500.00	Convocation Expenses	25,260.00	
2,00,481.00		2,16,049.00	
10,443.00	Less: Kala Vibhag Fund Investment -Interest	-	
36,696.00	Less: Prize Fund Investment - Interest	-	
3,481.00	Less: Family Tree Project Receipt	1,930.00	
1,49,861.00			2,14,119.00
	READING ROOM AND LIBRARY		
39,742.00	Salary, News Papers and Periodical Expenses	46,310.00	
-	Less: NRK Memorial Fund Investment - Interest	-	46,310.00
39,742.00			
	MARRIAGE BUREAU		
12,110.00	Expenses Incurred	10,900.00	
9,750.00	Less: Membership - Marriage Bureau	6,600.00	4,300.00
2,360.00			
8,32,729.00	Total Rs.		10,36,389.00

PREVIOUS YEAR 31-03-2014 Amount Rs.			CURRENT YEAR 31-03-2015 Amount Rs.
SCHEDULE E-004 OF INCOME & EXPENDITURE			
	OTHER EXPENSES		
6,180.00	Audit Fees		6,270.00
2,262.00	General Body Meetings Expenses		5,700.00
8,442.00	Total Rs.		11,970.00

PREVIOUS YEAR 31-03-2014 Amount Rs.			CURRENT YEAR 31-03-2015 Amount Rs.
SCHEDULE E-005 OF DEPRECIATION			
DEPRECIATION - PROPERTY			
90,053.00	Building @ 1%		96,404.00
2,524.65	Sanitary Fittings		2,739.00
78,133.00	Electrical Fittings @ 6%		82,688.00
-	Electrical Fittings (Library) @ 6%		-
2,705.00	Furniture & Fixture (Library) @ 5%		2,735.00
20,329.00	Furniture & Fixture @ 5%		20,526.00
1,235.00	Shirur Square @ 2.5%		1,235.00
1,940.00	Telecom Systems @ 10%		5,608.00
2,075.00	Fire Extinguishes @ 10%		8,232.00
-	Computer & Printer @ 40%		-
1,82,721.00	Air Conditioner @ 20%		1,86,821.00
-	Water Tank		2,544.00
388.00	Geysar @ 20%		655.00
3,82,103.65	Total Rs.		4,10,187.00
DEPRECIATION - HEALTH CENTRE			
-	Furniture & Fixture @ 5%		-
-	Pathology Laboratory @ 5%		-
5,608.00	Parijatanashraya Pathological Laboratory		5,608.00
2,400.00	Medical Equipments		6,387.00
-	Electrical Fittings		-
8,008.00	Total Rs.		11,995.00
DEPRECIATION - CENTENARY PROJECT			
24,000.00	Autorefractometer		-
64,425.00	Modern Pathlab Equipment for Blood Test		66,025.00
1,020.00	Ophthalmic Instrument Stand		1,020.00
1,160.00	Saraswat Foundation (U.S.) - Tonameter		3,620.00
90,605.00			70,665.00
DEPRECIATION - NASHIK HOLIDAY HOME			
35,743.00	New Units @ 2.5%		35,743.00
986.00	Compound Wall @ 2.5%		986.00
3,483.00	Reading Room @ 2.5%		3,483.00
8,456.00	Electrical Installation & Fittings @ 6%		8,533.00
14,075.00	Furniture & Fixtures @ 5%		14,644.00
15,091.00	Old Units @ 2.5%		15,091.00
326.00	Refrigerator @ 10%		2,817.00
70.00	Electric Mixer @ 10%		205.00
3,670.00	Computer & Printer @ 40%		3,120.00
810.00	Fax Machine @ 20%		810.00
-	Water Tank @ 10%		-
590.00	Inverter @ 20%		1,035.00
5,247.00	TV Set @ 20%		7,800.00
15,050.00	Air Conditioner @ 20%		16,250.00
9,034.00	Solar System @ 10%		10,603.00
1,500.00	Paver Parking @ 2.5%		1,500.00
1,14,131.00	Total Rs.		1,22,620.00
5,94,847.65	Total Rs.		6,15,467.00

PREVIOUS YEAR 31-03-2014 Amount Rs.			CURRENT YEAR 31-03-2015 Amount Rs.
	SCHEDULE I - 001 OF INCOME & EXPENDITURE		
	INCOME FROM INTEREST AND DIVIDENDS		
	INTEREST & DIVIDENDS - CORPUS FUND INVESTMENT-OTHERS		
	INTEREST ON COMMUNITY CHEST FUND		
-	Interest received during the year	-	
-	Less Disbursed over previous year provision	-	
-		-	
-	Less : Amount to be disbursed for the year(provision)	-	
	INTEREST ON KOKANI BHASHA PRASAR NIDHI FUND		
11,215.00	Interest received during the year	0.00	
11,215.00		0.00	
11,215.00	Less : Transfer to Magazine Income	0.00	
	INTEREST ON MAGAZINE FUND		
29,430.00	Interest received during the year	0.00	
29,430.00		0.00	
29,430.00	Less : Transfer to Magazine Income	0.00	
	INTEREST ON NHH MAINTENANCE FUND		
14,800.00	Interest received during the year	14,800.00	
14,800.00		14,800.00	
14,800.00	Less : Transfer to Nasik Holiday Home Income	14,800.00	
	INTEREST ON PRIZE FUND		
36,696.00	Interest received during the year	0.00	
36,696.00		0.00	
36,696.00	Less : Transfer to Annual Gathering Income	0.00	
5,35,593.00	INTEREST ON GENERAL FUND		6,58,512.00
12,406.00	INTEREST ON BANK SB ACCOUNTS & DIVIDENDS		14,686.00
5,47,999.00	Total Rs.		6,73,198.00

PREVIOUS YEAR 31-03-2014 Amount Rs.			CURRENT YEAR 31-03-2015 Amount Rs.
	SCHEDULE I - 002 OF INCOME & EXPENDITURE		
	INCOME FROM OTHER SOURCES		
	SHRIMAT ANANDASHRAM HALL		
88,488.00	Commission on Pandal and Loud Speakers	65,502.00	
2,89,980.00	Commission on Catering from Central Excellency	1,85,750.00	
36,960.00	Commission on Catering from Guruprasad	34,140.00	
78,200.00	Commission on Catering from Lily Caterers	20,400.00	
4,93,628.00			3,05,792.00
	NASHIK HOLIDAY HOME		
48,000.00	Advertisement Income	48,000.00	
1,081.00	Interest on Bank	980.00	
14,800.00	Interest on NHH - Maintenance Fund	14,800.00	
63,881.00			63,780.00
	MAGAZINE ACCOUNT		
18,45,130.40	Magazine Expenses	18,24,920.90	
18,45,130.40	Less:	18,24,920.90	
17,64,651.00	Advertisements Recd.	18,79,298.00	
29,430.00	Interest on Magazine Fund	-	
92,350.00	Recovery of Airmail Charges	99,400.00	
11,215.00	Interest on Konkani Basha Prasara Nidhi Fund	-	
1,560.00	Interest on NRK Memorial Fund	-	
54,075.60			1,53,777.10

3,49,626.00	OTHER INCOME	-	
1,40,081.56	Temporary Membership Recd.	2,40,000.00	
18,568.00	Donations	-	
5,462.00	Centenary Administration Charges	-	
-	Misc. Income	1,02,992.84	
-	D.A. Bijoor Autobiography Sale	1,000.00	
5,13,737.56	Bills payable Reversed	5,192.50	3,49,185.34
11,25,322.16	Total Rs.		8,72,534.44

THE KANARA SARASWAT ASSOCIATION
Balance Sheet as at March 31, 2015.

Previous Year 31-03-2014 Amount Rs.	LIABILITIES	Schedule Reference	Amount Rs.	Current Year 31-03-2015 Amount Rs.	Previous Year 31-03-2014 Amount Rs.	ASSETS	Schedule Reference	Amount Rs.	Current Year 31-03-2015 Amount Rs.
91,170.90	BUILDING FUND			91,170.90	1,32,42,773.25	Property at Talmakiwadi At Cost	A-1		1,34,38,684.00
25,000.00	As per Last Balance Sheet			25,000.00					
11,71,193.34	BUILDING FUND (HALL)	L-12		11,71,193.34	31,18,964.19	Property at Nashik At Cost	A-2		31,25,414.19
69,397.11	NASHIK HOLIDAY HOME			69,397.11	57,739.51	Property at Shirali At Cost	A-3		57,739.51
5,65,794.57	PARIJANANASHRAYA FUND			5,65,794.57					
	As per Last Balance Sheet								
1,14,002.00	HEALTH CENTRE FUND			1,14,002.00	3,88,446.65	Health Centre Assets At Cost	A-4		4,04,446.65
	As per Last Balance Sheet								
42,746.60	HEALTH CENTRE - PATH LAB FUND			42,746.60	1,68,718.47	Land at Bhandardara			1,68,718.47
	As per Last Balance Sheet				8,94,450.00	CENTENARY PROJECTS - HEALTH CENTRE & PATH LAB	A-11		6,54,450.00
10,27,416.00	PORTRAIT FUND	L-11	10,27,416.00	10,27,416.00					
	As per Last Balance Sheet								
	CENTENARY PROJECT FUND- HEALTH CENTRE & PATH LAB								
	Add: Addition during the year		-						
19,36,964.00	A) CORPUS FUNDS :-				1,13,35,967.14	INVESTMENTS IN FIXED DEPOSITS WITH BANK	A-5		
	DISTRESS RELIEF FUND	L-1							
	As per last Balance Sheet		19,36,964.00						
	Add: Additions during the year		3,33,276.00						
			22,70,240.00					1,22,96,848.64	
34,56,244.14	SCHOLARSHIP FUND	L-2			20,89,289.16	B) OTHER CORPUS FUND INVESTMENTS		20,89,289.16	
	As per last Balance Sheet		34,56,244.14		20,68,702.00	C) RESERVE FUND		20,68,702.00	
	Add: Additions during the year		1,83,380.50						
			36,39,624.64						
15,44,816.00	MEDICAL RELIEF FUND	L-5			1,34,65,312.00	D) CENTENARY CORPUS FUND INVESTMENTS			
	As per last Balance Sheet		15,44,816.00			Centenary Fund		1,35,89,472.00	
	Add: Addition during the year		3,40,000.00						3,00,44,311.80
			18,84,816.00						
43,97,943.00	EMERGENCY MEDICAL FUND	L-4			20.00	SHARES :			
	As per last Balance Sheet		43,97,943.00		20.00	1 Share in TCHS Ltd. (No. 367)		20.00	
	Add: Addition during the year		1,25,000.00		20.00	1 Share in Saraswat Co-op. Hsg. Society (No. 974)		20.00	
			45,22,943.00	1,23,17,623.64		100 Shares in SVC Bank Ltd		2,500.00	2,540.00
1,51,557.42	B) OTHER CORPUS FUNDS :-				4,38,795.00	Income outstanding	A-6		7,03,143.00
	KONKANI BHASHA PRASAR NIDHI								
	As per Last Balance Sheet		1,51,557.42						
5,15,896.18	PRIZE FUND	L-3							
	As per last Balance Sheet		5,15,896.18						
	Add: Additions during the year		5,15,896.18						
2,00,000.00	NHH MAINTENANCE FUND (Shirali Kar Trust)		2,00,000.00						
	As per Last Balance Sheet								
1,53,10,141.26	Carried over Total Rs.			1,54,24,344.16	4,72,71,697.37	Carried over Total Rs.			4,85,99,447.62

THE KANARA SARASWAT ASSOCIATION
Balance Sheet as at March 31, 2015.

Previous Year 31-03-2014 Amount Rs.	LIABILITIES	Schedule Reference	Amount Rs.	Current Year 31-03-2015 Amount Rs.	Previous Year 31-03-2014 Amount Rs.	ASSETS	Schedule Reference	Amount Rs.	Current Year 31-03-2015 Amount Rs.
1,53,10,141.26	<i>Brought Forward Total Rs.</i>			1,54,24,344.16	4,72,71,697.37	<i>Brought Forward Total Rs.</i>			4,85,99,447.62
	B) OTHER CORPUS FUNDS: (CONTD)				1,94,554.50	CENSUS 2011 PROJECTS (IN PROGRESS)			5,01,555.50
	COMMUNITY CHEST FUND				9,858.45	REFERENCE LIBRARY			9,858.45
6,61,954.00	As per last Balance Sheet	L-6	6,61,954.00	-	-	D.A.BIJOR AUTOBIOGRAPHY			-
	Add: Additions during the year		6,61,954.00	2,30,345.00	2,30,345.00	NASIK REDEVELOPMENT PROJECT			13,70,980.00
				36,000.00	36,000.00	SARASWAT FOUNDATION (U.S.) TONOMETER			36,000.00
				19,895.00	19,895.00	BHANDARDARA PROPERTY DEVELOPMENT EXPENSES			65,282.00
	MAGAZINE FUND					ANAND CHHAYA PROJECT :			
4,07,695.00	As per last Balance Sheet		4,07,695.00			Preoperating Expenses		6,80,014.00	
	Add: Additions during the year		4,07,695.00			SB Bank Balance		1,54,79,793.00	1,61,59,807.00
	NARAYANRAO KULKARNI MEMORIAL FUND (Library)				55,406.50	Deposits with Govt. Deptts., & Others	A-7		95,366.50
21,064.56	As per Last Balance Sheet		21,064.56		4,18,921.98	Cash & Bank balance	A-8		4,18,351.98
	KALAVIBHAG FUND				18,86,995.00	SB Bank Balance (Centenary Fund)			20,96,950.00
1,41,122.00	As per Last Balance Sheet		1,41,122.00	20,99,289.16					
	C) RESERVE FUND					Loans & Advances	A-9		2,95,922.00
39,20,367.65	As per last Balance Sheet		43,89,367.65		2,95,922.00	Prepaid Expenses	A-10		88,924.00
4,69,000.00	Add: Additions during the year		1,69,000.00	45,58,367.65	48,396.00				
43,89,367.65						INCOME TAX REFUND DUE			
1,34,65,312.00	D) CENTENARY FUND	L-10				Assessment year 2008-2009		2,185.00	
	As per last Balance Sheet		1,34,65,312.00	1,35,89,472.00		Assessment year 2009-2010		2,181.00	
	Add: Addition during the year		1,24,160.00			Assessment year 2010-2011		10,804.00	
	ACCRUED INTEREST ON CENTENARY FUND (INVESTMENT)					Assessment year 2011-2012		37,290.00	
21,40,996.00	As per last Balance Sheet		30,61,026.00			Assessment year 2013-2014		46,957.00	
	CENTENARY EDUCATIONAL REFUNDABLE GRANTS					Assessment year 2014-2015		48,699.00	
	As per last Balance Sheet					Assessment year 2015-2016		36,635.00	1,84,751.00
9,20,030.00	Accrued Interest on Centenary Fund (Investment)		8,77,000.00	39,38,026.00					
30,61,026.00	during the year					CENTENARY EDUCATIONAL REFUNDABLE GRANTS			24,15,930.00
						(Disbursement during the years 2012.13 to 2014.15)			
3,88,699.00	CENTENARY MEDICAL AID		4,61,039.00		15,28,500.00				
	As per last Balance Sheet								
	Accrued Interest on Centenary Fund (Investment)		4,72,332.00						
4,72,340.00	during the year		9,33,371.00						
8,61,039.00			2,50,000.00	6,83,371.00					
4,00,000.00	Less: Disbursed during the year								
4,61,039.00									
1,08,709.36	DEFENCE CONVENTION FUND			1,08,709.36					
3,80,27,430.83	<i>Carried over Total Rs.</i>			4,04,01,579.33	5,21,45,607.80	<i>Carried over Total Rs.</i>			7,23,39,126.05

THE KANARA SARASWAT ASSOCIATION
Balance Sheet as at March 31, 2015.

Previous Year 31-03-2014 Amount Rs.	LIABILITIES	Schedule Reference	Amount Rs.	Current Year 31-03-2015 Amount Rs.	Previous Year 31-03-2014 Amount Rs.	ASSETS	Schedule Reference	Amount Rs.	Current Year 31-03-2015 Amount Rs.
3,80,27,430.83	<i>Brought Forward Total Rs.</i>			4,04,01,579.33	5,21,45,607.80	<i>Brought Forward Total Rs.</i>			7,23,39,126.05
48,37,805.51	RESERVE FOR DEPRECIATION	<u>L-7</u>		54,02,182.51					
20,74,483.50	CURRENT LIABILITIES & PROVISIONS								
1,17,890.00	Others	<u>L-8</u>		32,40,874.00					
-	Advance recd from Debtors	<u>L-9</u>		1,62,412.72				13,89,539.75	
-	Refundable Airmail Deposits	<u>L-13</u>		60,000.00	10,86,505.98	INCOME & EXPENDITURE ACCOUNT			
-	CENSUS 2011 PROJECTS DONATION			7,50,000.00	3,03,033.77	As per Last Balance Sheet			
-	ANAND CHHAYA :					Add: Excess of Expenditure over Income		6,33,906.84	20,23,446.59
-	Deposits		1,60,00,000.00						
-	Interest on FD Payable		90,349.00	1,60,90,349.00					
84,77,537.71	SVC Bank OD A/c			82,55,175.08					
5,35,35,147.55	Total Rs.			7,43,62,572.64	5,35,35,147.55	Total Rs.			7,43,62,572.64

As per our Report of even date

The above Statement to the best of our knowledge & belief contains
a true account of Income & Expenditure of the Trust.

For SARAF GURKAR & ASSOCIATES
Chartered Accountants

For THE KANARA SARASWAT ASSOCIATION

sd/-
UDAY K. GURKAR
(Partner)

Place: Mumbai. Dated: 7th August 2015

sd/-
SHIVSHANKAR D. MURDESHWAR
Hon. Secretary

sd/-
RAJARAM D. PANDIT
Chairman

sd/-
YATIN S. MAVINKURVE
Hon. Treasurer

SCHEDULE L-1 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	DISTRESS RELIEF FUND	CURRENT YEAR 31-03-2015 Amount Rs.
3,000.00	Captain Harihar Bhat Memorial Fund	3,000.00
13,500.00	S.S. Balwally	13,500.00
10,000.00	R.A. Lajmi Social Ame & Drf	10,000.00
2,000.00	Smt. Kalyanibai L. Hattangadi	2,000.00
3,500.00	R.V. Kowshik	3,500.00
4,030.00	Dr. R.K. Kombrabail	4,030.00
1,000.00	S.M. Jothady	1,000.00
2,500.00	Hattangadi Chandrashekar	2,500.00
5,000.00	Smt. Malatibai V. Vaknally	5,000.00
501.00	Savna Ganpatrao & Ratnabai	501.00
500.00	Biyar Shamrao alias Appu Ramrishna	500.00
3,000.00	Smt. Umabai M. Baindoor	3,000.00
2,000.00	Gurunath A. Shibad	2,000.00
5,200.00	Unemployment Relief Fund	5,200.00
1,000.00	V.B. Honavar	1,000.00
1,000.00	Smt. Shashikala Udyavar (Widow Relief Fund)	1,000.00
1,000.00	Indira Padmanabh Yennemadi	1,000.00
186.00	Gopalman Kalyanpur	186.00
501.00	Udyavar G. Goplarao & Smt. Udyavar Lalithabai	501.00
4,000.00	In Memory of Dr. Vidhumouli Chandavarkar	4,000.00
10,000.00	G.L. Amladi	10,000.00
5,000.00	Late Shri Khambadkone Ganesh & Indirabai Chitrik	5,000.00
1,001.00	Late Shantabai S. Gangolli	1,001.00
1,000.00	Suresh Kini	1,000.00
1,300.00	Capt. S.V. Kembre	1,300.00
500.00	Satish Honnavar	500.00
25,000.00	Narsing Chandavarkar	25,000.00
5,000.00	Sumitra Mangesh Ullal (in memory of late Kalyanibai Mangeshrao Ullal)	5,000.00
5,005.00	Ashok Nagesh Balvalli	5,005.00
10,000.00	G.S. Mundkur (in memory of late Mundkur Raghuvir Rao)	10,000.00
5,000.00	Dr. Raja G. Narsapur (in memory of late Mundkur Raghuvir Rao)	5,000.00
50,000.00	Rathnakar Shetty M. (in memory of late Mundkur Raghuvir Rao)	50,000.00
10,000.00	The Shamrao Vithal Co-op. Bank Ltd.	10,000.00
10,000.00	Rajiv R. Kallianpur (in memory of late Gopalrao and Raghuvir G. Kallianpur)	10,000.00
1,000.00	Smr. Usha S. Mavinkurve	1,000.00
25,000.00	Vatsala N. Basrur, Ravikala V. Ragade & Murlidhar A. Kallianpur (in memory of late Ananthbhat & Tarabai Kallianpur)	25,000.00
1,000.00	Udyavar Vaman S.	1,000.00
1,001.00	Vinaykumar S. Rao (in memory of father late Ramanand V. Rao)	1,001.00
1,550.00	Pandit Radhakrishna (in memory of late Shantibai Upponi)	1,550.00
10,000.00	Pest Control (I) Ltd.	10,000.00
1,000.00	Smt. Lalita Chandragiri	1,000.00
10,000.00	Kallianpur Family (Kallianpur & R.G.Kallianpur) (Kallianpur & R.G.Kallianpur)	10,000.00
25,000.00	Shardanand R. Ubhaykar (In memory of Late Smt. Sita S. Ubhaykar)	25,000.00
5,001.00	Shri Maniknath A. Vinekar (In memory of Late Shri & Smt. Sakharan Vinekar)	5,001.00
10,000.00	Shri E.R. Nadkarni (In memory of Late Vatsala (Umabai) R. Nadkarni)	10,000.00
50,000.00	Shri N.A. Chandavarkar	50,000.00
10,000.00	Smt. Prabhavati Ankalikar (In memory of Late Smt. Hemalata Dattatraya Kadle)	10,000.00
10,000.00	Mavinkurve S.S.	10,000.00
5,000.00	S.R.Ullal	5,000.00
50,000.00	B. K. Athreya	50,000.00
5,000.00	Sita N. Gulvady	5,000.00
5,000.00	Sita N. Gulvady	5,000.00
1,001.00	Shivram V. Puthli	1,001.00
5,000.00	Vijaya G. Bhat	5,000.00
2,001.00	V. M. Kelkar	2,001.00
5,001.00	M. A. Vinekar	5,001.00
2,001.00	Vasudha Kelkar	2,001.00

5,001.00	Suman A. Vinekar	5,001.00
5,000.00	Hemlata D. Nalavi	5,000.00
2,500.00	G. P. Kalle	2,500.00
5,000.00	C. S. Balsekar	5,000.00
5,000.00	Lt. Gen. Prakash Gokarn	5,000.00
9,000.00	Suman Shashital & Meena Manjeshwar	9,000.00
1,001.00	Shalini S. Puthli	1,001.00
50,001.00	Subhash M. Koppikar	50,001.00
10,435.00	Krishna Nirody	10,435.00
	Raghunath N. Gokarn	
1,001.00	In Memory of Parvati Shripad Nadkarni	1,001.00
	Hemu & Mamta Kalle	
2,54,240.00	in memory of Pandurang & Krishnabai Kalle and Shankar and Ramabai Koppikar	2,54,240.00
	Eknath Umesh Kalyanpur	
25,001.00	in memory of mother late Smt. Krishna Umesh Kalyanpur	25,001.00
	Meera Benegal	
5,000.00	in memory of husband late Air CMDE R.S. Benegal	5,000.00
	Sushant Bhatkal	
5,001.00	in memory of mother Smt. Sharada S. Bhatkal	5,001.00
	A.S. Nagarkatti	
3,000.00	in memory of wife Smt. Sunanda Nagarkatti	3,000.00
	Sudarshan A. Chickermane	
2,000.00	in memory of parents Meera & Anant S. Chickermane	2,000.00
	Sudarshan A. Chickermane	
2,000.00	in memory of grand parents Vatsala & Ratnakar Nadkarni	2,000.00
	Gautam N. Kalkini	
10,000.00	in memory of father Narayan Sheshgiri Kaikini	10,000.00
	Devdutta & Amita Chandavarkar	
2,000.00	in memory of parents Sudha & Narayan Chandavarkar	2,000.00
10,000.00	Padmini D. Baljekar	10,000.00
	Sushil Bijur	
10,000.00	in memory of husband Shri Shantaram S. Bijur	10,000.00
30,000.00	T.G. Rao	30,000.00
5,001.00	Arvind R. Nadkarni	5,001.00
5,000.00	Dinkar K. Manjeshwar	5,000.00
10,000.00	Padmini D. Baljekar	10,000.00
1,000.00	Yashodara A. Bhat	1,000.00
	in m/o husband Kasargod Atmanand Bhat	
500.00	Kailaje Raghunath Bhat	500.00
2,500.00	Nachiket N. Trasikar	2,500.00
	in m/o. father Nandan Trasikar	
5,000.00	Yeshwant Sadashiv Bellare	5,000.00
	in m/o. brother in law Ramesh Narayan Maskeri	
25,000.00	Ratnakar N. Gokarn	25,000.00
	in m/o parents laxmibai and Nagesh Mangesh Gokarn	
1,000.00	A. S. Nagarkatti	1,000.00
	in m/o wife Sunanda Nagarkatti	
20,000.00	Ramesh R. Bhat	20,000.00
	in m/o. Sitabai and Ramchandra Dattatraya Bhat	
30,000.00	Shital Prashant Kodikal	30,000.00
	in m/o mother Sumati S. Kapnadak	
50,000.00	P.S. Baidur and Family Fund	50,000.00
5,000.00	Rohan Hattangadi	5,000.00
1,000.00	A. S. Nagarkatti	1,000.00
	in m/o. mother Ramabai Shripad Nagarkatti	
2,500.00	Nachiket Nandan Trasikar	2,500.00
	in m/o. father Nandan Trasikar	
5,000.00	Hemalata Dinkar Naravi	5,000.00
	in m/o. brother Hemchandra Dinkar Naravi	
25,001.00	K. R. Khambadkone	25,001.00
5,000.00	Ramachandra G. Hattangadi	5,000.00
5,000.00	Diwakar D. Heranjali	5,000.00
2,000.00	Koneja Chidanand Rao	2,000.00
5,000.00	Shantha Somnath Manjeshwar	5,000.00
5,000.00	Shweta Koneja	5,000.00
5,000.00	D.D. Heranjali	5,000.00
3,500.00	Nachiket Nandan Trasikar	3,500.00
10,000.00	Arun G. Manjeshwar	10,000.00
2,00,000.00	Shanti Mhatre Executor Of Indu Shirali	2,00,000.00
2,00,000.00	Shanti Mhatre Executor Of Indu Shirali	2,00,000.00
25,000.00	Anuradha Hemmady	25,000.00
10,000.00	N.S. Rao	10,000.00
5,000.00	Ashok Taggarase	5,000.00
2,000.00	Chaitanya Nadkarni	2,000.00

10,000.00	Ravindra Pandit	10,000.00
5,000.00	Ramcharan Hattiangdi	5,000.00
3,000.00	Nachiket Trasikar	3,000.00
10,000.00	Chitra G. Kalle (in m/o Krishnabai Kalle)	10,000.00
5,000.00	Amladi Manohar Rao	5,000.00
50,000.00	Prakash D. Basrur (in m/o father Devrao Basrur)	50,000.00
10,000.00	Devendra Narayan Chandavarkar (in m/o grandmother Manjulabai Panduran Sashital)	10,000.00
5,001.00	Suresh Raghuvver Balvalli	5,001.00
2,000.00	Nachiket Nandan Trasikar (in m/o Nandan Trasikar)	2,000.00
5,500.00	B. Jaishankar	5,500.00
25,000.00	R. A. Savoor (in m/o. Kamlabai & Amrutrao Savoor)	25,000.00
20,000.00	Prabha Sirur	20,000.00
3,000.00	Nachiket N. Trasikar (in m/o Nandan Trasikar)	3,000.00
3,000.00	Pandurang A. Nagarkatte (in m/o Sulochana Nagarkatte)	3,000.00
5,000.00	Ashok Taggarse (in m/o Prabhakar Taggarse)	5,000.00
5,000.00	Sudha Hattangadi-Shah (in m/o Ramesh & Sunanda Nirody)	5,000.00
2,000.00	Nachiket Nandan Trasikar	2,000.00
25,000.00	K.D. Kalyanpur	25,000.00
5,000.00	Darshana & Atul Kalyanpur	5,000.00
1,000.00	Nachiket N. Trasikar (in m/o Krishnabai S. Trasikar)	1,000.00
25,000.00	Gangolli Gangadhar Rao (in m/o Gangolli Sakharama Rao)	25,000.00
25,000.00	Gangolli Gangadhar Rao (in m/o Gangolli Seethabai Rao)	25,000.00
10,000.00	Gangolli Gangadhar Rao (in m/o Usha Gangolli)	10,000.00
10,000.00	Mrs. Jyoti M. gokarn & Mrs. Vijayalaxmi S. Kapnadak	10,000.00
1,500.00	Nachiket Nandan Trasikar	1,500.00
5,000.00	Dr. Sunanada Kaimad	5,000.00
10,000.00	Sharmila Mohan Heble (in m/o Ramakant G. Baindur & Nirmala R. Baindur)	10,000.00
10,000.00	C L Basrur (in m/o Shalini Basrur)	10,000.00
20,000.00	Krishnabai Basrur (in m/o Dwarkanath S. Basrur)	20,000.00
29,025.00	Hemu Kalle (in m/o Shankar Ramchandra koppikar and Ramabai Shankar koppikar)	29,025.00
20,975.00	Hemu Kalle (in m/o Pandurang Vitthal Kalle and Krishnabai Pandurang Kalle)	20,975.00
-	Ramcharan Hattiangdi (in m/o Dr. Gopal S. Hattangadi)	20,000.00
-	Hemlata Ramanand Nadkarni (in m/o Subrao Ganesh Nadkarni)	50,000.00
-	Nirmala Phatarphekar	75,000.00
-	Dr. Maitri Y. Gupta (in m/o Dr. Ganesh L. Koppikar)	21,000.00
-	Vasanti Vitthal Kaikini (in m/o Vitthal Ramrao Kaikini)	5,001.00
-	Dilip Padbidri (in m/o Late Smt. Leela Padbidri)	15,000.00
-	Bhavanishankar Mangesh Baindur	1,00,000.00
-	Nachiket Nandan Trasikar (in m/o Nandan S. Trasikar)	1,500.00
-	Sunanda V. Kamad	5,000.00
-	Laxmi R. Kodial (in m/o Raghuram & Krishnabai Kodial)	10,000.00
-	Vanita Ashok Balvalli	30,775.00
19,36,964.00	Total Rs.	22,70,240.00

SCHEDULE L-2 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	SCHOLARSHIP FUND	CURRENT YEAR 31-03-2015 Amount Rs.
3,000.00	Shantibai Memorial	3,000.00
1,100.00	D.N. Shirur	1,100.00
1,000.00	Girijabai Tanmmaya Benegal	1,000.00
2,500.00	Philpress/New Karnatak	2,500.00
2,500.00	Sushila Raghavendra Nadkarni	2,500.00
1,500.00	Padbidri S. Rao (Smt. Sushila Shantaram Padbidri)	1,500.00
255.00	Meera Kagal	255.00
1,000.00	Narayanarao Kulkarni (Educational)	1,000.00
2,000.00	Gurunath A. Shibad	2,000.00
500.00	Shantibai Shamrao Biyar	500.00
1,100.00	Subrao Vithalrao Kaval	1,100.00
10,000.00	Vijayanand D. Shirur (Tech. Scholarship)	10,000.00
1,550.00	Gopalrao G. Basnur	1,550.00
3,000.00	Sanade Pandurang Sakharan	3,000.00
500.00	Balchandra N. Kulkarni	500.00
7,001.00	Late Gopalkrishna Kagal	7,001.00
15,000.00	Educational Award in memory of late Suryanaraya Chandavarkar & late Gopalkrishna & Sitabai Chandavarkar	15,000.00
10,000.00	Umabai and Subrao Venkatesh Mavinkurve	10,000.00
10,000.00	Late Smt. Rajni P. Upponi	10,000.00
5,001.00	Late Shri Ramdas Marballi	5,001.00
2,000.00	Laxmibai Beltangadi	2,000.00
750.00	Savita Koppikar	750.00
1,001.00	R.U. Murdeshwar	1,001.00
3,001.00	Nalini N. Nadkarni	3,001.00
10,000.00	S.U. Gulwadi	10,000.00
5,000.00	Late Smt. Shantabai and Shri Ganesh Rao Hosangadi	5,000.00
2,001.00	Dr. Shripad S. Kaikini	2,001.00
2,000.00	Dr. G.U. Koppikar	2,000.00
2,000.00	Krishnabai Hattangadi	2,000.00
10,000.00	Umasundari G. Mudhatkal	10,000.00
3,501.00	Hoskote Girish D.	3,501.00
50,000.00	Durgabai Chandavarkar	50,000.00
10,000.00	From the will of late Shri Kombrabail	10,000.00
15,000.00	Late Shri D.R. Mudur	15,000.00
10,000.00	Late Smt. Meera Nirodi	10,000.00
15,000.00	Late Shri Laxmanrao Bilgi	15,000.00
56,824.00	Late Shri Bhavanishankar Chickermane	56,824.00
5,000.00	Late Shri Mangesh Ullai Rao	5,000.00
1,000.00	Suresh Kini	1,000.00
20,000.00	Late Ram Mohan Nirodi	20,000.00
5,000.00	Late Smt. Shantabai Atmaram Mankikar	5,000.00
10,000.00	Late Smt. Rukmabai Ramrao Gokarn	10,000.00
5,000.00	Late Smt. Leela S. Baindur	5,000.00
10,000.00	Late Dattarya Venkatrao Ubhaykar (Dhadeshwar)	10,000.00
5,000.00	Late Sanjeevrao L. Murdeshwar & Smt. Sundarabai Murdeshwar	5,000.00
5,000.00	Sumitra Mangesh Ullai (In memory of late Mangeshrao Ramrao Ullai)	5,000.00
10,000.00	Eknath Ratnakar Nadkarni	10,000.00
10,000.00	Dr. Ashok Kaikini, G.S. Kaikini and Anil Kaikini (In memory of Dr. Shripadrao S. Kaikini)	10,000.00
1,000.00	Konaje Chidanand Rao (In memory of Konaje Mudhukar Rao)	1,000.00
35,451.00	Nadkarni Anita & Ashok	35,451.00
10,000.00	Sumitra & Mukta Ullai (On the occasion of their Golden Wedding)	10,000.00
25,000.00	Smt. Pandit Kamala H. (In memory of late Hemant N. Pandit)	25,000.00
10,000.00	Smt. Shobha Marballi (In memory of Smt. Vatsala Ramdas Hattangadi Rao)	10,000.00
10,000.00	In memory of Ms. Sumati Madiman	10,000.00
10,000.00	Smt. Nirodi Chandrabai R. (In memory of late Shri Nagesh & Smt. Bhavanibhai Tonse)	10,000.00
2,000.00	Smt. Sulochana Mirjankar (In memory of late Smt. Kamalabai A. Koppikar)	2,000.00
5,000.00	Shri Chaitanya V. Manjeshwar	5,000.00
10,000.00	Shirur family (In memory of late Shri Vijayanand A. Shirur)	10,000.00

10,000.00	Smt. Nayan J. Hemmady	10,000.00
10,000.00	Shri Gangadhar Rao Gangolli	10,000.00
25,000.00	Shri Nagesh Dattatraya Basrur	25,000.00
11,501.00	Shri K.P. Nadkarni	11,501.00
5,000.00	In memory of Late Shri & Smt. Pandurang R. Nadkarni	5,000.00
10,000.00	N.A. Chandavarkar	10,000.00
	(In memory of Late Smt. Jaya Narsing Chandavarkar)	
1,001.00	Shri Raghuvir S. Biyar	1,001.00
	(In memory of Late Shri Biyar Dattaram Rao)	
2,058.00	Kallianpur Vinod Vasudev	2,058.00
20,000.00	Smt. Meera Samsi	20,000.00
	(In memory of Late Smt. Sheila Karnad)	
4,000.00	Shri B.P. Nadkarni	4,000.00
	(In memory of Smt. Shantabai Shirur & Nalini Bhaskar Nadkarni & Shri Rajaram P. Nadkarni & Shri Mohan Nadkarni)	
1,00,000.00	Manohar V. Basrur	1,00,000.00
	(In memory of Late Smt. Sunil M. Basrur)	
7,500.00	Chaitanya D. Padukone	7,500.00
	(In memory of late Devidas V. Pandurang)	
10,000.00	Mavinkurve S.S.	10,000.00
	(In memory of Late Smt. Lila Mavinkurve)	
10,000.00	Ashok Manjunath Shiror	10,000.00
	(In memory of Late Manjunath Anandrao Shiror)	
5,000.00	Meera V. Bhat	5,000.00
1,001.00	Pramod P. Shirur	1,001.00
1,001.00	Archana P. Shirur	1,001.00
5,000.00	Bombay (Vakola) Sabha of Chitrapur Saraswat	5,000.00
5,000.00	S. R. Ullal	5,000.00
5,000.00	Muktabai Hattangadi	5,000.00
5,000.00	Sita N. Gulvady	5,000.00
1,001.00	Hoskote Girish D.	1,001.00
1,43,509.00	In memory of Late Shri Jayant Hemmady of U.S.A.	1,43,509.00
20,000.00	In memory of Late Shri Jayant Hemmady of U.S.A.	20,000.00
4,585.00	Mamata Kalle	4,585.00
1,001.00	Shivram & Shalini Puthli	1,001.00
5,000.00	Pandurang Mallapur	5,000.00
1,500.00	Nayan Hemmady	1,500.00
15,000.00	Sarojini Rajpal	15,000.00
5,000.00	V. S. Mankikar	5,000.00
10,000.00	Anjana Divgi	10,000.00
1,000.00	Vishakha Ashish Karnad	1,000.00
20,000.00	Rammohan Shivrao Karkal	20,000.00
	(In memory of Late Shivrao Raghuvendra Karkal)	
5,000.00	K. M. Sthalekar	5,000.00
500.00	Meera U. Bhat	500.00
20,000.00	Shyam M. Shirali	20,000.00
41,000.00	Shyam M. Shirali	41,000.00
10,000.00	Laxmidevi Hirabet	10,000.00
8,498.14	Saraswat Samaj U. K.	8,498.14
50,001.00	Shanta S. Koppikar	50,001.00
40,000.00	Deepa & Rajesh Shashital	40,000.00
15,000.00	K. C. Rao	15,000.00
10,435.00	Krishna Nirody	10,435.00
25,000.00	Dilip Rao	25,000.00
	Satishchandra L. Bilgi	
15,000.00	in memory of uncle Ramkrishna Bilgi	15,000.00
	Satishchandra L. Bilgi	
15,000.00	in the name of Mother Smt. Kamala L. Bilgi	15,000.00
	Gautam N. Kaikini	
10,000.00	in memory of father Narayan Sheshgiri Kaikini	10,000.00
	Heble Brothers	
7,500.00	in memory of father Pandurang Heble	7,500.00
	Heble Brothers	
7,500.00	in memory of mother Nirmala P. Heble	7,500.00
10,000.00	Dayanand G. Baljekar	10,000.00
	S. V. Jothady	
5,000.00	in memory of uncle & aunt Manorama & Shridhar Benegal	5,000.00
1,000.00	Amembal Subbarao	1,000.00
1,200.00	Shri Ambalal Subarao	1,200.00
	Shri Nachiket Trasiker	
5,000.00	in memory of father Nandan S. Trasikar	5,000.00
	Shri Arvind A. Karekatte	
25,000.00	in memory Appajirao Karekatte	25,000.00
	Smt. Jayanthi Mudbidri	

21,000.00	in memory of brother Murlidhar Nagesh Mudbidri	21,000.00
	Smt. Anila K. Maskeri	
50,000.00	in memory Smt. Indirabai & Shripat D. Mankikar	50,000.00
	Shri H. Arvind Rao	
10,000.00	in memory of Late Nagesh M. Rao	10,000.00
20,000.00	Shri D.G. Baljekar	20,000.00
	Shri Sanjay R. Kaushik	
1,00,001.00	in memory late father Ramesh Ganeshrao Kaushik	1,00,001.00
1,200.00	Shri Ambebal Subbarao	1,200.00
5,000.00	Dr. Diwakar D. Heranjal	5,000.00
	in m/o. wife Smt. Kumudini Heranjal	
10,000.00	Smt. Vimal M. Shirali	10,000.00
	in m/o. sister Late Sushila Shripad Nadkarni	
15,030.00	Smt. Shyamala Kallianpur	15,030.00
	in m/o. Late Kallianpur Radhabai Gopalkrishna Rao	
15,030.00	Smt. Kallianpur Shyamala	15,030.00
	in m/o. husband Kallianpur Gurudas Rao of Secunderabad	
25,000.00	Capt. Kisan Karnad	25,000.00
	in m/o. Grandmother Smt. Ambabai Kombrabail	
50,000.00	P.S. Baindur and family fund	50,000.00
40,000.00	Ajay J. Savkoor	40,000.00
50,000.00	Rajesh Sashital, USA	50,000.00
1,001.00	Asha Kulkarni	1,001.00
25,000.00	Niranjan Mangesh Mavinkurve	25,000.00
	In m/o. parents Smt. Indira and Mangesh Mavinkurve	
1,200.00	Amembal Subbarao	1,200.00
5,000.00	Shweta A. Konaje in m/o. father Ashok Konaje	5,000.00
5,001.00	Durga G. Samal	5,001.00
10,001.00	Durga G. Samal	10,001.00
1,00,000.00	N.S.S. Murthy & Ambaba Nagarkatte	1,00,000.00
50,000.00	Sumitra Kusumakar	50,000.00
5,000.00	Shantha Somnath Manjeshwar	5,000.00
5,000.00	Gautam J. Hemmady	5,000.00
50,000.00	Kanchan & Pradeep Padukone	50,000.00
5,000.00	D.D. Heranjal	5,000.00
1,200.00	Amembal Subbarao	1,200.00
5,00,000.00	Chitra J. Sirur	5,00,000.00
25,000.00	Chitra Gangoly & Rekha Paranjape	25,000.00
2,000.00	Chaitanya Ratnakar Nadkarni	2,000.00
6,000.00	Prasad Mullerpatan	6,000.00
20,000.00	Prakash V Shirur	20,000.00
25,000.00	Anuradha S. Hemmady	25,000.00
5,000.00	Ms. Reena Pandit	5,000.00
15,000.00	Shobha N Joshi	15,000.00
1,250.00	Amembal Subbarao	1,250.00
1,00,000.00	Suniti Murlidhar Manjeshwar	1,00,000.00
5,000.00	Sanat Rao	5,000.00
5,000.00	Gautam G. Hemmadi	5,000.00
5,000.00	Ramcharan G. Hattiangdi (in m/o father Dr. Gopal S. Hattiangdi)	5,000.00
20,000.00	Prakash V. Shirur (in m/o Vijayanand A. Shirur)	20,000.00
5,000.00	Devendra Narayan Chandavarkar	5,000.00
	(in m/o grandmother Manjulabai Pandurang Sashital	
25,000.00	N.S.S. Murthy (in m/o Kamlabai & Rangrao Nagarkatte)	25,000.00
25,000.00	N.S.S. Murthy (in m/o Meera & Subbarao S. Nagarkatte)	25,000.00
25,000.00	N.S.S. Murthy (in m/o Kamal & Gopalkrishna Nagarkatte)	25,000.00
25,000.00	N.S.S. Murthy (in m/o Shantha & Bhavanishankar Nagarkatte)	25,000.00
10,000.00	Dr. Gaurang V Hattangadi (in m/o Parents)	10,000.00
5,000.00	Ayush Atul Kalyanpur	5,000.00
10,000.00	V.S. Hattangady	10,000.00
1,001.00	Meenakshi K Gangolli (in m/o Vimalabai Appaji Hattangadi)	1,001.00
1,001.00	Smita C. Nadkarni (in m/o Vimalabai Appaji Hattangadi)	1,001.00
5,000.00	Dr. Krishnanand Hattangady	5,000.00
25,000.00	Seema Shashidhar Savkur (in m/o mother Shalini Shivram Puthli)	25,000.00
25,000.00	R.A. Savor (in m/o Ambabai & Dinkar Arur)	25,000.00
25,000.00	N.S.S. Murthy	25,000.00
10,000.00	Ramcharan G. Hattiangdi (in m/o father Dr. Gopal S. Hattiangdi)	10,000.00
10,000.00	Sharada W. Rao (in m/o Udyavar Waman Rao)	10,000.00
7,500.00	Dr. Ranjan V. Mankikar (in m/o Venkat Mankikar)	7,500.00
2,500.00	Vivek Mankikar (in m/o Venkat S. Mankikar)	2,500.00
10,000.00	Gautam Hemmady	10,000.00
10,000.00	Gokul Manjeshwar	10,000.00
50,000.00	Prakash Sirur	50,000.00
15,000.00	Shantala Sharad Murdeshwar	15,000.00
10,000.00	Sudha Nileshwar (in m/o Indumati Sakharam Rao)	10,000.00
5,000.00	Ramcharan G. Hattiangdi (in m/o father Dr. Gopal S. Hattiangdi)	5,000.00

20,000.00	Prakash V. Shirur (in m/o Vijayanand A. Shirur)	20,000.00
10,000.00	Gokul Manjeshwar (in m/o father Muralidhar Manjeshwar)	10,000.00
5,000.00	Suresh Nagarkatti	5,000.00
25,000.00	Gautam Baindur	25,000.00
5,000.00	Ramcharan G. Hattiangdi (in m/o father Dr. Gopal S. Hattiangdi)	5,000.00
10,000.00	Gokul Manjeshwar (in m/o father Muralidhar Manjeshwar)	10,000.00
10,000.00	Mangala Shyamsunder Ugrankar (in m/o Shyamsunder Ratnakar Ugrankar)	10,000.00
75,000.00	Dilip Kalthod (in m/o Gurudath G Kalthod and Lalita G. Kalthod)	75,000.00
10,000.00	Gokul Manjeshwar (in m/o Grandfather Mundkur Santappa Rao)	10,000.00
1,00,000.00	Mangesh Anant Gokarn ("Shalini Nagesh Rao Udyawar Scholarship")	1,00,000.00
15,000.00	Urmila Shiva Rao (in m/o Sumitra B. Chandavarkar)	15,000.00
	Shivanand A. Ugrankar	
1,00,000.00	(in m/o Ugran Amrit Rao, Sharda Amrit Rao & Leelavati Ugrankar nee Hoskote)	1,00,000.00
15,000.00	Rama Dattatraya Taribagil (in m/o Sunita D. Taribagil)	15,000.00
15,000.00	Mangesh Dattatraya Taribagil (in m/o Sunita D. Taribagil)	15,000.00
-	Ramchandra G. Hattangadi (in m/o Priya Hattangadi-Mundkar)	20,000.00
-	Hemlata Ramanand Nadkarni (in m/o Subrao Ganesh Nadkarni)	43,380.50
-	Gokul Manjeshwar (in m/o Muralidhar Manjeshwar)	10,000.00
-	Shaila S. Hemady (in m/o Vatsala Gangolli & Sumitra Mankikar)	75,000.00
-	Nachiket Nandan Trasikar	5,000.00
-	Laxmi R. Kodial (in m/o Radhakrishn Kodial)	10,000.00
-	Laxmi R. Kodial (in m/o Bhavanishanker & Vasanti Ragade)	10,000.00
-	Jayant M. Manjeshwar (in m/o Madhukar Manjunath Manjeshwar)	10,000.00
34,56,244.14	Total Rs.	36,39,624.64

SCHEDULE L-3 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	PRIZE FUND	CURRENT YEAR 31-03-2015 Amount Rs.
1,500.00	Shivanand Dattatreya Harite (Education Prize)	1,500.00
501.00	Ramkrishna Adur (Education Prize)	501.00
4,000.00	Master Arvind Katre (Education Prize)	4,000.00
200.00	Narayanrao & Vardabai Adur (Education Prize)	200.00
3,000.00	Smt. Hattangadi Sitabai (Education Prize)	3,000.00
500.00	Smt. Bellimal Kamalabai Dattatraya (Dev. Songs)	500.00
100.00	R.B. Mallapur (Dev. Songs)	100.00
251.00	Jayant P. Nadkarni (Dev. Songs)	251.00
300.00	Dattatray Beltangadi (Dev. Songs)	300.00
501.00	Master Nitin G. Chickermane (Sports)	501.00
1,000.00	Kanara Saraswat Cricket Club	1,000.00
321.00	Saraswat Recreation Club (Matunga)	321.00
1,000.00	Lady Laxmibai N. Chandavarkar (Baby Show)	1,000.00
250.00	D.S. Bajekal (Baby Show)	250.00
500.00	Nadkarni Lita (Kiddies Corner)	500.00
1,375.00	Late Shri B.M. Haldipur (Dad Feed)	1,375.00
1,500.00	Late Prabhakar Gangoli	1,500.00
1,000.00	Late M. Panje (Prize of Light Classical Music for Juniors)	1,000.00
1,000.00	Satish M. Panje (Sports Boys Age Between 13-18)	1,000.00
2,000.00	Late Jayram S. Yederi (Music Competition)	2,000.00
1,001.00	Late Ravi Shankar M. Sujir (Sports)	1,001.00
500.00	Late Manohar Shridhar Benegal (Dev. Songs & Carrom)	500.00
500.00	Smt. Leela Narayan Nadkarni	500.00
5,000.00	Late Sharda G. Mallapur	5,000.00
2,500.00	Late Shri Mangeshrao Talgeri	2,500.00
5,000.00	Premalate B. Khandke	5,000.00
500.00	Late Kum. Meera Venugopal Puthli	500.00
10,001.00	Amol Drug Pharma (Baby Show)	10,001.00
3,000.00	D.A. Bhatkal	3,000.00
10,000.00	Late Shri Kudyadi Raghunatharao (Sports & Athletics)	10,000.00
10,000.00	Smt. U.S. Vinekar & Ms. Shaila Kagal (Dr. Indira Rutherford Prize Fund)	10,000.00
2,500.00	Late Venkatrao Nadkarni	2,500.00
17,263.18	Sunder B. Hattangadi	17,263.18
4,000.00	Basrur Ramanand Rao	4,000.00
1,000.00	Ramesh Shankar Invally	1,000.00
6,000.00	Punyatma Prabhakar Sharma Seva Mandal (Punyatma Prabhakar Sharma & Rathnabai Tallur)	6,000.00
501.00	Shri Shivram V. Puthli In Memory of Late Kum. Meera Puthli)	501.00
10,000.00	Shri Shivdas S. Balsekar (In memory of Late S.S. Balsekar)	10,000.00
10,000.00	Leena N. Nalkur	10,000.00
1,00,000.00	Vivek Balsekar (In memory of Shri S.S. Balsekar)	1,00,000.00
10,000.00	B.D. Basrur (In memory of Devidas Laxman Basrur)	10,000.00
10,101.00	V.M.Pandit & Bros.	10,101.00
1,000.00	M. V. Nadkarni	1,000.00
1,000.00	Bipin Nadkarni	1,000.00
10,000.00	Gurunandan L. Bhat	10,000.00
5,000.00	Kasargod Suresh Rao	5,000.00
5,000.00	Meera Harite	5,000.00
35,000.00	Geetha S. Rao	35,000.00
36,000.00	B. Santosh Rao	36,000.00
11,000.00	M. V. Nadkarni	11,000.00
500.00	Nachiket N. Trasikar	500.00
2,004.00	Kavita Nandan Gokarn	2,004.00
360.00	Shanta & Majesh R. Sujur	360.00
2,001.00	Shanta & Majesh R. Sujur	2,001.00
2,001.00	Shanta & Majesh R. Sujur	2,001.00
5,000.00	Tallur Gurunath Rao	5,000.00
2,000.00	Kavita Nandan Gokarn	2,000.00
20,000.00	Sharayu Bagade	20,000.00
20,000.00	Trikannads	20,000.00
22,000.00	Smt. Premala Koundinya	22,000.00
2,843.00	Transfer from Equipment Fund	2,843.00
11,007.00	Chaitanya Padukone (In Memory of Kamala & Devidas Padukone)	11,007.00

11,007.00	Chaitanya Padukone (in Memory of Kamala Devidas Padukone)	11,007.00
11,007.00	Chaitanya Padukone (in Memory of Kamala Devidas Padukone)	11,007.00
40,000.00	Ramesh V. Nadkarni (In m/o Chandra Ramesh Nadkarni)	40,000.00
20,000.00	Sunanda S. Nadkarni (In m/o Sharangdhar Pandurang Nadkarni)	20,000.00
5,15,896.18	Total Rs.	5,15,896.18

SCHEDULE L-4 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	EMERGENCY MEDICAL FUND	CURRENT YEAR 31-03-2015 Amount Rs.
20,000.00	Mavinkurve K.S. (in memory of late Shri Dayanand S. Mavinkurve)	20,000.00
10,000.00	Udyog	10,000.00
50,000.00	R.V. Nadkarni (in memory of late Grandparents, Parents & late Sister)	50,000.00
5,001.00	Gulwadi Kamalakar S. (in memory of late Shri Shivrao & Smt. Umasundari nee Sulochana)	5,001.00
2,000.00	Bijur Nagesh S.	2,000.00
25,000.00	Vatsala N. Basrur, Ravikala V. Ragade & Murlidhar A. Kallianpur (in memory of late Ms. Sunithi Ananthbhat Kallianpur)	25,000.00
10,000.00	Smt. Nirody Chandrabai R. (in memory of late Shri Mangesh & Smt. Bhavanibai Tonse)	10,000.00
3,000.00	Shri Nagesh P. Shibad	3,000.00
5,000.00	Shri Sadanand G. Bhatkal	5,000.00
50,000.00	Shri Ratnakar Shetty (In memory of Shri & Smt. Mundkar Shrikar Rao)	50,000.00
50,000.00	Shri Ratnakar Shetty (In memory of Shri & Smt. Ramarao Balsar)	50,000.00
5,001.00	Shri S.V. Nadkarni (In memory of Late Shri Vijaynath Dhareshwar & Smt. Shantabai)	5,001.00
30,000.00	Vijay Kabinnittal & Subhash Mallapur (In memory of Late Shri Sudhakar Nagesh Mallapur)	30,000.00
5,500.00	Kamala Divgi	5,500.00
5,001.00	Smt. Suman M. Vinekar	5,001.00
10,000.00	K. S. Mavinkurve	10,000.00
5,000.00	K. S. Mavinkurve	5,000.00
10,001.00	Vinay Taggarase	10,001.00
1,00,000.00	Sushila Sirur	1,00,000.00
20,000.00	Rammohan Shivrao Karkal (In memory of Late Shivrao Raghuvendra Karkal)	20,000.00
5,001.00	Suman A. Vinekar	5,001.00
2,500.00	G. P. Kalle	2,500.00
15,000.00	Jeevan L. Dhareshwar	15,000.00
10,000.00	Kamala Divgi	10,000.00
1,000.00	Meera U. Bhat	1,000.00
21,000.00	Sharayu Shirali	21,000.00
5,000.00	C. N. Honavar	5,000.00
10,000.00	Murli R. Hosangadi	10,000.00
2,001.00	Shrikar D. Gulwady	2,001.00
3,00,000.00	Statara P. Shirur	3,00,000.00
1,001.00	Bipin V. Nadkarni	1,001.00
2,040.00	V. B. Sthalekar	2,040.00
5,000.00	Ravindra Lajmi	5,000.00
10,000.00	Baindur Bhavanishankar	10,000.00
10,000.00	M. R. Hosangady	10,000.00
10,000.00	M. R. Hosangady	10,000.00
25,000.00	Amambai Manohar Rao	25,000.00
10,000.00	K. R. Baindur	10,000.00
2,490.00	Satish R. Kulkarni	2,490.00
10,000.00	Amchigele Magician	10,000.00
5,000.00	Vanita Rao	5,000.00
10,000.00	Shafini S. Nadkarni	10,000.00
180.00	Satish R. Kulkarni	180.00
25,000.00	Padmini R. Baljekar	25,000.00
40,001.00	M. S. Gangoli	40,001.00
5,000.00	Nirmala Murdeshwar	5,000.00

5,000.00	Shobhana Rao	5,000.00
88,427.00	Saraswat Samaj, U.K.	88,427.00
2,000.00	A. S. Nagarkatti	2,000.00
50,000.00	Lektrolab Equipments	50,000.00
2,000.00	G. R. Haridas	2,000.00
25,000.00	Anand Commercial Services Pvt. Ltd.	25,000.00
1,00,000.00	Mitra P. Koppikar & Meera Mundkur in memory of Gangadhar & Raghuvir Mundkur Vatsla V. Murdeshwar	1,00,000.00
5,001.00	in memory of husband Venkatesh Ganesh Murdeshwar	5,001.00
9,678.00	Vasant Kombrabail	9,678.00
10,000.00	Ramesh S. Balsekar	10,000.00
10,000.00	Universal Starch - Chem Allied Limited	10,000.00
10,000.00	Entod Pharmaceuticals Limited	10,000.00
10,000.00	Shri Anandasharam	10,000.00
7,000.00	Shivdas Balsekar	7,000.00
5,050.00	Usha Mavinkurve	5,050.00
10,000.00	in memory of Shantaram V. Mavinkurve	10,000.00
	Acme Shop Works	
10,000.00	Vrinda & Dr. Satyendra Trikannad in memory of Savkoor Mira & Ramchandra Rao & Trikannad Mukund Rao	10,000.00
11,000.00	Ratnakarn N. Gokarn	11,000.00
10,000.00	in memory of Nagesh & Laxmibai Gokarn	10,000.00
6,000.00	Prime Focus Limited	6,000.00
10,000.00	Sandeep R. Bhat	10,000.00
500.00	Aashish S. Karnad	500.00
2,000.00	Mohan Kanhere	2,000.00
10,000.00	Anand Shinde	10,000.00
2,800.00	Saraswat Mahila Samaj, Santacruz	2,800.00
30,000.00	Sadanand Bhatkal	30,000.00
	Kamala Divgi	
20,002.00	Sushant Bhatkal in memory of parents Sharada & Sadanand Bhatkal	20,002.00
11,000.00	Girish Laxman Gangolli	11,000.00
10,000.00	In memory of mother Krishnabai Gangolli	10,000.00
5,000.00	Nalini Ramesh Kumtha	5,000.00
	In memory of mother Sitabai Sakhambari Nadkarni	
1,001.00	Taranath S. Kalbag	1,001.00
5,001.00	Smita S. Upponi	5,001.00
	In memory of husband Suresh Ganesh Upponi	
10,000.00	Raghunath N. Gokarn	10,000.00
	in memory of father Nagesh Gokarn	
	Vasant & Radhika Harite (nee Gulvady)	
	in memory of Harihar & Prabha Harite & Shripad & Sharda Gulvady	
10,000.00	M. R. Hosangady	10,000.00
	in memory of sisters Leela Dutt, Kamala Belthangadiy & Vimal Kundapur	
10,000.00	Mohan R. Adur	10,000.00
2,000.00	in memory of Sumati & Ramkrishna Adur	2,000.00
5,000.00	Hemant Devidas Vinekar	5,000.00
	In memory of mother Smt. Sundari Devidas Vinekar	
2,500.00	Dr. Sunanda Karnad	2,500.00
50,000.00	Dilip & Shobhana Rao	50,000.00
	in memory of mother Revati Dhareshwar	
	Shardanand R. Ubhaykar	
	Suresh Nagesh Gokarn	
5,051.00	in memory of father-in-law Sanjiv Annaji Kachur	5,051.00
	Vivek Hattangadi	
	in memory of mother late Durga Hattangadi & aunt Ahilyabai (Kuttakka) V. Kaikini of Mumbai & Mitrakka Koppikar (Bankikodala)	
22,500.00	Vijaya Gulvady	22,500.00
10,000.00	in memory of husband Gulvady Gurudutt Rao	10,000.00
4,700.00	V. B. Sthalekar	4,700.00
2,000.00	in memory of wife Shailaja Sthalekar	2,000.00
4,000.00	Nakul A. Kate	4,000.00
10,000.00	Vijaya & Ramesh B. Shirali	10,000.00
5,000.00	Padmini D. Baljekar	5,000.00
40,000.00	Mangesh D. Chikermane	40,000.00
	Deepak Ubhaykar	
	Nirmala Murdeshwar	
2,555.00	in memory of mother Ambabai Murdeshwar	2,555.00
20,000.00	Umabai Adur	20,000.00
	Mohini Bailur	

5,000.00	in memory of Smt. Sunanda Bailur	5,000.00
50,000.00	Pravin Kadle	50,000.00
2,69,344.00	Saraswat Sangeet Sammelan	2,69,344.00
25,000.00	Shri Mohan Shirali	25,000.00
25,000.00	Shri Mohan Shirali	25,000.00
	Smt. Radha Sudhakar Adhikari	
10,000.00	in memory late father Laxman Ananth Bijoor	10,000.00
	Smt. Nalini S. Nadkarni	
10,000.00	in memory of Husband Late Sanjeev M. Nadkarni	10,000.00
10,000.00	Shri T.G. Rao	10,000.00
	Smt. Nalini S. Nadkarni	
5,000.00	in memory of Late Mitra Mangesh Nadkarni	5,000.00
3,50,000.00	Popular Ambulance	3,50,000.00
2,000.00	Mr. V.B. Sathalekar	2,000.00
	Smt. Shalini G. Sirur	
3,00,000.00	in memory Husband Late Shri Gopichand V. Sirur	3,00,000.00
5,000.00	Shri Shyam Amladi	5,000.00
	Shri Pramod Maskeri	
50,000.00	in memory of Late Smt. Mira U. Nadghar	50,000.00
10,000.00	Smt. Padmini D. Baljekar	10,000.00
	Smt. Nirmala R. Kallianpur	
10,000.00	in memory of husband RadhakrishnaBhatt P. K.	10,000.00
	Shri Gurunath Sadashiv Mangalore	
10,000.00	in memory of parents Sadashiv & Sumati Mangalore	10,000.00
10,000.00	Vimal M. Shirali	10,000.00
	in m/o. sister Sushila Shripad Nadkarni	
2,000.00	Sharada Anand Murdeshwar	2,000.00
1,000.00	Yashodhara A. Bhat	1,000.00
	in m/o. husband Kasargod Atmanand Bhat	
5,000.00	Yeshwant Sadashiv Bellare	5,000.00
	in m/o. brother in law Ramesh N. Maskeri	
25,000.00	Vasanti S. Chandavarkar	25,000.00
	in m/o husband Sumant Vithal Chandavarkar	
5,000.00	M.R. Hosangady	5,000.00
7,500.00	B.R. Bhat	7,500.00
	in m/o father Ved. Bijoor Narayan Bhat	
11,000.00	Nirmala R. Kallianpur	11,000.00
5,001.00	Chitra R. Haldipur	5,001.00
1,00,000.00	Geetanjali Gajanan Mavinkurve	1,00,000.00
1,111.00	Anuya M. Balindur	1,111.00
15,000.00	Sunanda M. Hattikude	15,000.00
6,000.00	Ramesh V. Nadkarni	6,000.00
30,000.00	Chitra Gangoly & Rekha Paranjape	30,000.00
2,00,000.00	Shanti Mhatre Executor Of Indu Shirali	2,00,000.00
2,00,000.00	Shanti Mhatre Executor Of Indu Shirali	2,00,000.00
2,00,000.00	Shanti Mhatre Executor Of Indu Shirali	2,00,000.00
5,000.00	Ashok Taggarase	5,000.00
50,000.00	Anuradha Hemmady	50,000.00
3,001.00	Prakash Mankikar	3,001.00
2,000.00	Chaitanya Nadkarni	2,000.00
10,000.00	Sheela Murdeshwar	10,000.00
10,000.00	Nirmala Kallianpur	10,000.00
	Nikunj Shah & Aspi Mistry Executors & Trustees	
25,000.00	for Ramdas Amladi	25,000.00
5,001.00	Chitra R. Haldipur (in m/o Lalita & K. Hanumantha Row)	5,001.00
10,000.00	Chitra G. Kalle (in m/o Kalle Pandurang Rao)	10,000.00
5,000.00	Ashok H. Kulkarni	5,000.00
10,000.00	Devendra Narayan Chandavarkar	10,000.00
	(in m/o grandmother Manjula Pandurang Sashital)	
25,000.00	Honavar Family (Australia) (in m/o Kamla & Shripad Honavar)	25,000.00
25,000.00	Honavar Family (Australia) (in m/o Shreemati & Satyendranath Dhareshwar)	25,000.00
25,000.00	Geeta Katre (in m/o Tara & Surkund Anand Rao)	25,000.00
5,000.00	Isha Atul Kalyanpur	5,000.00
25,000.00	Vijay M. Kalambi (in m/o Sulabha & Mohan Kalambi)	25,000.00
40,000.00	Lalitha U. Kumtha	40,000.00
	Usha & Satyanarayan Pandit (in m/o Meera & Padmanabh Murdeshwar)	
30,000.00		30,000.00
15,000.00	Vithal S. Tavanandi (in m/o Shamrao Tavanandi)	15,000.00
15,000.00	Vithal S. Tavanandi (in m/o Umabai Shamrao Tavanandi)	15,000.00
10,000.00	Vithal S. Tavanandi (in m/o Krishnabai M. Sorab)	10,000.00
10,000.00	Vithal S. Tavanandi (in m/o Sumitra S. Betrabet)	10,000.00
10,000.00	Vithal S. Tavanandi (in m/o Ganesh Tavanandi)	10,000.00
10,000.00	Vithal S. Tavanandi (in m/o G. Susheela Sitaram)	10,000.00
10,000.00	Vithal S. Tavanandi (in m/o Saguna Tavanandi)	10,000.00

10,000.00	Vithal S. Tavanandi (in m/o Ramdas Tavanandi)	10,000.00
10,000.00	Vithal S. Tavanandi (in m/o Krishna Tavanandi)	10,000.00
5,000.00	Sharmila M. Heble (in m/o Dr. Mohan Heble)	5,000.00
25,000.00	Geetha V. Katre (in m/o Kamalabai & Ganapati Surkund)	25,000.00
25,000.00	Vidyadhar S. Katre (in m/o Shanthabai & Sanjivrao Katre)	25,000.00
1,000.00	Ramesh V. Nadkarni	1,000.00
15,000.00	Kalyani & Shyam Amladi (U.S.A.)	15,000.00
10,001.00	Vilasini C. Bhat	10,001.00
10,000.00	Satish Murdeshwar	10,000.00
20,000.00	Ramesh V. Nadkarni	20,000.00
15,000.00	Shantala Sharad Murdeshwar	15,000.00
4,500.00	H.P.Kalle	4,500.00
10,000.00	G.P.Kalle	10,000.00
10,000.00	Vasant Kalbag	10,000.00
1,00,000.00	Meera Ratnakar Bolangady (in m/o Ratnakar G. Bolangady)	1,00,000.00
51,000.00	Shailaja A. Gokarn	51,000.00
10,000.00	Satish R. Murdeshwar (in m/o Brother Ramesh Raghavendra Murdeshwar)	10,000.00
10,000.00	Rahul Satish Murdeshwar (in m/o Uncle Ramesh Raghavendra Murdeshwar)	10,000.00
10,000.00	Amitvikram Shrikar Talgeri (in m/o Maternal Uncle Ramesh Raghavendra Murdeshwar)	10,000.00
15,000.00	Kunjoor Shiva Rao	15,000.00
-	Abhijeet Deepak Upponi	10,000.00
-	Nirmala Phatarphekar	75,000.00
-	Ramesh V. Nadkarni	15,000.00
-	Shalini Yennemadi	25,000.00
43,97,943.00	Total Rs.	45,22,943.00

SCHEDULE L-5 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	MEDICAL RELIEF FUND	CURRENT YEAR 31-03-2015 Amount Rs.
15,000.00	In memory of Lata Suryanarayan Chandavarkar & Late Gopal Krishna & Sitabai Chandavarkar	15,000.00
3,001.00	Late Smt. Shantabai Atmaram Mankikar	3,001.00
80,000.00	Late Padmavati Shrinivas Hattangadi & Mukta Bhavanishankar Bijur	80,000.00
25,000.00	Late Smt. Kamalabai Dongerkeri	25,000.00
3,000.00	Late Raghuvir K. Kombrabail	3,000.00
4,000.00	Suresh Kini	4,000.00
3,000.00	R.R. Pandit	3,000.00
5,000.00	(in memory of late Ramdas & Sitabai Pandit)	5,000.00
50,000.00	Subhash D. Harita	50,000.00
10,001.00	(in memory of late Smt. Mathura Devorao Hartie)	10,001.00
10,001.00	Ratnakar Shetty M.	10,001.00
1,000.00	(in memory of late Mundkur Raghvir Rao)	1,000.00
1,000.00	Smt. Indumati V. Katre	1,000.00
1,000.00	(in memory of late Sheshgiri & Smt. Gangabai Katre and Vasudev Katre)	1,000.00
1,000.00	Smt. K.R. Khambadkone	1,000.00
1,000.00	Konje Chidanand Rao	1,000.00
1,000.00	(in memory of late Smt. Kamalabai Konje)	1,000.00
1,000.00	Konje Chidanand Rao	1,000.00
5,000.00	(in memory of late Madhukarrao Konje)	5,000.00
5,000.00	Smt. Padma Rao	5,000.00
25,000.00	(in memory of late Smt. Muktabai S. Shirur)	25,000.00
25,000.00	Smt. Jayavanti & Dinkar Hirebat	25,000.00
10,000.00	Shri Durgaprasad B. Sthalekar	10,000.00
1,500.00	Smt. Anuradha D. Sthalekar	1,500.00
501.00	Mavinkurve S.S.	501.00
5,000.00	(In memory of Late Smt. Lila S. Mavinkurve)	5,000.00
5,000.00	Vasant Shripad Bijur	5,000.00
10,000.00	Murli Bellare	10,000.00
20,000.00	Narendra B. Kamat	20,000.00
200.00	Santosh K. Shirur	200.00
500.00	Ravindra & Pallavi S. Nadkarni	500.00
5,000.00	M. D. Hattangadi	5,000.00
	(In memory of Late Shri. Krishnanand R. Kadle)	
	Dr. Sanjay Hemmady	
	Shanti Merchant	
	S. V.Jothady	
	in memory of uncle & aunt Manorama & Shridhar Benegal	
	Sunil S.Bijur	

10,000.00	in memory of wife Smt. Devaki Bijur	10,000.00
5,000.00	Smt. Nalini Sanjiv Nadkarni	5,000.00
5,000.00	in memory of late Manjula Shamroa Kaikini	5,000.00
5,000.00	Shri. R.G. Hattangadi	5,000.00
5,000.00	in memory of Dr. G.S. Hattangadi	5,000.00
5,000.00	Smt. Nalini Sanjiv Nadkarni	5,000.00
5,000.00	in memory of Late Rama S. Kulkarni	5,000.00
5,000.00	Smt. Nalini Sanjiv Nadkarni	5,000.00
5,000.00	in memory of Anusuya R. Nadkarni	5,000.00
5,000.00	Smt. Nalini Sanjiv Nadkarni	5,000.00
2,001.00	in memory of Meera D. Kulkarni	2,001.00
5,000.00	Smt. Aliaisha & Aaryik, Nakul Kate	5,000.00
5,000.00	Smt. Kaushalaya D. Manjeshwar	5,000.00
2,000.00	in memory of Nephew Gurudatt & His Parents	2,000.00
5,000.00	V.B. Sthalekar	5,000.00
5,000.00	Smt. Geeta Nadkarni	5,000.00
5,000.00	Shri Ajeet Vinod Pandit	5,000.00
5,000.00	in memory of Grand Parents Dattatreya R. Pandit	5,000.00
5,000.00	Shri Ajeet Vinod Pandit	5,000.00
50,000.00	in memory of Grand Parents Dattatreya R. Pandit	50,000.00
1,500.00	Shri Krishnanand N. Maskeri	1,500.00
2,000.00	in memory of Smt. Ramabai & Narayanrao Maskeri	2,000.00
5,000.00	Smt. Vidya G. Mudbidri	5,000.00
2,000.00	Shri K.R. Bhatt	2,000.00
5,000.00	Smt. Anu Gokarn	5,000.00
2,000.00	Shri T.S. Kalbag	2,000.00
15,000.00	Smt. Nirmala R. Kallianpur	15,000.00
2,500.00	in memory of husband Radhakrishna P. Kallianpur	2,500.00
10,000.00	Smt. Nirmala R. Kallianpur	10,000.00
501.00	Smt. Lalita Kumta	501.00
1,001.00	Shri Nachiket N. Trasiker	1,001.00
5,000.00	in memory of father Nandan Trasiker	5,000.00
10,000.00	Shri Harishankar Udiyavar	10,000.00
25,000.00	in memory of sister Ms. Malati G. Udiyavar	25,000.00
3,000.00	Dr. Diwakar D. Heranjal	3,000.00
25,000.00	in m/o. wife Smt. Kumudini Heranjal	25,000.00
5,000.00	Vimal M. Shirali	5,000.00
20,001.00	in m/o. sister Smt. Sushila Shripad Nadkarni	20,001.00
3,100.00	Sheela S. Kodkani	3,100.00
5,001.00	in m/o parents Smt. Shantabai & Vinayak Shankar Gokarn	5,001.00
5,000.00	K. D. Kalyanpur	5,000.00
11,111.00	in m/o. parents Shri Dinkar and Ahalya Kalyanpur	11,111.00
3,000.00	Nirmala C. Hemmady	3,000.00
25,000.00	in m/o. parents Biyar Dattaram Rao & Tara Dattaram Rao	25,000.00
10,000.00	B.R. Bhat	10,000.00
10,000.00	in m/o. Ved. Bijoor Narayan Bhat	10,000.00
2,001.00	Rajesh Ravindra Kaikini	2,001.00
2,001.00	in m/o Late Malati & Late Ramakant M. Kaikini	2,001.00
10,000.00	Vivek Hattangadi	10,000.00
5,000.00	in m/o. Late Saru (Padmavati) Katre	5,000.00
11,111.00	Manjunath G. Madyar	11,111.00
3,000.00	in m/o. brother Shyam G.M.	3,000.00
25,000.00	Ramachandra G. Hattangadi	25,000.00
10,000.00	Ramachandra G. Hattangadi	10,000.00
10,000.00	Konje Chidanand Rao	10,000.00
2,001.00	Aarti A. Karekatte	2,001.00
2,001.00	B. Udaychand Rao	2,001.00
10,000.00	B. Udaychand Rao	10,000.00
5,000.00	Shanta & Mangesh J. Surur	5,000.00
5,000.00	Shanta & Mangesh J. Surur	5,000.00
2,001.00	Diwakar D. Heranjal	2,001.00
10,000.00	Tallur Gurunath Rao	10,000.00
5,000.00	Tallur Gurunath Rao	5,000.00
5,000.00	Chitra G. Kalle	5,000.00
20,000.00	Suvarna Koppikar	20,000.00
5,001.00	Chitra R. Haldipur	5,001.00
1,500.00	Nachiket Nandan Trasikar	1,500.00
25,000.00	Kiran Murlidhar Kaushik	25,000.00
5,000.00	Geeta V. Nadkarni	5,000.00
5,000.00	Suman R. Taggarsi	5,000.00
5,000.00	Ramcharan Hattiangdi	5,000.00
20,000.00	Sumati M Hosangadi	20,000.00
25,000.00	Anuradha S. Hemmady	25,000.00
2,000.00	Dr. Prabhakar R. Shibad	2,000.00
1,001.00	Murlidhar N Nadkarni	1,001.00

25,000.00	Trikannads	25,000.00
5,000.00	Ramcharan G. Hattiangdi (in m/o wife Vidya R. Hattiangdi)	5,000.00
5,001.00	Chitra R. Haldipur (in m/o Ravindra Haldipur)	5,001.00
4,000.00	Ramesh V. Nadkarni	4,000.00
10,000.00	Dr. Gaurang V. Hattangadi (in M/o Vasant S. Hattangadi)	10,000.00
10,000.00	R.R. Bhat	10,000.00
10,000.00	Radhika Vasant Harite (in m/o Parents)	10,000.00
25,000.00	Geeta Mohan Rao (in m/o Father Gurudas Sadashiv Shirur)	25,000.00
25,000.00	Deepa Nadkarni (in m/o Prabha & Kishore Nadkarni)	25,000.00
1,001.00	Meenakshi S. Gangolli (in m/o Vimalabai Appaji Hattangadi)	1,001.00
1,001.00	Smita C. Nadkarni (in m/o Vimalabai Appaji Hattangadi)	1,001.00
5,000.00	Radha Hedge (in m/o Purushottam Govind Hegde)	5,000.00
20,000.00	Prabha Sirur	20,000.00
5,000.00	Pushpa Sthalekar	5,000.00
10,000.00	Ramchandra Hattangadi (in m/o Vidya Hattangadi)	10,000.00
10,000.00	Pumima Balsekar (in m/o Murlu V. Nadkarni)	10,000.00
5,000.00	Sulakshana & Mohan Rao (in m/o Priya Gokul Shirur)	5,000.00
11,000.00	Prakash P. Upponi (in m/o Prabhakar & Rajani (Shanti) Upponi)	11,000.00
8,888.00	Ramesh V. Nadkarni (in m/o Chandra R. Nadkarni)	8,888.00
5,000.00	Ashok Taggarase (in m/o Prabhakar Taggarase)	5,000.00
5,000.00	Parjnan Bhajan Mandal	5,000.00
200.00	M.G.Bhat	200.00
200.00	Shivshankar Surkund	200.00
200.00	Vidya Heble	200.00
5,001.00	Mitra Premanand Koppikar	5,001.00
1,000.00	Viju Gullapalli	1,000.00
100.00	Nirmala Bellare	100.00
2,800.00	Savitri Babulkar	2,800.00
45,000.00	Vithal S. Gokarn	45,000.00
4,000.00	V.B. Sthalekar	4,000.00
25,000.00	K.D.Kalyanpur	25,000.00
10,000.00	Sudha Nileshwar (in m/o Sharada B. Nileshwar)	10,000.00
5,000.00	Ramcharan G. Hattiangdi (in m/o wife Vidya R. Hattiangdi)	5,000.00
25,000.00	Gangolli Gangadhar Rao (in m/o Gangolli Sakharan Rao)	25,000.00
25,000.00	Gangolli Gangadhar Rao (in m/o Gangolli Seethabai Rao)	25,000.00
10,000.00	Gangolli Gangadhar Rao (in m/o wife Usha Gangolli)	10,000.00
10,000.00	Saraswat Mahila Samaj, Santacruz	10,000.00
2,500.00	Vandana S. Baindur	2,500.00
10,000.00	Dr. Sunanda Suresh Nayampalli (in m/o Suresh A. Nayampalli)	10,000.00
3,000.00	V. B. Sthalekar (in m/o Mrs. S. V. Sthalekar)	3,000.00
10,000.00	Anasuya Prakash Kalavar (in m/o Ramkrishnarao Manjeshwar and Mira Manjeshwar)	10,000.00
5,000.00	Ramcharan G. Hattiangdi (in m/o wife Vidya R. Hattiangdi)	5,000.00
10,000.00	C L Basrur (in m/o Shalini Basrur)	10,000.00
10,000.00	Nirmala Dinkar Gokarn (in m/o Yateen D. Gokarn)	10,000.00
5,000.00	Ashok Prabhakar Taggarase	5,000.00
10,000.00	Raja V. Kodikal (in m/o Deepa Rajaram Kodikal)	10,000.00
10,000.00	Raja V. Kodikal (in m/o Venugopal Laxman Kodikal)	10,000.00
10,000.00	Raja V. Kodikal (in m/o Vimal Venugopal Kodikal)	10,000.00
10,000.00	Raja V. Kodikal (in m/o Bhavanishankar Bailur)	10,000.00
10,000.00	Raja V. Kodikal (in m/o Chitra B. Bailur)	10,000.00
50,000.00	Surekha S. Kembre (in m/o Subhash Kembre)	50,000.00
15,000.00	Rama Dattatraya Taribagil (in m/o Sunita D. Taribagil)	15,000.00
15,000.00	Mangesh Dattatraya Taribagil (in m/o Sunita D. Taribagil)	15,000.00
2,00,000.00	Bhaskar Shivashankar Sashital	2,00,000.00
-	(in m/o Ramchandra Narayan Bijur and Suman Ramchandra Bijur)	2,00,000.00
-	Ramchandra G. Hattangadi (in m/o Vidya R. Hattangadi)	20,000.00
-	Hemlata Ramanand Nadkarni (in m/o Subrao Ganesh Nadkarni)	50,000.00
-	Geeta V. Hattangadi	10,000.00
-	Shaila S. Hemady (in m/o Vatsala Gangolli & Sumitra Mankikar)	75,000.00
-	Kanchan Deepak Upponi (in m/o Late Mohan & Durga Murdeshwar)	40,000.00
-	Shubhada Sushil Mangalore (in m/o Vivekanand Bhavanishankar Gangolli)	10,000.00
-	Balkrishna M. Masurkar	20,000.00
-	Rajaram V. Kodikal	1,00,000.00
-	Jayant M. Manjeshwar (in m/o Smt. Girjabai & Shri Manjunath Subrao Manjeshwar)	15,000.00
15,44,816.00	Total Rs.	18,84,816.00

SCHEDULE L-6 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	COMMUNITY CHEST FUND	CURRENT YEAR 31-03-2015 Amount Rs.
5,000.00	Smt. Kalindi Muzumdar	5,000.00
1,000.00	Shri. M.R.Hosangady	1,000.00
1,000.00	Shri. Ratnakar N.Gokam	1,000.00
5,000.00	Dr. Gopal Hattangadi	5,000.00
50,000.00	The Shamrao Vithal Co-operative Bank Limited	50,000.00
1,001.00	Maresh D.Kalyanpur	1,001.00
5,000.00	Suresh S.Hemmady	5,000.00
50,000.00	M/s. Pest Control (I) Ltd.	50,000.00
5,001.00	S.D.Talgeri	5,001.00
1,001.00	Dr. M.S.Mankekar	1,001.00
3,000.00	T.S.Kalbag	3,000.00
1,000.00	D.A.Bijoor	1,000.00
25,000.00	Shree Anandashram, Khar	25,000.00
1,000.00	Jayawanthi Hirebet	1,000.00
2,002.00	G.N.Koppikar	2,002.00
1,001.00	J.C.Karnik	1,001.00
5,001.00	G.V.Masurkar	5,001.00
1,000.00	Ramesh Taggarshe	1,000.00
5,001.00	Nagesh Hattangadi	5,001.00
501.00	V.S.Hattangadi	501.00
10,000.00	Saguna B.Baljekar	10,000.00
10,001.00	Suresh L.Kati	10,001.00
5,001.00	R.P.Talgeri	5,001.00
2,500.00	Sujata Haldipur	2,500.00
5,000.00	Gurudutt Mundkur	5,000.00
5,000.00	Dr. Ajit S.Pai	5,000.00
2,001.00	Vasundhara	2,001.00
8,210.00	Saraswat Samaj, UK	8,210.00
5,000.00	Leela Subbarao Trasy	5,000.00
10,001.00	Arvind Nadkarni	10,001.00
10,000.00	L.U.Kumta	10,000.00
2,001.00	Jeevan G.Koppikar	2,001.00
1,001.00	Uday A.Mankikar	1,001.00
2,001.00	Sudha S. Chittar	2,001.00
1,001.00	J. C. Karnik	1,001.00
11,111.00	Neel Sampemane	11,111.00
15,000.00	Sushant Sadanand Bhatkal	15,000.00
5,001.00	B. S. Gulvady	5,001.00
1,08,000.00	Sadanand Gulwady	1,08,000.00
5,001.00	M. A. Vinekar & Suman Vinekar	5,001.00
10,000.00	M. R. Hosangady	10,000.00
5,000.00	Vimla M. Shirali	5,000.00
29,165.00	Interest Income recd for the year 2006-07	29,165.00
34,841.00	Interest Income recd for the year 2007-08	34,841.00
40,635.00	Interest Income recd for the year 2008-09	40,635.00
35,973.00	Interest Income recd for the year 2009-10	35,973.00
45,000.00	Interest Income recd for the year 2010-11	45,000.00
25,000.00	Lalitha & Mohan Madiman (in the name of Shantha & Late. Mangesh Sujir)	25,000.00
25,000.00	Shanta & Lalitha Madiman (in m/o Mangesh Madiman & Ganesh Chandavarkar)	25,000.00
25,000.00	Udayanand & Kanchan Sujir (in the name of Shantha & Late. Mangesh Sujir)	25,000.00
15,000.00	Tarabai S. Kutty	15,000.00
(20,000.00)	Less: Disbursed in the year 2010-11	(20,000.00)
6,61,954.00	Total Rs.	6,61,954.00

SCHEDULE L-7 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	RESERVE FOR DEPRECIATION		CURRENT YEAR 31-03-2015 Amount Rs.
5,08,148.40	AT TALMAKIWADI Building as per last Balance Sheet Add:1% Depreciation	5,08,148.40 95,594.00	6,03,742.40
3,85,542.81	Electric Fittings as per last B/S. Add: 6% Depreciation	3,85,542.81 82,688.00	4,68,230.81
3,30,749.74	Furniture & Fixtures as per last B/S Add:5% Depreciation	3,30,749.74 21,336.00	3,52,085.74
24,817.47	Electric Motor as per last B/S.		24,817.47
31,527.25	Sanitary Fittings as per last B/S Add:1% Depreciation	31,527.25 2,739.00	34,266.25
23,712.93	Gas Fittings as per last B/S.		23,712.93
9,813.50	D.N. Shirur Square as per last B/S. Add:2.5% Depreciation	9,813.50 1,235.00	11,048.50
2,71,450.00	Computer and Printer as per last B/S Add: 40% Depreciation	2,71,450.00 -	2,71,450.00
69,873.50	Fire Extinguishers as per last B/S. Add: 10% Depreciation	69,873.50 8,232.00	78,105.50
50,607.80	Furniture & fixtures (library) as per last B/S. Add:5% Depreciation	50,607.80 2,735.00	53,342.80
4,960.40	Electrical fittings (library) as per last B/S.		4,960.40
34,828.00	Telephone and Telecom System as per last B/S Add: 10% depreciation	34,828.00 5,608.00	40,436.00
31,600.00	WaterTank as per last B/S Add: 10% depreciation	31,600.00 2,544.00	34,144.00
7,47,004.00	Air Conditioner as per last B/S Add: 20% Depreciation	7,47,004.00 1,86,821.00	9,33,825.00
1,812.00	Geysar as per last B/S Add: 6% Depreciation	1,812.00 655.00	2,467.00
3,28,588.63	AT NASHIK Holiday Home (Old Units) as per last B/S Add:2.5% Depreciation	3,28,588.63 15,091.00	3,43,679.63
6,24,816.74	Holiday Home (New Units) as per last B/S Add:2.5% Depreciation	6,24,816.74 35,743.00	6,60,559.74
15,468.23	Electric Motor Pump as per last B/S.		15,468.23
2,21,867.22	Furniture Fixtures as per last B/S. Add:5% Depreciation	2,21,867.22 14,644.00	2,36,511.22
7,494.24	Gas Fittings as per last B/S.		7,494.24
21,295.00	Refrigerator as per last B/S Add:10% Depreciation	21,295.00 2,817.00	24,112.00
1,786.00	Mixer as per last B/S Add:10% Depreciation	1,786.00 205.00	1,991.00
17,523.00	Utensils as per last B/S		17,523.00
1,16,833.00	Electrical Installations & Fittings as per last B/S Add: 6% Depreciation	1,16,833.00 8,533.00	1,25,366.00

11,704.00	Water Tank as per last B/S		11,704.00
11,338.00	Compound Wall as per last B/S Add : Depreciation @ 2.5%	11,338.00 986.00	12,324.00
41,026.00	Reading Room as per last B/S Add : Depreciation @ 2.5%	41,026.00 3,483.00	44,509.00
37,261.00	Water Purifier as per last B/S		37,261.00
28,390.00	Inverter (New) as per last B/S Add: 20% Depreciation	28,390.00 1,035.00	29,425.00
25,382.00	Television Set as per last B/S Add: 20% Depreciation	25,382.00 7,800.00	33,182.00
45,170.00	Solar System as per last B/S Add: 10% Depreciation	45,170.00 10,603.00	55,773.00
39,780.00	Air Conditioner as per last B/S Add: 20% Depreciation	39,780.00 16,250.00	56,030.00
8,030.00	Computer & Printer as per last B/S Add: 40% Depreciation	8,030.00 3,120.00	11,150.00
3,240.00	Fax Machine as per last B/S Add: 10% Depreciation	3,240.00 810.00	4,050.00
1,825.00	Paver Parking as per last B/S Add: 2.5% Depreciation	1,825.00 1,500.00	3,325.00
72,904.00	<u>AT HEALTH CENTRE</u> Parjnanashraya Pathological Laboratory as per last B/S Add : 5 % Depreciation	72,904.00 5,608.00	78,512.00
37,276.48	Furniture & Fixtures as per last B/S.		37,276.48
1,02,087.17	Medical Equipment as per last B/S Add: 10% Depreciation	1,02,087.17 6,387.00	1,08,474.17
7,297.00	Electrical Fittings as per last B/S		7,297.00
5,710.00	Refrigerator as per last B/S.		5,710.00
1,17,538.00	Pathology Laboratory as per last B/S.		1,17,538.00
51,090.00	Autorefractometer as per last B/S Less:Depreciation	51,090.00 51,090.00	-
2,380.00	Ophthalmic Instrument Stand as per last B/S Add: 10% Depreciation	2,380.00 1,020.00	3,400.00
1,160.00	Saraswat Foundation (U. S.) Tonameter Add: 10% Depreciation	1,160.00 3,620.00	4,780.00
3,05,097.00	<u>CENTENARY PROJECT</u> Medical Equipment as per last B/S Add:10% Depreciation	3,05,097.00 66,025.00	3,71,122.00
48,37,805.51	Total Rs.		54,02,182.51

SCHEDULE L-8 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	CURRENT LIABILITIES & PROVISIONS	CURRENT YEAR 31-03-2015 Amount Rs.	CURRENT YEAR 31-03-2015 Amount Rs.
69,200.50	Bills payable at Talmakiwadi		1,32,944.00
25,743.00	Bills payable at Nashik		14,139.00
1,83,749.00	Advance Contract Advertisements		2,21,666.00
9,694.00	NHH Deposit		9,694.00
21,000.00	Tenant Deposit		21,000.00

350.00	Parijnanashraya Deposit		350.00
5,00,000.00	Central Excellency Deposit		5,00,000.00
1,50,000.00	Guruprasad Caterers Deposits		1,50,000.00
1,50,000.00	Lily Caterers Deposits		1,50,000.00
1,466.00	TDS on Professional Charges		9,800.00
3,31,885.00	1) Emergency Medical Fund :		
	Opening Balance	3,31,885.00	
	Less: Disbursed during the year	3,31,000.00	
		885.00	
	Add: Provision during the year	3,25,000.00	3,25,885.00
2,34,728.00	2) Scholarship Fund		
	Opening Balance	2,34,728.00	
	Add: Addition during the year	10,000.00	
		2,44,728.00	
	Less: Disbursed during the year	2,29,000.00	
		15,728.00	
	Add: Provision during the year	2,56,000.00	2,71,728.00
1,38,394.00	3) Distress Relief Fund		
	Opening Balance	1,38,394.00	
	Less: Disbursed during the year	1,37,000.00	
		1,394.00	
	Add: Provision during the year	1,43,000.00	1,44,394.00
87,208.00	4) Medical Relief Fund		
	Opening Balance	87,208.00	
	Less: Disbursed during the year	87,000.00	
		208.00	
	Add: Provision during the year	1,15,000.00	1,15,208.00
60,000.00	5) Aid to BPL Family		
	Opening Balance	60,000.00	
	Less: Disbursed during the year	12,000.00	48,000.00
1,01,066.00	6) Community Chest Fund		
	Opening Balance	1,01,066.00	
	Add: Provision during the year	-	1,01,066.00
10,000.00	Deposit from Ravikala Koppikar		10,000.00
-	D.N.Shirur Statue Maintenance		15,000.00
-	Tender Deposits - Redevelopment Project (NHH)		10,00,000.00
20,74,483.50	Total Rs.		32,40,874.00

SCHEDULE L-9 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	CURRENT LIABILITIES & PROVISIONS SUNDRY DEBTORS - ADVANCE	CURRENT YEAR 31-03-2015 Amount Rs.
1,04,690.00	Hall Hire amount received in advance	1,62,080.00
2,000.00	Tenants Rent received in advance	332.72
10,000.00	Sangeet Sammelan received in advance	-
1,200.00	Advertisement received in advance	-
1,17,890.00		1,62,412.72

SCHEDULE L-10 OF BALANCE SHEET

PREVIOUS YEAR 31/03/2014 Amount Rs.	CENTENARY FUND	CURRENT YEAR 31/03/2015 Amount Rs.
50,000.00	All Chitrapur Saraswat Youths Trust	50,000.00
5,000.00	Dr. D.D. Heranjal	5,000.00
30,000.00	Dr. Kishore Nadkarni	30,000.00
5,001.00	Ganapati Padukone	5,001.00

25,000.00	Kalindi Kodial	25,000.00
50,000.00	Kalindi Muzumdae	50,000.00
10,000.00	Kunda Hosangady	10,000.00
3,000.00	Ramkishore Mankekar	3,000.00
3,000.00	Shrikant Mankikar	3,000.00
2,000.00	Taranath kalbag	2,000.00
15,000.00	Vasant & Vasant Gokarn	15,000.00
20,000.00	Dr. Harish Kodial	20,000.00
5,000.00	Jitendra Gokarn	5,000.00
10,000.00	Geeta & Mohan Rao	10,000.00
-	Anuya Manoj Baindur (in m/o Nagesh M Murdeshwar)	-
10,000.00	Ramcharan Hattiangdi	10,000.00
25,000.00	Prakash Hemmadi (in m/o mother Susheela Hemmady)	25,000.00
1,00,000.00	N.S.Rao	1,00,000.00
50,000.00	Satish Kuddyadi	50,000.00
1,00,000.00	Mohan Chikramane	1,00,000.00
30,000.00	Murli R. Hosangady	30,000.00
25,000.00	Vrinda S. Trikannad (in m/o. Dr. Satyendra Trikannad)	25,000.00
5,00,000.00	Vinod G. Yennemadi	5,00,000.00
5,00,000.00	Pest Control (I) Ltd	5,00,000.00
2,50,000.00	Anil M. Bhatkal	2,50,000.00
5,00,000.00	Meera Chandavarkar	5,00,000.00
1,00,000.00	Honavar Electrodes	1,00,000.00
5,00,000.00	P.M.Koppikar	5,00,000.00
2,50,000.00	Anil Bhatkal	2,50,000.00
10,000.00	Umesh Hemmady	10,000.00
1,00,000.00	Dr. Harish & Kalindi Kodial	1,00,000.00
1,25,000.00	Ashok Chandavarkar	1,25,000.00
1,000.00	Amembal Subbarao	1,000.00
2,50,000.00	Durgesh Chandavarkar	2,50,000.00
30,000.00	Shirale Gopal R	30,000.00
20,000.00	Shirale Gopal R	20,000.00
25,000.00	Dr. Ravindra Bijur (in m/o Father Nagesh Bijur)	25,000.00
25,000.00	Lt. Gen Prakash Gokarn	25,000.00
25,000.00	Ranjit P Gokarn	25,000.00
10,001.00	Savkur Mohan Rao	10,001.00
30,000.00	Shirale Gopal R	30,000.00
12,960.00	Mamta & Hemu Kalle	12,960.00
25,000.00	Shivshankar Chickermane	25,000.00
10,000.00	Vasant Harite (in m/o parents)	10,000.00
1,00,000.00	Anuradha D Sthalekar (in m/o Durgaprasad Bhavanishankar Sthalekar)	1,00,000.00
1,00,000.00	Anuradha D Sthalekar (in m/o Durgaprasad Bhavanishankar Sthalekar)	1,00,000.00
1,25,000.00	Anand Chandavarkar Foundation	1,25,000.00
10,000.00	Saraswat Mitra Mandal (Dharwad)	10,000.00
5,000.00	Subhash Muralidhar Koppikar	5,000.00
2,000.00	Pallavi Mahesh Kalambi	2,000.00
1,00,000.00	Sarita S. Bhadri	1,00,000.00
10,000.00	Milind Muralidhar Kulkarni	10,000.00
5,00,000.00	Praveen Kadle	5,00,000.00
50,000.00	Raja Kodikal	50,000.00
50,000.00	Deepa Kodikal	50,000.00
1,00,000.00	Tara Shivshankar Hemmady	1,00,000.00
10,000.00	R.M. Kallianpur & Sons	10,000.00
25,000.00	Wg.Cdr Mohan and Kumud Nayel	25,000.00
1,00,000.00	Dr. Suresh M. Trasi	1,00,000.00
1,00,000.00	Dr. Srilata S Trasi	1,00,000.00

10,000.00	Dr. D.D. Heranjal	10,000.00
25,000.00	Ratnakar N. Gokarn	25,000.00
10,000.00	Shivshankar N. Surkund	10,000.00
1,00,000.00	N. Jayavanth Rao	1,00,000.00
20,001.00	Shirale Gopal R	20,001.00
10,000.00	Ramesh M. Nadkarni	10,000.00
1,00,000.00	Santosh K. Sirur (in m/o Krishnanad Sirur)	1,00,000.00
1,00,000.00	Jetaji Sanklji	1,00,000.00
1,00,000.00	Shaila Hemmady	1,00,000.00
2,50,000.00	Durgesh Chandavarkar	2,50,000.00
10,000.00	Udayanand Sirur	10,000.00
2,50,000.00	Ashok Chandavarkar	2,50,000.00
2,50,000.00	Anand Chandavarkar Foundation	2,50,000.00
5,00,000.00	Praveen Kadle	5,00,000.00
2,00,000.00	Sarita S. Bhadri	2,00,000.00
5,00,000.00	Gurudas Masurkar	5,00,000.00
55,000.00	Dr. Harish Kodial	55,000.00
1,00,000.00	J.K.Rao	1,00,000.00
51,000.00	Geeta Shekhar Naphade	51,000.00
5,00,000.00	Chaitan Balsekar(in m/o Ramdas Shiralkar,Parvatibai Shirali & Kalyanibai Kumble)	5,00,000.00
50,000.00	Chaitan Balsekar(in m/o Sadashiv & Umabai Balsekar)	50,000.00
20,000.00	Murli R. Hosangady	20,000.00
1,001.00	Shivram Puthli (in m/o Venugopal Puthli)	1,001.00
1,001.00	Shivram Puthli (in m/o Shanti V. Puthli)	1,001.00
1,001.00	Shivram Puthli (in m/o Mira V. Puthli)	1,001.00
1,001.00	Shivram Puthli (in m/o Shalini S. Puthli)	1,001.00
1,001.00	Shivram Puthli (in m/o Mangesh R. Nadkarni)	1,001.00
1,001.00	Shivram Puthli (in m/o Shekhar V. Puthli)	1,001.00
1,001.00	Shivram Puthli (in m/o Anjali S. Kadam)	1,001.00
3,000.00	Shivanad V. Nadkarni (in m/o Gajanan V. Nadkarni)	3,000.00
1,00,000.00	Anuradh M. Gokarn	1,00,000.00
51,000.00	Satyendra Kalbag (in m/o Shrimati & Subrao Kalbag)	51,000.00
51,000.00	Savita S. Kalbag (in m/o Padmavati & Manjunath Turme)	51,000.00
10,001.00	Mohan Mangesh Madiman	10,001.00
1,00,000.00	Rahul Nagesh Kaikini (U.S.A.)	1,00,000.00
50,000.00	Sanjay Baljekar	50,000.00
50,000.00	Tanuja Baljekar	50,000.00
51,000.00	Dattatraya (Sharad) Krishna Upponi	51,000.00
1,00,000.00	Dr. Mohan Gopal Koppikar	1,00,000.00
51,000.00	Udaykumar Gurkar	51,000.00
10,000.00	Sumangala M. Chickermane	10,000.00
10,000.00	Vanita Ashok Balvalli (U.S.A.)	10,000.00
2,00,000.00	Miven Mayfran Conveyors Pvt. Ltd (in m/o Sitabal & Rabhaves Sirur)	2,00,000.00
5,000.00	Dinkar Kembre	5,000.00
5,000.00	Chaitanya Kembre	5,000.00
1,00,000.00	Dr. Suresh M. Trasi	1,00,000.00
1,000.00	Bhaveshe Lakhamshi Patel	1,000.00
5,00,000.00	Kuldeep Kalavar	5,00,000.00
40,000.00	Bondal Jaishankar (in m/o Kamala & Ramesh Bondal)	40,000.00
50,001.00	Dr. Kishore Nayampally	50,001.00
10,000.00	Shankar R. Bhat	10,000.00
5,000.00	Geeta Hattangady	5,000.00
5,000.00	Millind Kshetramade	5,000.00
10,000.00	Dr. Sunanda Karnad	10,000.00
1,25,000.00	Anand Chandavarkar Foundation	1,25,000.00
1,25,000.00	Ashok Anand Chandavarkar	1,25,000.00

15,000.00	Gayatri Madan Dutt	15,000.00
50,000.00	Geeta V. Yennemadi	50,000.00
25,000.00	Ratnakar N. Gokarn	25,000.00
5,00,838.00	Ashok & Ranjana Kulkarni	5,00,838.00
25,001.00	Krishna Ramrao Khambadkone	25,001.00
1,00,000.00	Ramesh V. Nadkarni	1,00,000.00
1,00,000.00	Vinod G. Yennemadi	1,00,000.00
7,500.00	Krishna and Abhijeet Upponi	7,500.00
10,00,000.00	Padmini Gautam Hattangadi	10,00,000.00
1,50,000.00	Gangolli Gangadhar Rao (in m/o father Gangolli Sakham Rao)	1,50,000.00
1,50,000.00	Gangolli Gangadhar Rao (in m/o mother Seethabai Gangolli)	1,50,000.00
50,000.00	Gangolli Gangadhar Rao (in m/o brother Gangolli Maruti Rao)	50,000.00
50,000.00	Gangolli Gangadhar Rao (in m/o Sudha Kalyanpur)	50,000.00
52,000.00	Gangolli Gangadhar Rao (in m/o wife Usha Gangolli)	52,000.00
51,000.00	Suresh R. Amladi (in m/o mother Anusuyabai Ramchandra Amladi)	51,000.00
10,000.00	Girish Hoskote (in m/o Geeta Dayanand Hoskote)	10,000.00
1,00,001.00	Gurunath & Shivram D. Bijoor	1,00,001.00
10,000.00	Deepa Kodikal	10,000.00
10,000.00	Raja Kodikal	10,000.00
20,000.00	Veena Kishan Kaval	20,000.00
20,000.00	Geeta Ravindra Shirali	20,000.00
2,00,000.00	Rajesh Sashital	2,00,000.00
10,000.00	M.R. Hosangady	10,000.00
4,000.00	Dattatraya L. Bijoor	4,000.00
50,000.00	Rekha Ramesh Vokketur (in m/o son Raj Vekketur)	50,000.00
1,00,000.00	All Chitrapur Saraswat Youth	1,00,000.00
2,00,000.00	B.S.Sashital (in m/o Shivshankar Raghunath Sashital & Sushilabai Shivshankar Sashital)	2,00,000.00
30,000.00	Saraswat Cultural Forum	30,000.00
50,000.00	Prakash Vijayanand Shirur (in m/o Late. Girija Vijayanand Shirur)	50,000.00
25,000.00	M/s Asian Star Co. Ltd	25,000.00
5,000.00	D. L. Bijur	5,000.00
-	Konkani Charitable Fund, Inc	1,24,160.00
1,34,65,312.00		1,35,89,472.00

SCHEDULE L-11 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	CENTENARY PROJECT FUND FOR HEALTH CENTRE & PATH LAB	CURRENT YEAR 31-03-2015 Amount Rs.
15,000.00	Anil Masurkar	15,000.00
1,00,000.00	G. V. Masurkar	1,00,000.00
50,000.00	Kalindi Muzumdar	50,000.00
51,000.00	Shyamala Masurkar	51,000.00
20,000.00	Sudhir Masurkar	20,000.00
5,000.00	Anuya Manoj Baindur (in m/o Nagesh M. Murdeshwar)	5,000.00
4,00,000.00	Mohan Chikramane	4,00,000.00
25,000.00	Mohan Hemmadi	25,000.00
1,22,500.00	Saraswat Foundation (USA)	1,22,500.00
2,38,916.00	Saraswat Foundation (USA)	2,38,916.00
10,27,416.00		10,27,416.00

SCHEDULE L-12 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	BUILDING FUND (HALL)	CURRENT YEAR 31-03-2015 Amount Rs.
5,000.00	Raja Pandit (In memory of his grand mother Late Smt. Umabai R. Kaikini)	5,000.00
5,000.00	Ravindra D. Pandit (In memory of his mother Late Krishnabai D. Pandit)	5,000.00
5,000.00	Ajit V. Pandit (In memory of his aunt Late Miss Nirmala D. Pandit)	5,000.00
5,000.00	Amol R. Pandit (In memory of his grand father late Shri Dattatraya R. Pandit)	5,000.00
5,000.00	Vinod Dattatraya Pandit	5,000.00
25,000.00		25,000.00

SCHEDULE L-13 OF BALANCE SHEET
REFUNDABLE AIRMAIL DEPOSITS
(For NRI / PIO / OCI / MEMBERS)

PREVIOUS YEAR 31/03/2014 Amount Rs.	NAME OF THE MEMBER	MEMBERSHIP NO.	DATE OF DEPOSITS	CURRENT YEAR 31/03/2015 Amount Rs.
-	Rajesh M. Koppikar	L-1580	28.02.2015	15,000.00
-	Shanti Mhatre (Nee Shirali)	L-4834	10.03.2015	15,000.00
-	Sanjeev R. Nagarkar	L-4834	12.03.2015	15,000.00
-	Maya P. Sirur	L-5384	17.03.2015	15,000.00
-				60,000.00

SCHEDULE A-1 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	PROPERTY AT TALMAKIWADI		CURRENT YEAR 31-03-2015 Amount Rs.
18,075.74	Land		18,075.74
95,33,705.14	Building		96,59,015.14
24,817.47	Motor Pump		24,817.47
13,78,136.86	Electric Fittings		13,78,136.86
2,73,894.35	Sanitary Fittings		2,73,894.35
49,388.94	Surface to Shirur Square		49,388.94
23,712.93	Gas Fittings		23,712.93
4,10,517.82	Furniture & Fixtures		4,47,719.82
2,245.00	Office Equipment		2,245.00
2,71,450.00	Computer & Printer		2,71,450.00
82,324.50	Fire Extinguishers		82,324.50
82,129.60	Portraits		82,129.60
54,709.00	Furniture & Fixtures (Library)		54,709.00
4,960.40	Electrical Fittings (Library)		4,960.40
56,078.50	Telephone & Telecom System		56,078.50
31,600.00	Water Tank		64,998.75
9,34,107.00	Air Conditioner		9,34,107.00
10,920.00	Geyser		10,920.00
1,32,42,773.25	Total Rs.		1,34,38,684.00

SCHEDULE A-2 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014	PROPERTY AT NASHIK		CURRENT YEAR 31-03-2015 Amount Rs.
18,225.95	Land		18,225.95
6,03,628.06	Building (Old Units)		6,03,628.06
14,29,714.46	Building (New Units)		14,29,714.46
39,420.75	Compound Wall		39,420.75
1,39,312.80	Reading Room		1,39,312.80
15,468.23	Motor Pump		15,468.23
2,92,870.80	Furniture & Fixtures		2,92,870.80
7,494.24	Gas fittings		7,494.24
28,165.00	Refrigerator		28,165.00
17,523.00	Utensils		17,523.00
1,42,208.90	Electrical Installations & Fittings		1,42,208.90
60,000.00	Paver Parking		60,000.00
37,261.00	Water Purifiers		37,261.00
2,050.00	Electric mixer		2,050.00
11,704.00	Water Tank		11,704.00
28,390.00	New Invertor	28,390.00	
	Add : Addition during the year	6,450.00	34,840.00
39,000.00	Television Set as per last B/S		39,000.00
81,250.00	Air Conditioner		81,250.00
1,06,027.00	Solar System		1,06,027.00
11,150.00	Computer & Printer		11,150.00
8,100.00	Fax Machine		8,100.00
31,18,964.19	Total Rs.		31,25,414.19

SCHEDULE A-3 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	PROPERTY AT SHIRALI	CURRENT YEAR 31-03-2015 Amount Rs.
47,366.80	Building	47,366.80
2,843.35	Electrical Fittings	2,843.35
3,160.00	Furniture & Fixtures	3,160.00
4,369.36	Sanitary Fittings	4,369.36
57,739.51	Total Rs.	57,739.51

SCHEDULE A-4 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	HEALTH CENTRE ASSETS	CURRENT YEAR 31-03-2015 Amount Rs.
1,08,474.17	Medical Equipments	1,08,474.17
37,276.48	Furniture & Fixtures	37,276.48
7,297.00	Electrical Fittings	7,297.00
5,710.00	Refrigerators	5,710.00
1,17,538.00	Pathology Laboratory	1,17,538.00
1,12,151.00	Parijananashraya Pathology Laboratory	1,12,151.00
-	ECG Machine	16,000.00
3,88,446.65	Total Rs.	4,04,446.65

SCHEDULE A-5 OF BALANCE SHEET

FDR'S AS ON 31 MARCH 2015							Page No 3	
SR NO	FDR NO	EFF DATE	DEP AMT.	ROI	DUE DATE	Branch	Name of Fund	Remarks
CENTENARY FUND								
1	1509	19/04/2014	2642428.00	9.50	09/01/2015	Tilak Ngr,Chembur	Centenary	
2	89468	14/3/2014	445972.00	9.50	26/4/2015	Sleater road	Centenary	
3	89629	16/03/2014	15000.00	9.50	29/07/2015	Sleater road	Centenary	
4	95187	09/08/2014	3345107.00	9.50	20/01/2016	Sleater road	Centenary	
5	95185	09/11/2014	3300000.00	9.50	23/01/2016	Sleater road	Centenary	
6	92168	30/05/2014	3250.00	9.50	10/12/2015	Sleater road	Centenary	
7	94235	08/05/2014	125000.00	9.50	17/12/2015	Sleater road	Centenary	
8	94735	29/08/2014	240001.00	9.50	01/10/2016	Sleater road	Centenary	
9	96212	29/09/2014	100000.00	9.50	02/10/2016	Sleater road	Centenary	
10	96211	29/09/2014	100000.00	9.50	02/10/2016	Sleater road	Centenary	
11	98659	16/12/2014	12500.00	9.15	29/04/2016	Sleater road	Centenary	
12	98660	16/12/2014	500838.00	9.15	29/04/2016	Sleater road	Centenary	
13	98657	17/12/2014	1000000.00	9.15	30/04/2016	Sleater road	Centenary	
14	97223	29/10/2014	288215.00	9.50	03/11/2016	Sleater road	Centenary	
15	99730	25/01/2015	250000.00	9.15	06/08/2016	Sleater road	Centenary	
16	99729	27/01/2015	51000.00	9.15	06/10/2016	Sleater road	Centenary	
17	86426	12/10/2013	10000.00	9.50	24/04/2015	Sleater road	Centenary	
18	88439	02/10/2014	20000.00	9.50	25/06/2015	Sleater road	Centenary	
19	88438	02/10/2014	10000.00	9.50	25/06/2015	Sleater road	Centenary	
20	88445	02/10/2014	30000.00	9.50	25/06/2015	Sleater road	Centenary	
21	1380	03/04/2014	300001.00	9.50	17/07/2015		Centenary	
22	89628	20/03/2014	10000.00	9.50	08/02/2015	Sleater road	Centenary	
23	90744	17/04/2014	4000.00	9.50	30/08/2015	Sleater road	Centenary	
24	92020	23/05/2014	202000.00	9.50	10/05/2015	Sleater road	Centenary	
25	94035	29/07/2014	100000.00	9.50	12/11/2015	Sleater road	Centenary	
26	94036	29/7/2014	200000.00	9.50	12/11/2015	Sleater road	Centenary	
27	94736	28/08/2014	25000.00	9.50	01/10/2016	Sleater road	Centenary	
28	94737	28/08/2014	25000.00	9.50	01/10/2016	Sleater road	Centenary	
29	94454	15/08/2014	30000.00	9.50	27/12/2015	Sleater road	Centenary	

30	95104	09/05/2014	50000.00	9.50	17/01/2016	Sleater road	Centenary	
31	98440	12/03/2014	25000.00	9.25	15/04/2016	Sleater road	Centenary	
32	99280	01/03/2015	5000.00	9.15	17/05/2016	Sleater road	Centenary	
33	101363	24/03/2015	124160.00	9.15	08/04/2016	Sleater road	Centenary	
		Sub-Total	13589472.00					

SCHEDULE A-5 OF BALANCE SHEET

CORPUS

34	78763	14/9/2014	100000.00	9.50	27/01/2016	Sleater road	corpus	
35	101266	13/03/2015	4500000.00	9.15	25/7/2016	Sleater road	corpus	pledged
36	87219	01/05/2014	44026.00	9.50	19/05/2015	Sleater road	corpus	
37	87217	01/06/2014	56200.00	9.50	21/05/2015	Sleater road	corpus	
38	86878	30/12/2013	166365.00	9.50	14/05/2015	Sleater road	corpus	
39	86525	24/12/2013	1003951.00	9.50	05/08/2015	Sleater road	corpus	
40	94453	19/08/2014	539000.00	9.50	31/12/2015	Sleater road	corpus	
41	86591	25/12/2013	70000.00	9.50	05/09/2015	Sleater road	corpus	
42	90742	16/04/2014	96000.00	9.50	29/08/2015	Sleater road	corpus	
43	88711	20/02/2014	2200000.00	9.50	07/05/2015	Sleater road	corpus	pledged
44	93238	07/04/2014	10000.00	9.50	16/11/2015	Sleater road	corpus	
45	93240	23/06/2014	50000.00	9.50	11/05/2015	Sleater road	corpus	
46	95101	09/07/2014	33382.00	9.50	19/01/2016	Sleater road	corpus	
47	98658	16/12/2014	95500.00	9.15	29/04/2016	Sleater road	corpus	
48	86524	24/12/2013	33000.00	9.50	05/08/2015	Sleater road	corpus	
49	87538	01/12/2014	2501.00	9.50	27/05/2015	Sleater road	corpus	
50	90246	04/07/2014	5001.00	9.50	20/08/2015	Sleater road	corpus	
51	99949	02/03/2015	30000.00	9.15	17/06/2016	Sleater road	corpus	
52	98074	23/11/2014	20000.00	9.25	04/06/2016	Sleater road	corpus	
53	86427	12/10/2013	131000.00	9.50	24/04/2015	Sleater road	corpus	
54	89627	20/03/2014	15000.00	9.50	08/02/2015	Sleater road	corpus	
55	90743	17/04/2014	10000.00	9.50	30/08/2015	Sleater road	corpus	
56	93239	07/04/2014	34000.00	9.50	15/11/2015	Sleater road	corpus	
57	93670	13/07/2014	10000.00	9.50	24/11/2015	Sleater road	corpus	
58	93671	13/07/2014	13000.00	9.50	24/11/2015	Sleater road	corpus	
59	93493	01/12/2014	1037041.14	9.50	24/11/2015	Sleater road	corpus	pledged
60	92021	25/05/2014	20000.00	9.50	10/07/2015	Sleater road	corpus	
61	95103	09/05/2014	10000.00	9.50	17/01/2016	Sleater road	corpus	
62	95186	09/11/2014	5000.00	9.50	23/01/2016	Sleater road	corpus	
63	95184	09/11/2014	5000.00	9.50	23/01/2016	Sleater road	corpus	
64	97017	13/10/2014	10000.00	9.50	24/02/2016	Sleater road	corpus	
65	97018	13/10/2014	10000.00	9.50	24/02/2016	Sleater road	corpus	
66	98502	13/12/2014	10000.00	9.15	25/04/2016	Sleater road	corpus	
67	98501	13/12/2014	10000.00	9.15	25/04/2016	Sleater road	corpus	
68	98500	13/12/2014	10000.00	9.15	25/04/2016	Sleater road	corpus	
69	99277	01/11/2015	75000.00	9.15	25/05/2016	Sleater road	corpus	

70	99278	01/11/2015	20000.00	9.15	25/05/2016	Sleater road	corpus	
71	99279	01/11/2015	10000.00	9.15	25/05/2016	Sleater road	corpus	
72	97015	22/10/2014	100000.00	9.50	03/05/2016	Sleater road	corpus	
73	97818	14/11/2014	50000.00	9.50	27/03/2016	Sleater road	corpus	
74	97016	22/10/2014	51000.00	9.75	03/05/2016	Sleater road	corpus	
75	97820	11/09/2014	10000.00	9.50	22/03/2016	Sleater road	corpus	
76	97821	11/09/2014	30000.00	9.50	22/03/2016	Sleater road	corpus	
77	98350	29/11/2014	100000.00	9.25	04/11/2016	Sleater road	corpus	
78	98790	22/12/2014	15000.00	9.15	05/05/2016	Sleater road	corpus	
79	98791	22/12/2014	15000.00	9.15	05/05/2016	Sleater road	corpus	
80	100606	27/02/2015	100000.00	9.15	07/11/2016	Sleater road	corpus	
81	100605	27/02/2015	5000.00	9.15	07/11/2016	Sleater road	corpus	
82	89752	25/03/2014	50000.00	9.50	08/07/2015	Sleater road	corpus	
83	89753	25/03/2014	50000.00	9.50	08/07/2015	Sleater road	corpus	
84	89754	25/03/2014	30000.00	9.50	08/07/2015	Sleater road	corpus	
85	89755	25/03/2014	30000.00	9.50	08/07/2015	Sleater road	corpus	
86	89908	29/03/2014	200000.00	9.50	08/11/2015	Sleater road	corpus	
87	92052	29/05/2014	10000.00	9.50	10/11/2015	Sleater road	corpus	
88	92053	29/05/2014	10000.00	9.50	10/11/2015	Sleater road	corpus	
89	92054	29/05/2014	10000.00	9.50	10/11/2015	Sleater road	corpus	
90	92055	29/05/2014	10000.00	9.50	10/11/2015	Sleater road	corpus	
91	92918	25/06/2014	50000.00	9.50	11/07/2015	Sleater road	corpus	
92	92919	25/06/2014	50000.00	9.50	11/07/2015	Sleater road	corpus	
93	92920	25/06/2014	43380.50	9.50	11/07/2015	Sleater road	corpus	
94	92917	25/06/2014	75000.00	9.50	11/07/2015	Sleater road	corpus	
95	92921	25/06/2014	75000.00	9.50	11/07/2015	Sleater road	corpus	
96	92916	25/06/2014	10000.00	9.50	11/07/2015	Sleater road	corpus	
97	93884	25/07/2014	85000.00	9.50	12/07/2015	Sleater road	corpus	
98	93883	25/07/2014	75000.00	9.50	12/07/2015	Sleater road	corpus	
99	93882	25/07/2014	5000.00	9.50	12/07/2015	Sleater road	corpus	
100	93881	25/07/2014	26001.00	9.50	12/07/2015	Sleater road	corpus	
101	94556	22/08/2014	40000.00	9.50	01/03/2016	Sleater road	corpus	
102	96964	21/10/2014	10000.00	9.50	03/04/2016	Sleater road	corpus	
103	98475	12/12/2014	10000.00	9.15	24/04/2016	Sleater road	corpus	
104	98476	12/12/2014	15000.00	9.15	24/04/2016	Sleater road	corpus	
105	98477	12/12/2014	100000.00	9.15	24/04/2016	Sleater road	corpus	
106	98478	12/12/2014	20000.00	9.15	24/04/2016	Sleater road	corpus	
107	98865	27/12/2014	25000.00	9.15	05/10/2016	Sleater road	corpus	
108	98866	27/12/2014	5000.00	9.15	05/10/2016	Sleater road	corpus	
109	99993	02/05/2015	10000.00	9.15	19/06/2016	Sleater road	corpus	
110	99994	02/05/2015	10000.00	9.15	19/06/2016	Sleater road	corpus	
111	99992	02/05/2015	11500.00	9.15	19/06/2016	Sleater road	corpus	
112	100569	26/02/2015	5000.00	9.15	07/10/2016	Sleater road	corpus	

113	100548	25/02/2015	100000.00	9.15	07/09/2016	Sleater road	corpus	
114	101172	17/03/2015	30000.00	9.15	29/07/2016	Sleater road	corpus	
115	101173	17/03/2015	10000.00	9.15	29/07/2016	Sleater road	corpus	
116	101174	17/03/2015	15000.00	9.15	29/07/2016	Sleater road	corpus	
			12286848.64					

OTHER CORPUS

117	87536	01/12/2014	25001.00	9.50	27/05/2015	Sleater road	other corpus	
118	87821	17/01/2014	453118.00	9.50	06/01/2015	Sleater road	other corpus	pledged
119	88633	19/02/2014	353058.00	9.50	07/04/2015	Sleater road	other corpus	
120	88446	02/10/2014	40000.00	9.50	25/06/2015	Sleater road	other corpus	
121	92048	28/05/2014	1046000.00	9.50	10/10/2015	Sleater road	other corpus	pledged
122	95188	09/07/2014	152112.16	9.50	19/01/2016	Sleater road	other corpus	
123	98349	29/11/2014	20000.00	9.25	04/11/2016	Sleater road	other corpus	
124	96965	21/10/2014	10000.00	9.50	03/04/2016	Sleater road	other corpus	
			2099289.16					

GENERAL FUND

125	87809	01/08/2014	1070000.00	9.50	23/05/2015	Sleater road	Reserve Fund	pledged
126	92775	18/06/2014	837002.00	9.50	31/10/2015	Sleater road	Reserve Fund	pledged
127	89131	27/02/2014	6200.00	9.50	07/12/2015	Sleater road	Reserve Fund	
128	87218	01/03/2014	93705.00	9.50	18/05/2015	Sleater road	Reserve Fund	
129	97819	14/11/2014	23101.00	9.50	27/03/2016	Sleater road	Reserve Fund	
130	90247	04/07/2014	33021.00	9.50	20/08/2015	Sleater road	Reserve Fund	
131	95102	09/05/2014	5673.00	9.50	17/01/2016	Sleater road	Reserve Fund	
			2068702.00					

SUMMARY (Investment in FDR)

CORPUS	12286848.64
OTHER CORPUS	2099289.16
GENERAL FUND	2068702.00
SUB TOTAL	16454839.80
CENTENARY	13589472.00
TOTAL	30044311.80
PLEDGED FDs	11143161.14

SCHEDULE A-6 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	INCOME OUTSTANDING	CURRENT YEAR 31-03-2015 Amount Rs.
3,38,948.00	Sundry Debtors-Advertisement	5,50,076.00
93,067.00	Sundry Debtors-Retention Money	93,067.00
6,780.00	Sundry Debtors-Hall Hire	-
-	Sundry Debtors-Konkanil Proverbs & Idioms Books	60,000.00
4,38,795.00	Total Rs.	7,03,143.00

SCHEDULE A-7 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	DEPOSITS WITH GOVT. DEPTS. & OTHERS	CURRENT YEAR 31-03-2015 Amount Rs.
5,946.50	Security Deposit with BEST	44,906.50
2,910.00	Security Deposit with MSEB (Nashik)	2,910.00
4,500.00	Security Deposit with MTNL, Mumbai Telephones	4,500.00
2,200.00	Security Deposit with Nashik Telephone	2,200.00
15,000.00	Security Deposits with Postal Dept.	15,000.00
1,350.00	Nashik Gas Deposit	1,350.00
5,500.00	Deposit with Bhatia Hospital	5,500.00
8,000.00	Deposit with Ambika Tdg. Co. for Leasing A.C. Machines	8,000.00
5,000.00	Deposit with Pandit Dinanath Sabhagrih	5,000.00
6,000.00	Deposit with Mahanagar Gas Ltd	6,000.00
56,406.50	Total Rs.	95,366.50

SCHEDULE A-8 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	CASH & BANK BALANCES	CURRENT YEAR 31-03-2015 Amount Rs.
660.85	Cash on Hand at Talmakiwadi	26,410.85
6,140.50	Cash on Hand at Nashik	24,508.50
80,252.08	SVC Bank - (KSA Holiday Home A/c.) SB A/c. No. 376	1,409.08
6,347.05	Union Bank of India - Tardeo Branch A/c. 3429	6,600.05
3,28,159.00	SVC-Slater Road Br. SB A/c. No.37373 (FCRA)	3,58,532.00
(2,637.50)	SVC Bank Nashik - SB A/c. 3942	891.50
4,18,921.98	Total Rs.	4,18,351.98

SCHEDULE A-9 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	LOANS & ADVANCES	CURRENT YEAR 31-03-2015 Amount Rs.
95,922.00	Advance for Computer Software	95,922.00
2,00,000.00	Advance to Saraswat Welfare Association-Virar	2,00,000.00
2,95,922.00	Total Rs.	2,95,922.00

SCHEDULE A-10 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	Prepaid Expenses	CURRENT YEAR 31-03-2015 Amount Rs.
-	Prepaid Rates & Taxes (NHH)	2,942.00
-	Prepaid Insurance	794.00
3,750.00	Prepaid Computer Expenses	3,750.00
-	Prepaid Building Repairs & Maintenance	287.00
9,600.00	Prepaid Air Conditioner Maintenance	-
1,184.00	Prepaid Fax Machine Maintenance	-
11,442.00	Prepaid Pest Control Charges	26,804.00
2,420.00	Prepaid Website Development Charges	34,347.00
20,000.00	Prepaid Magazine Expenses	20,000.00
48,396.00	Total Rs.	88,924.00

SCHEDULE A-11 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2014 Amount Rs.	CENTENARY PROJECTS - HEALTH CENTRE	CURRENT YEAR 31-03-2015 Amount Rs.
3,69,250.00	Modern Pathlab Equipment for Blood Test	3,69,250.00
2,75,000.00	X-Ray Machine (Virar)	2,75,000.00
2,40,000.00	Autorefractometer	-
10,200.00	Ophthalmic Instrument Stand	10,200.00
8,94,450.00	Total Rs.	6,54,450.00

SARAF GURKAR & ASSOCIATES

CHARTERED ACCOUNTANTS

506, Goyal Trade Centre, Shantivan,

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KANARA SARASWAT ASSOCIATION

GENERAL OBSERVATIONS ON THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH, 2015

1. Maintenance of Books of Accounts :

- a. Quarterly accounts should be prepared and presented to the Managing Committee by the end of the following month of the quarter for their action plan. It will help the trust to proactively take actions on any of the pending compliances and to correct the errors in accounts.
- b. The trust should discourage the practice of giving advances for any individuals to incur expenses for certain events as it was seen in some cases that accounting of advances were not done in time and the expenses were not supported with proper documents.
- c. Debtor's outstanding amounts (e.g. Hall Rent, Advertisement and Nasik Holiday Home Income) should be discussed at the Managing Committee meetings and follow-up needs to be done in time. It includes outstanding invoices for more than one year which needs to be followed up vigorously..
- d. The trust had purchased an accounting software in 2009 which is partly customized has not been put to use. The Managing Committee needs to decide on implementation of the software as early as possible.
- e. It has been observed that the trust has not taken permission from Charity Commissioner to pledge the Fixed Deposit made out of Corpus / Other Corpus funds against overdraft taken from Bank. As explanation to this, the Management Committee informs us that at the Annual General Meeting held on 18th September, 2011, a resolution has been passed to pledge the investments against the overdraft, which has been approved by the members.
- f. The Trust had started a Census Project of Chitrapur Saraswat Community in the year 2011. The Trust had incurred expenditure amounting to Rs. 4,94,554 (Deferred Revenue Expenditure) as of end of previous year and had received donations towards this cause



amounting to Rs. 3,00,000. During the previous year the said donation was reduced from the expenditure incurred by the trust and was shown in the Balance Sheet. However, we are now informed that the Project is not complete yet. Due to this reason, the said donation of Rs. 300,000 has been reversed in the books during the current year.

During the year the Trust has received further donation of Rs. 450,000 from some more members. During the year an expenditure of Rs. 7,501 has also been made by the trust towards this project. The said donation along with donations received till previous year totaling to Rs. 750,000 has been shown in the Balance Sheet under the head "CENSUS 2011 PROJECT DONATIONS". Likewise, total expenditure of the project till 31st March, 2015 has also been shown in the Balance Sheet amounting to Rs. 501,555. We are informed that until the completion of the Project both these amounts will be shown in the Balance Sheet under respective headings.

- g. The Trust needs to maintain a proper Salary Register.
- h. It has been observed that rent received from tenants of six flats owned by trust is very low. Trust should consider revising the rent amount.

2. New Projects :

The trust has undertaken following projects and our observations on the same are as follows: -

- i. Redevelopment of Nashik Holiday Home
- ii. KSA - Anand Chhaya Project

Observations:-

i. Redevelopment of Nashik Holiday Home (NHH) :-

At the AGM held on 29th September, 2013, the members had given an approval to redevelop the Nashik Holiday Home (NHH) based on the recommendations of an Empowered Committee appointed at the Special General Body meeting held on 5th May, 2013. Subsequently, the managing committee appointed a Hon. Architect for the said project.

There were several meetings of the Managing Committee held to select the Architect for the project. 7 architects made presentations to the Managing Committee giving details of the plans for the redevelopment. After comparison of all the architect's plans, the Managing Committee recommended name of Mr. Shekhar Deshpande of Designers Collective as Project Architect based on his experience in handling the projects and also since he is from Nashik. He was appointed at the Special General Body Meeting called on 31st Mar 2014. We observe that there is no agreement or contract between Project Architect and the Trust. However, the Project Architect has vide letter dated 8th April, 2014 has submitted his commercial offer which has been approved by the Managing Committee meeting held on 25th August, 2014.



On 31st March, 2014, at the same special general body meeting which was held in respect of Redevelopment of NHH, a resolution was passed to redevelop the NHH by constructing a commercial building up to maximum FSI available (including purchasing TDR) and sell part of area to generate funds equivalent to cost of construction and let out balance area to get regular income for the Trust and also keep certain **specific characteristics in the project**. Further it was also resolved that the redevelopment be done subject to the sanction of Charity commissioner, Maharashtra State, Mumbai and steps be taken for redevelopment of property by publishing an advertisement in at least two news papers for inviting tenders from the prospective contractor / developer. Accordingly, some of the committee members met an advocate Mr. Ghanashyam Hule to seek his advice for obtaining permission from the Charity Commissioner and at the committee meeting held on 25th July, 2014 approved the advocate's fee of Rs. 75,000 to be payable in three equal parts (including last instalment to be paid after getting permission).

As per the minutes of the Managing Committee meeting held on 30th July, 2014, we observe that the fee proposed to be paid to Project Architect (including RCC Consultant, Electric Consultant, Fire & Safety etc.) is 4% of the project cost. We observe that during current financial year 2014-15, Project Architect M/s. The Designer's Collective has been paid a sum of Rs.10,11,240 without deduction Tax At Source.

In respect of publication of tender notice, we have observed that the tender notices were issued by Kanara Saraswat Association in their monthly magazine of October, 2014 and in two daily newspapers on 18th September, 2014. The Tender Notice, it has been stated that the sealed offers be sent to KSA Nashik Holiday Home, Nashik, within a period of 21 days from the last date of the publication of Tender Notice in the news paper. The cost of the tender form was mentioned as Rs. 7,000 and it was made available at Project Architect's office. It was also mentioned that the sealed offer be accompanied by demand draft / pay order of Rs. 10,00,000 towards security deposit. The sealed offers were to be received at KSA Nashik Holiday Home Nashik, till 16th October, 2014, 5 p.m. and will be opened on the same day. As per minutes dated 25th October, 2014, the offers were opened in presence of four committee members and the Project Architect. Further the minutes also mentions that 7 tender forms were sold. As per the Project Architect, there were five tender forms received from five bidders who submitted the quotation along with tender form. The Managing Committee instructed the Project Architect to prepare evaluation report. Based on the evaluation, the Project Architect had shortlisted two bidders viz Harsh Construction Private Ltd. and Siddhi Puja Developers which were discussed at the Management Committee meeting held on 20th November, 2014. Subsequently KSA's Managing Committee members decided to evaluate based on parameters mentioned in tender notice, tender form, resolutions and minutes of the general body meeting, with the assistance of Hon. Architect and Advocate and send it to Project Architect Mr. Shekhar Deshpande since the evaluation done by him was not to the satisfaction of the Managing Committee members.

After evaluations done by KSA's Managing Committee, Hon. Architect and Project Architecture Mr. Shekhar Deshpande (The Designer's collective), as per the management committee meeting minutes of 2nd January, 2015, M/s Harsh Construction Private Limited was selected as Developer.

There is a mention in the minutes of the Managing Committee (meeting held on 27th February, 2015), that Advocate Mr. Hule has given a report rejecting names of both bidders (M/S Harsh Construction Private Limited and M/s Siddhi Puja Developers),



as they have violated stipulations of tender form and the Managing Committee after much discussion also based on the said report decided not to enter into contract / agreement and also not to go for tendering process again instead decided to wait for one to two years for redevelopment of NHH and inform forthcoming AGM accordingly.

However, in view of certain new facts emerged, at the Managing Committee meeting held on 30th March, 2015, have once again reviewed the status of the Project. After obtaining scanned copies of tenders of all bidders and clarification from Project Architect and based on his recommendations, they have selected M/s. Siddhi Puja Developers. At the same meeting Advocate Mr. Hule was also advised to apply for permission of Charity Commissioner and take further steps in respect of documentation required to be prepared with developer M/s Siddhi Puja Developer.

Minutes of a meeting of Managing Committee held on 22nd May, 2015, it has been observed that there is a discussion on NHH redevelopment about downtrend in real estate market / projects and plan to postpone the project after obtaining a report from HDFC Realty. However, the said report is still not received by KSA.

We are informed that the Managing Committee is making its best efforts to take up the redevelopment project ahead after re-negotiating with the Developers and holding discussions with Project Architect / Advocate.

ii. Anand Chhaya Project: -

The KSA at its Special General Body Meeting held on June 22, 2014 passed Resolution for constructing Senior Citizens Retreat named 'Anand Chhaya' by purchasing suitable land. By virtue of this, KSA Managing Committee took initiative during the year to search a plot of land and construct units and sell them to the Senior citizens. The entry age criteria for applying to buy units were kept at 55 years.

During current financial year 2014-15 following developments have taken place: -

Search for land: The committee members along with President made number of visits to places near Lonavala to find a suitable land. Finally, on 9th March, 2015 a land was identified.

Deposits from members: - Prospective purchasers of units gave advances towards booking the units. This amount received was deposited in a separate bank account under the name - Anand Chhaya project. These amounts were invested from time to time into fixed deposits for short period of time.

Accounting and Maintenance of Records relating to Anand Chhaya Project : The Trust has maintained records of all the receipts from the prospective purchasers of units and has also various expenses incurred towards this project. We were informed that a new independent Co-operative Housing Society titled as "Anand Chaya Co-operative Housing society" will be set up to undertake this project. As a result of this, the trust has decided to transfer all the rights and obligations related to this project to the proposed society.



3. Investment Register:

The Investment Register maintained in respect of the Fixed Deposits with Banks has been updated.

4. Physical Verification of Assets :

During the year the Management Committee has arranged to verify the Assets of the Association.

5. Depreciation :

As reported no depreciation has been provided on Building, Electrical Fittings, Furniture & Fixtures and Sanitary Fittings at Shirali during the year under Audit.

6. TDS Payment:

There were few payments where TDS was not deducted. Trust should monitor TDS deductions, payments and timely filing of e-return to avoid interest and penalties.

7. Subscription :

Subscriptions have been accounted on Cash Basis.

8. Budget :

- As per rule 16A of the Bombay Public Trust Act 1951, the trust is required to file budget approved by Trustees to the Charity Commissioner at least 1 month before the commencement of each accounting year. Trust is in process of getting the 'Budget' approved from trustees and filing with Charity Commissioner for Accounting Year 2015-2016.
- Trust has not filed the budget report to the Charity Commissioner for the Accounting year 2012-13 to 2014-15.
- Also the Association should prepare an Annual Budget and review the expenses periodically at its Managing Committee meetings.
- Some of the activities conducted by the Trust are not self-reliant viz. Health Centre and Hall Income. In case of Annual Social Gathering, Reading Room and Library and Marriage Bureau, the Trust should make efforts to cover up expenses through sponsorships. Since the revenue generated in respective activities is not sufficient to meet the expenditure in such activities, the Trust has incurred excess of expenditure over income. This can be monitored only by a budget process and monitoring the expenses vis-à-vis budget on periodical basis.

9. Internal Audit :

Periodical Internal Audit Report should be reviewed at the Managing Committee meetings.

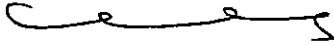
10. Income & Expenditure account :

The trust has incurred expenditure over income of Rs. 633,906.84 during the year. During the previous year too, the trust's expenditure over income was



to the tune of Rs. 303,033.77. Trust should make efforts to improve the revenue from each of the Vertical and make good the deficit in the forthcoming year.

For SARAF GURKAR & ASSOCIATES
Chartered Accountants



UDAY K. GURKAR
(Partner)



Mumbai
Dated:

7 AUG 2015

DETAILS OF REGISTRATION NUMBERS

I - THE KANARA SARASWAT ASSOCIATION

- 1) Certificate of Registration of Societies
(Act XXI of 1860) Registration No 736 of 1934-35
- 2) Certificate of Registration under Public
Trust Act 1950 (Bom XXI of 1950) F 41 (B) dated 10.04.1953
- 3) Office of the Director of Income Tax
(Exems) Registration u/s 12A of the
Income Tax Act 1961 Registration No IMS/1326 dated 03.02.1976
- 4) Office of the Registrar of Newspapers
for India (Ministry of Information &
Broadcasting) Registration No 61765/95 dated 06.07.1995
- 5) Service Tax Registration No Code No. AAATT0071 EST001
- 6) Standard Fire and Special Perils
Insurance Policy: - Policy No 13150111110100200244
Issued by The New India Assurance Co. Period 23/08/2011 at 03:20:00 p.m.
Rs.1,98,68,000.00 - Insured Sum on Building & Superstructure
- Insured Sum on Plan
Machinery & Accessories Rs. 9,93,000.00
- Insured Sum Furniture
& Fixtures Rs. 6,00,000.00
- Insured sum including
Building Plinth Rs.2,15,21,000.00
- 7) Registration Number under Foreign
Contribution & Regulation Act [FCRA] 2010 Registration No 083720152 dated 30/6/2011
valid for 5 years upto 30/06/2016.

**I-THE PROPERTY DETAILS OF
KANARA SARASWAT ASSOCIATION (KSA)
IN TALMAKIWADI C.H.S. LTD (TCHS)**

	LOCATION	AREA	STRUCTURE	LAND COST	SOURCE
1	Plot no 11 Cadastral Survey No 1A/312 in Talmakiwadi Tardeo Division	415.67 sq.yards 355.35 sq. mtrs	Open to sky except for Temporary Structure like pendals for common use of Vendor or Purchaser as per their agreed terms And No Compound wall to be erected around plot no 11	Rs 5692.27	Conveyance Deed dated 4th April 1955 between The Saraswat Coop. Hsg. Society and The Kanara Saraswat Association Registered under Sr No 4457/55 of Book No 1 dated 24th June 1957 with Sub-Registrar, Bombay.
2	Plot No 11 Cadastral Survey No 1A/312	5.16 sq. yards 4.31 sq.mtrs	Area used for KSA Building	Rs 515.47	Conveyance Deed dated 4 th April 1955 between The Saraswat Coop Hsg. Society and The

	In Talmakiwadi Tardeo Division				Kanara Saraswat Association Registered under Sr. No. 4457/55 of Book No 1 dated 24 th June 1957 with Sub - Registrar, Bombay.
3	Plot no 13 Cadastral Survey No 1A/312 In Talmakiwadi Tardeo Division	516 sq.yards 431.45 Sq. mtrs	KSA building with Ground and Mezzanine Floor + 3 Storeys (Two Tenants on each Floor) The height Of the building Should not be More than 54 ft.	Rs 11868.00	Conveyance Deed dated 4 th April 1955 between The Saraswat Coop Hsg. Society and The Kanara Saraswat Association Registered under Sr. No. 4457/55 of Book No 1 dated 24 th June 1957 with Sub - Registrar, Bombay.

The Kanara Saraswat Association had decided to renovate Ground Floor hall (Shrimat Anandashram Hall) and Mezzanine Floor in the year 1974 by shifting existing staircase to un-built open land of Plot no 11 known as D.N. Sirur Square and further to build an additional staircase also on the same un-built land on plot no 11. The Kanara Saraswat then entered into an Agreement on 18-05-1974 with The Talmakiwadi CHS Ltd., which is the successor society of Original Vendor The Saraswat CHS Ltd, Gamdevi, for shifting staircase to portion of Land on Plot no 11 admeasuring about 10 sq. yards on following conditions:-

- 1) KSA to pay compensation of Rs 300/- p.a. in the month of January every year From June 1974 (Increased to Rs 24000/- being one day rent charged to Non Member for Shrimat Anandashram Hall from 2011)
- 2) KSA shall collect from each party booking of Anandashram Hall a sum of Rs 10/- and pay to The Talmakiwadi CHS Ltd (presently increased to Rs 100/- for each for full day booking and Rs 50/- for half day booking)
- 3) In addition we are paying Rs 1000/- per Ground Hall Booking (When Pandal is not erected) as a share of Parking Charges of D.N. Sirur Square to TCHS

II - PROPERTY DETAILS OF LAND AT NASHIK HOLIDAY HOME

- 1) Plot No Survey No 659/6, Plot 41 & 42. New Pandit Colony, T.P. Scheme, Nashik No II, Sharanpur Road, NASHIK 402 002
- 2) Conveyance Deed Registered on 13th January 1965 under Serial No NSK 52/1965 of Bk No 1 with Sub-Registrar- Nashik
- 3) Area of Plot No 41 & 42 7647.50 sq.ft + 7647.50 sq. ft = 15295.00 sq.ft

III - PROPERTY DETAILS OF LAND AT BHANDARDHARA

- 1) Plot Details Plot No 41, Survey No 169 Village Murshet, Bhandardara Hills Taluka Akole Dist: Ahmednagar.
- 2) Details Of Deed Allotment letter Issued by PWD Resha / 274 / 1999 dated 08/03/1999
- 3) Area of Plot 27000 sq. ft.



THE KANARA SARASWAT ASSOCIATION (REGD)

13/1-2, Association Building, Talmakiwadi, J.D.Marg, Mumbai – 400007

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