

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

105th ANNUAL REPORT FOR THE YEAR 2016-2017

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 2016-2017

- | | |
|--|--------------------------|
| 1. President – | Shri Praveen P Kadle |
| 2. Vice-President – | Smt. Geeta V. Yennemadi |
| 3. Ex-Officio-(Immediate Past President) | Late Shri Suresh Hemmady |

MANAGING COMMITTEE

- | | |
|---|---|
| 1. Chairman – | Shri Rajaram D. Pandit |
| 2. Hon. Secretary – | Shri Shivshankar D. Murdeshwar |
| 3. Hon. Treasurer – | Shri Aditya Mankikar (Resigned on 01.01.2017)
Shri Vandan Shiroor (Co-opted on 04.02.2017) |
| 4. Jt. Hon.Treasurer | Shri Dilip P. Sashital |
| 5. Hon. Secretary, Fund Management | Shri Yatin Mavinkurve |
| 6. Hon. Secretary, Health Services – | Dr. Prakash S. Mavinkurve |
| 7. Hon. Secretary, Building - | Shri Jairam Khambadkone (w.e.f 18.09.2016) |
| 8. Hon. Secretary, Holiday Home & Bhandardara – | Shri Kishore A. Surkund |
| 9. Hon. Secretary, Magazine Circulation & Marriage Bureau | Shri Anand Nadkarni |
| 10. Hon. Secretary, Sports & Socials – | Shri Sunil G Ullal |
| 11. Hon. Secretary, Website & Knowledge Centre – | Shri Amol R. Pandit (Resigned on 23.09.2016) |
| 12. Hon Secretary, Marriage Bureau | Smt Usha K.Surkund |
| 13. Hon. Secretary, Public Relations | Shri Shailesh V Bijoor |

MEMBERS OF THE EDITORIAL COMMITTEE

- | | |
|---------------------|---|
| Managing Editor : | Shri Gurnath S. Gokarn |
| Editor : | Smt. Smita P. Mavinkurve |
| Associate Editor: | Shri Uday A. Mankikar |
| Member : | Smt. Usha K Surkund
Ms. Shruti S. Gokarn |
| Statutory Auditor : | M/s. SCA and Associates,
Chartered Accountants |
| Hon. Auditor: | Shri Hattanagadi Premanand Bhat |

(Resigned in October 2016) Shri Vandan Shiroor, (From Oct 2017 to Dec 2017) & Shri Aneesh Hosangadi from (January 2017 onwards)

**NOTICE OF THE 105th ANNUAL GENERAL MEETING OF
THE KANARA SARASWAT ASSOCIATION (REGD)**

Notice is hereby given that the 105th Annual General Meeting of the Kanara Saraswat Association will be held on Sunday 17th September 2017 at 10.00 a.m. in Shrimat Anandashram Sabhagriha (Ground 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 104th Annual General Meeting held on 18th Sept 2016 (The Minutes of Meeting published in December 2016 issue of KS Magazine). The Members are requested to carry December 2016 issue of Kanara Saraswat Magazine.
3. Adoption of the Committee's Report and Audited Statement of Accounts for the year ended 31st March 2017
4. Election of President and Vice President for the years 2017-2019 (Both President and Vice President have already been elected in 103rd AGM for the period of two years i.e. 2015-2017)
5. Declaration of the results of the elected 4 members on the Managing Committee.
6. Election of Honorary Auditors for the F.Y. 2017-2018
7. Election of Statutory Auditors for the F.Y. 2017-2018
8. 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 2016 will be published in the September 2017 issue of "Kanara Saraswat" Magazine. The report will also be uploaded on our Website www.kanarasaraswat.in for the benefit of Members.

By order of the Managing Committee

Shri Shivshankar Murdeshwar

Hon Secretary

105th Annual Report of Kanara Saraswat Association (F.Y. 2016-17)

Dear Members

We have pleasure in placing the Annual Report for 2016-2017 along with the Audited Statement of Accounts for the year ended 31st March 2017 at the **105th** Annual General Meeting of the Kanara Saraswat Association (KSA). While doing so, we pay tribute to our 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 this milestone of 105 years.

We fondly remember our Thirteen Founder Members including our first President Late Rao Bahadur S. S. Talmaki, a pillar of strength to the KSA and the Community.

Please note that F. Y. means 'Financial Year' – April to March

MEMBERSHIP

The number of persons admitted to different classes of Membership during the Financial Year 2016-17 are as follows:

Total Membership	LIFE	PATRON	**SPOUSE	ORD	***BENEFACTOR
As on 31/03/2016	5603	303	33	1	46
During F.Y. 2016-2017	24	02	10	—	—
Up-gradation from Life Members to Patron Members	-30	30			
As on 31/03/2017	5597	335	43	1	46

* **5975 Members (Patron+ Life+ Spouse) includes deceased Members.**

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

*** Benefactor Category discontinued as per Resolution passed in AGM held on 26th September 2010

RESERVE FUND – GENERAL FUND

The Reserve Fund of the Association increased from Rs 50,97,367.65 as on 31.3.2016 to Rs 53,51,368.65 as on 31/03/2017 due to fees of Rs 1,66,500.00 received from Life & Patron Members and a sum of Rs 87,501.00 received on account of up-gradation of Membership during the FY 2016-17.

CORPUS FUNDS AND DONATIONS AND FIXED DEPOSITS

SR. No.	Name of the Fund	Amt as on 31.03.2016	Donations recd during April 16 to Mar 17	Total Fund as on 31/03/2017
F 1	CENTENARY FUND	1,35,89,472.00	NIL	1,35,89,472.00
	<u>CORPUS FUND:</u>			
F 2	DISTRESS RELIEF FUND	23,44,240.00	80000.00	24,24,240.00
F 3	SCHOLARSHIP FUND	37,40,624.64	35000.00	37,75,624.64
F 4	MEDICAL RELIEF FUND	21,14,817.00	1,75,000.00	22,89,817.00
F 5	EMERGENCY MED REL FUND	48,47,944.00	1,82,000.00	50,29,944.00
F 6	SUB TOTAL (F 2 TO F 5)	1,30,47,625.64	4,72,000.00	1,35,19,625.64
	<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	4,07,695.00		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)	20,99,289.16		20,99,289.16
F 15	GENERAL FUND	* 0.00	* 3,44,784.00	* 3,44,784.00
F 16	GRAND TOTAL (F 1+F 6 +F 14+F 15)	2,87,36,638.80	8,16,784.00	2,95,53,170.80
	Total Amount of FDR with Bank Annexure A-5 to Balance Sheet	2,87,36.386.80	8,16,784.00	2,95,53,170.80
	FDR made out of Surplus Cash Flow			15,50,000.00
	Total			3,11,03,170.80

We had encashed FDR of Rs 20,68,702.00 under General Fund for adjusting Overdraft availed for Renovation of Marriage Halls in FY 2015-16 with a condition that it will be recouped within 6 years in equal installment from Revenue Receipts. Out of Rs 20,68,702.00, we have recouped amount of Rs 3,44,784.00 in FY 2016-17 by investing in FDR as per our Commitment to General Body. The Balance is Rs 17,23,918.00.

DISBURSEMENT OF AID

The prime and important objective of Kanara Saraswat Association is to provide relief to the poor & needy, educational aid & grants to students, medical relief to the sick & ailing, and to undertake charitable causes. The Association continuously strives to fulfill these important objectives of financially helping the needy persons.

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

Nature of Aid	Amount to be disbursed in 2017-2018	No of beneficiaries in FY 2016-17	Amount Disbursed in F.Y. 2016-2017	Amount Disbursed in F.Y. 2015-16	Amount Disbursed in F.Y. 2014-15	Amount Disbursed in F.Y. 2013-14	Amount Disbursed in F.Y. 2012-13
*** Scholarship	235000.00	24	2,64,000.00	2,54,000.00	2,39,000.00	2,48,000.00	2,35,000.00
*** Distress Relief	140000.00	25	1,58,000.00	1,58,000.00	1,37,000.00	1,39,000.00	1,33,000.00
*** Medical Relief	125000.00	05	96,000.00	1,31,000.00	87,000.00	85,000.00	76,000.00
Emergency Medical Relief Fund	290000.00	23	3,17,885.00	3,15,000.00	3,31,000.00,	3,10,000.00	3,09,000.00
Aid to BPL Families			0.00	10,000.00	12,000.00	-----	15,000.00
Centenary Educational Refundable Grant		16	12,81,000.00	11,33,000.00	8,87,430.00	11,78,500.00	3,50,000.00
Centenary Medical Aid		10	4,70,000.00	3,00,000.00	2,50,000.00	4,00,000.00	4,22,000.00
TOTAL AMOUNT			25,86,885.00	24,03,052.00	19,43,430.00	23,60,500.00	15,40,000.00

*** The above Interest on Corpus is disbursed to needy persons based on their applications. The Co-ordination Committee of Aid Giving Institutions assesses the applications and recommends deserving persons for receiving aid. 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 recommendations to the Kanara Saraswat Association for disbursing Scholarship, Medical Aid and Distress Relief to selected persons.

KSA CENTENARY CORPUS FUND

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

Centenary Fund as on 31.03.2017	Rs 1,35,89,472.00	Total Disbursement
Disbursements		
Educational Refundable Grant disbursed 28 students up to 31.03.2016	Rs 35,48,930.00	
Educational Refundable Grant disbursed 18 students during F.Y. 2016-17	Rs 12,81,000.00	Rs 48,29,930.00
Less: Refund up to 31.3.2017	Rs 4,67,250.00	Rs 43,62,680.00
Centenary Medical Aid Disbursed to 28 needy patients up to 31.03.2016	Rs 13,72,000.00	
Centenary Medical Aid disbursed to 10 beneficiaries during F.Y 2016-2017	Rs 4,70,000.00	Rs 18,42,000.00

Out of total number of 46 Students who have availed Grants of Rs 48,29,930.00, Due amount was Rs 3,12,250.00. Students paid Rs 3,07,250.00 before due date and balance Rs 5000.00 was overdue as on 31.3.2017 which has been recovered in FY 2017-18. One Student repaid entire grant of Rs 1,60,000.00 before it became due for repayment.

FUND RAISING UNDER CORPUS ENHANCEMENT FUND & ADJUSTMENT OF OVERDRAFT

As mentioned in Annual Report FY 2015-16, Rs 46.75 Lakhs was collected under the leadership of our President Mr Praveen Kadle towards the Corpus Enhancement Fund as on 31.3.2016. The main objective of the Fund was to repay Overdraft of Rs 1 Crore taken by pledging our FDRs for renovating the Hall in 2010 and also to gradually bring down accumulated loss of Rs 32,57,318.93 as on 31.03.2016. We had appealed to Members and well-wishers to contribute to naming of rooms in KSA Hall in memory of person/s as per Donor's wish. The Donations received up to 31.3.2017 are as under:-

Sr. No.	Names of Donors	Donation Amount
1	Mr. Praveen Purushottam Kadle	RS 17.50 lakhs
2	Mr. Mohan Anand Chandavarkar	Rs 15.00 lakhs
3	Dr. Prakash Shantaram Mavinkurve & family	Rs 11.50 lakhs
4	Mr. Ram Savoor	Rs 10.00 lakhs
5	Mr. Anil Bhatkal	Rs 3.00 lakhs
	Total	Rs 57.00 lakhs

The entire Overdraft is now adjusted & we have cancelled OD limit taken against FDs by releasing Banks lien.

INCOME AND EXPENDITURE ACCOUNT

There was a 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 was an increase in Hall Revenue, it was offset by the Interest on Overdraft. The major contributor to the deficit was very marginal surplus or Loss from Nashik Holiday Home activity and perennial deficit in our Health Center activity. In previous FY i.e. 2015-16, there was an actual loss of Rs 6 lakhs without written Off entries as against loss of Rs 6.34 lakhs in FY 2014-15. As we had written off old entries of Rs 6,81,699/-, the loss was increased to Rs 12.34 Lakhs in FY 2015-16.

In current year 2016-17, Donations from above Donors towards 'Naming of Rooms' helped in wiping off the OD. The net Surplus in FY 2016-17 is Rs 1,21,493.39 after writing off old entries amounting to Rs 14,42,048/- (PI refer Schedule 13). However operational deficit in FY 2016-17 would have been Rs 1,61,441.06 if not for surplus of Rs 15,63,541.39 generated from Music Event held on 13th & 14th April 2016 at Nehru Center, and brought back amount of Rs 1,71,250.50 to income account from Census Fund Balance (Refer 'Other Income' of Schedule 17). The main reason

for operational deficit is due to lower Occupancy Rate of Marriage Halls & Nashik Holiday Home and deficit in Health Center. On the positive side the KS magazine achieved net surplus of Rs 1,83,589.90 due to substantial reduction in Printing Expenses even though there is a very nominal decrease in Advertisement revenue (PI refer Schedule no 17). The monthly Rent from 6 Tenants of KSA Building has been increased from 9387.72 p.a. to Rs 75030.84 p.a. due to long pending revision of Rent, effective from 1.4.2016.

Increase of Rentals of Tenants : Mr. Jairam Khambadkone, Building Secretary, took long pending issue of increasing Rent of 6 Tenants staying in KSA Building. He examined Rent Control Act, Structure of Municipal & Water taxes before finalizing Rent Structure. The meeting with Tenants were held on number of occasions. The Annual Rent of all six flats were increased from Rs. 9700.00 (Appr Rs 135 p.m. per Tenant) per annum to Rs. 76,500.00 per annum (Rs 1062 p.m. per Tenant), effective April 2016 onwards. This was done by collecting the Municipal Taxes at actuals, Water Charges based on a formula and security charges, common electricity charges, sweeper charges etc based on an agreed formula with the tenants.

The accumulated loss of Rs 32,57,318.93 as on 31.03.2016 has been reduced to Rs 31,35,825.54 due to net surplus of Rs 1,21,493.39 in FY 2016-17. When Mr Praveen Kadle took over as a President of KSA, he had kept three important goals in mind 1) To adjust Overdraft bringing KSA into 'Surplus mode' 2) Cleansing of Balance Sheet by doing away with old entries in the Balance Sheet and 3) Strict adherence to statutory compliance All goals except wiping off Accumulated Loss of Rs 31,35,825.54 have been achieved but important thing is to keep the tempo alive by strict vigil on recoveries, control on expenditure and increasing revenue in the four Verticals viz.. Marriage Halls, Nashik Holiday Home, KS Magazine & Health Center. It will be our endeavor to see that all four Revenue verticals will be self reliant without compromising on our objectives so that we shall make our accumulated deficit NIL in next few years. The below mentioned table shows Surplus/Deficit for last 7 years :-

PRESIDENT AND VICE-PRESIDENT

Mr. Praveen Kadle & Mrs Geeta Yennemadi were elected for the 2 year terms as a President and Vice-President of KSA respectively for the years 2015-16 & 2016-17.

MANAGING COMMITTEE

At the close of the Financial Year 31.03.16, there were three vacancies on the Managing Committee of Kanara Saraswat Association caused by retirement of three Members under Rule 13. The nominations for 3 vacancies were invited. The Managing Committee of Kanara Saraswat Association had appointed Mr. Srikar Balsavar as Returning Officer to conduct elections. As we had received three nominations, there was no election. The Returning Officer declared the following as elected in 104th Annual General Meeting held on Sunday, 18th September 2016 :-

1) Mr. Jairam Khambadkone 2) Mr. Kishore Surkund 3) Mr. Rajaram D Pandit

At the close of the F.Y. 31.03.2017 there are 4 vacancies for the year 2017-2018 due to retirement of 3 Committee Members 1) Mr. Dilip Sashital 2) Dr Prakash Mavinkurve 3) Mrs. Usha Surkund under rule 13 and Co-opted Member Mr. Vandan Shiroor under rule no 16 (A). Nominations from Members of KSA were invited to fill up the four vacancies. The last date of receiving applications was 9th June 2017 and for withdrawal of applications was 15th June 2017

MANAGING COMMITTEE MEETINGS

During the year under reference viz from 1st April 2016 to 31st March 2017, the Managing Committee met 13 times.

NAME OF MEMBER NO.	OF MEETINGS	MEETINGS ATTENDED
Shri Rajaram D. Pandit	13	13
Shri Shivshankar D. Murdeshwar	13	12
Shri Yatin S. Mavinkurve	13	06
Shri Aditya U. Mankikar	6	02 Resigned on 1.1.2017
Shri Gurunath S. Gokarn	02	0 Retired on 12.06.2016
Shri Anand R. Nadkarni	13	12
Dr. Prakash S. Mavinkurve	13	09
Shri Kishore A. Surkund	13	12

Shri Dilip P. Sashital	13	9
Shri Amol R. Pandit	07	4 Resigned on 23.09.2016
Ms. Usha K. Surkund	13	10
Mr. Sunil G. Ullal	13	8
Mr. Shailesh V. Bijoor	13	5
Mr. Jairam Khambadkone	07	7 Joined on 18 th Sept 2016
Mr. Vandan Shiroom	02	02 Co-opted on 4.2.2017

Statutory Auditor and Publishing of Annual Report & Accounts in KS Magazine

In the previous Annual General meeting, Members had given authority to the Managing Committee of KSA to appoint the Statutory Auditor in place of M/S Saraf, Gurkar & Associates who had decided to close down their Partnership Firm. Accordingly, the Managing Committee of KSA has appointed SCA and Associates, Chartered Accountants as Statutory Auditors of KSA for F.Y. 2016-17. Our audit will be handled by Mr. Kiron Mallapur, Partner, SCA and Associates. He has experience of over 33 years.

We have decided to publish the 105th Annual Report and Financial Statements in the September 2017 issue of KS magazine. As per their rule, the postal authorities did not allow publishing the Financial Reports in Magazines enjoying postal concession. Therefore, we were separately mailing the Annual Report to Members in Mumbai and simultaneously uploading the same on the website for information of all Members. However the Postal rule is now amended to allow the same, subject to the weight of the Magazine not exceeding 200 gms as in the case of KSA. To meet this requirement, the accounts this year have been presented in a concise manner but still adhering to the format prescribed under the Bombay Public Trust Act, without compromising on quality of information furnished to Members. We have decided not to publish Schedules mentioning names of all Donors and amount donated towards various funds on the liability side. Also list of FDR's on the Asset side have not been given. Hitherto we were showing depreciation under 'reserve for depreciation' account. However, under the Statutory auditor's advice, this time the amount under 'reserve for depreciation' has been squared off to assets. The list of donors from inception of KSA has been uploaded on the KSA Website. The pages of the Annual Report will therefore be substantially reduced.

We shall be posting the magazine at concessional rate of Rs 0.70 through Indian Post instead of spending Rs 30/- to Rs 50/- per Annual Report on courier charges. Those who opted for Green Initiative can access on KSA Website. We shall be saving substantially on printing and postage charges.

SHRIMAT ANANDASHRAM HALL (GROUND FLOOR)

and SHRIMAT PARIJNANASHRAM HALL (UPPER FLOOR)

The Occupancy Rate of two halls is still low. We are giving below Comparative Chart of Occupancy of Shrimat Anandashram Hall (ground floor) and Shrimat Parijnanashram Hall (upper floor) :-

Year	Full Day	Half Day	Institutional Booking	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	08	56	27	08	104	261
2015-2016	08	56	18	10	92	274
2016-2017	03	52	45	10	120	245

The occupancy rate of Hall was reduced from 10 % in F.Y.2015-2016 to 8% in 2016-2017. However there is good turnaround of Bookings in Current F.Y. i.e. in 2017-18 thanks to the Jain Community who have booked Hall for almost 54 Half Days for their Chaturmas. Though we have given concession, we shall be getting substantial revenue. Our Budgetary figures submitted to Charity Commissioner in respect of Revenue income from Hall for F.Y. 2016-17 is Rs 11,50,000.00. Looking into present trend, we are hopeful of exceeding the budgeted revenue income from Hall.

We have given the Hall to various organizations on 45 occasions at concessional rate of Rs 1500/- per half day and free of cost on 10 days - 8 days in December 2016 for Datta Jayanti in the presence of H.H. Sadyojat Shankarashram Swamiji, one day each for Talmakiwadi CHS AGM and Anant Chaturdashi (performed by Shri Savkur Mohan Rao,) respectively.

KSA has introduced an Institutional Booking Policy for Hiring Halls, which has brought uniformity in Booking the Hall by Chitrapur Saraswat Institutions and Association of Persons (AOP) at very reasonable cost. There is no loss of Revenue for KSA as, in case of a regular booking, the Institution/ AOP who have booked the Hall are shifted to the Mezzanine Floor.

We have received Rent of Rs 9,36,500.00 and Rs 67,500.00 from Hall Booking & Institutional Booking in F.Y. 2016-17 as against Institutional Bookings of Rs 9,49,000.00 & Rs 27750/- in 2015-16. The Hall Rent includes Rs 2,57,000/- in 2016-17 & Rs 2,33,000/- in FY 2015-16 from booking for Religious Functions. Further we have received Commission of Rs 2,91,900.00 from 3 Caterers in F.Y. 2016-17 as against Commission of Rs 2,42,265.00 received in 2015-16 due to increase in number of guests served by Caterer. Commission received from Decorator was Rs 67,106.00 in F.Y. 2016-17 against Rs 61,575.00 in F.Y. 2015-16.

NASHIK HOLIDAY HOME

The Occupancy rate of Holiday Home has come down sharply from 29% to 17%. In the previous FY our higher occupancy rate was mainly due to booking of Units during Kumbh Mela in Nashik. The total Rent received from Nashik Holiday Home has decreased from Rs 6,98,504.00 in F.Y. 2015-16 to Rs 4,92,250.00 in FY 2016-17. Expenses have decreased from Rs 6,98,605.50 in F.Y 2015-16 to Rs 5,62,456.00 in FY 2016-17. The deficit has been increased from Rs 101.50 in F.Y. 2015-16 to Rs 70206.00 in F.Y.2016-17. All Units of Nashik Holiday Home are in urgent need of repairs like Plastering, Painting, Repairs to Doors & Windows. The managing Committee is proposed to undertake extensive Renovation of NHH to attract more visitors and also exploring avenues for expansion of NHH in future.

The Occupancy Rate of Nashik Holiday Home for last 5 years are as under:-

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 %
2015-2016	51	106	61	160	117	142	98	735	29%
2016-2017	23	61	37	113	68	67	53	422	17%

KANARA SARASWAT MAGAZINE

KS magazine is rendering yeomen service by fulfilling the important objective of fostering Brotherhood and Cooperation amongst members of the community. There is a radical change in the get-up, layout and design of the magazine, and youngsters & children are encouraged to contribute articles.

The Magazine is being printed by SAP Print Solutions Pvt. Ltd . The total advertising revenue from KS Magazine has marginally reduced from Rs 16,93,669.00 in FY 2015-16 to Rs 16,92,561.00. However expenditure is substantially reduced from Rs 19,41,751.30 in FY 2015-16 to Rs 16,09,126.10 in FY 2016-17 resulting in a surplus of Rs 1,83,589.90 as against deficit of Rs -154,701.30 in F.Y. 2015-16.

The reduced expenditure in Magazine Vertical is mainly due to implementing the suggestions made by Mr Jairam Khambadkone for reducing the Font Size in printing. This has resulted in reducing average number of pages from 77 per magazine in FY 2015-16 to 66 per magazine in FY 2016-17, without compromising on quality of Articles and the content. In addition to this, the Editorial Committee has strictly controlled printing of coloured pages on selective basis, which also has helped in bringing down the cost. The "Green Initiative" of KSA of requesting members to read soft copy on line, started from January 2017 onwards was not a big success. However, if this was accepted by more members in India and abroad, the savings would have been much more.

Many of our Members / Readers are in influential positions. We appeal to them to help in getting advertisements for KS magazine which reaches appr 4000 Members all over world and is very popular among Members.

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 the Deposit will be used to Airmail Magazine to their doorstep without interruption. The Deposit will be returned once Membership ceases to exist. We request all Members who are residing abroad to opt for Refundable deposit scheme by paying Rs 25000/- instead of paying Rs 2000/- every year. We have found that many Members residing abroad forget to pay yearly Airmail Charges resulting in discontinuation of posting of Magazine. We assure such Member that they can receive the magazine again by mailing their request with payment to admin@kanarasaraswat.in or kanara_saraswat@hotmail.com . We will provide you all information about your Membership.

HEALTH CENTRE

The KSA Health Centre continues to provide quality health care to Members of all communities particularly the poor, at very affordable rates. The Services of the Health Center is subsidized by KSA.

The 3537 patients took the benefit of the services during F.Y 2016-17 as against 2634 patients in previous FY 2015-16. This indicates popularity of Health Center. Dr. Vasanti Balvalli, Dr. Sunil Vinekar provided medical consultations on a daily basis, whereas Dr. Gaurang S. Muzumdar (Dermatologist), Dr. Swati Puthli (Physiotherapist), Dr. Tejaswini Kulkarni (Homoeopathic Consultant), Dr. Pranav Chickermane (Paediatrician), Dr. Subodh Sirur (Dermatologist), Dr. Shweta Kallianpur- Naimpally (Ophthalmologist) attend the clinic regularly on their scheduled days. Dr. Swati Puthli, runs the Physiotherapy Center at the Clinic by appointments. We regret that we lost Dr. Harish Kodial (Ophthalmologist), Ex-President of KSA, on December 4th. Till a few weeks before passing away, he used to attend the clinic on his scheduled time.

The Swami Parijnanashram Pathology Laboratory was shifted to the garage of the Popular Ambulance Association in 2001 as the place was vacant. Subsequently the set-up of Swami Parijnanashram Pathology Laboratory was changed and it now offers as many as 300 investigations, along with comprehensive packages. The Health Centre activities were also moved there by making an arrangement with the Popular Ambulance Association. 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.

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.

To meet rising cost, charges had to be raised from January 2017 but they still remain lower than most Charitable Centers in the vicinity without compromising on quality of service. The total receipts from Health center is Rs 1,76,740.00 in FY 2016-17 as against total receipts of Rs Fees & Charges received during F.Y. 2015-16 is Rs 2,67,390.00. The Receipts from Doctor Consultancy charges increased from Rs 1,21,110/- to Rs 1,54,240/- but Pathology Receipts were substantially reduced from Rs 1,46,280/- to Rs 22,500/- as we had to close services during illness of our Lab Technician Mrs. V.R. Joshi who has served our Association for last many years. We are taking steps to increase revenue in current year. Our deficit from Health Center increased from Rs 1,36,011/- to 1,67,092/- in FY 2016-17. We have increased charges from January 2017 and this will help us to nullify or reduce losses in FY 2017-18.

FCRA ACCOUNT

Status of Donations Received from Person of Indian Origin under Foreign Contribution (Regulation) Act 2010 and

Foreign Contribution (Regulation) Rules, 2011 & Utilization Amount during 1st April 2016 to 31st March 2017

The Kanara Saraswat Association has been permitted to receive Foreign Contribution under FCRA Act. 2010. The Registration Number is 083720152R and certificate has been renewed for the period of 5 years from 1.11.2016 to 31.10.2021.

Given below are details of Foreign Contribution and Amount Utilized & Invested in Bank Fixed Deposit Receipt from beginning i.e. 30.06.2011 to 31.03.2017

Amount Received			Name of Donor	Amount Spent -Rs	Remark
Date	USD	Rs			

September 2017

KANARA SARASWAT

26

28.10.2011	\$2500	122072.00	Saraswat Foundation USA	100000.00	Purchase of Eye Refractometer at the cost of Rs 1,22,072.00
10.5.2012	\$2500	128174.00	Saraswat Foundation USA	----- -----	-----
24.5.2013	\$2000	110742.00	Saraswat Foundation USA	36000.00	Purchase of Tonometer on 10.12.13
22.3.2016	\$1000	66350.00	Saraswat Foundation USA		
21.06.2012				22072.00	Balance amount for Eye Refractometer
28.10.2011				16.00	Bank Charges
09.04.2014	---	---	---	16000.00	Purchase of ECG Machine
Sub-Total		427338.00	Saraswat Foundation USA	174088.00	
17.03.2012	\$ 1000	500838.00	Mr. Ashok Kulkarni	500838.00	Fixed Deposit Receipt
2011-2012		893.00			SB Interest
16.01.2013	NRE A/C	50000.00	Mrs. Rekha Vokketur	50,000.00	Fixed Deposit Receipt
24.09.2013	NRE A/C	50000.00	Hemu Kalle	50,000.00	Fixed Deposit Receipt
2012-13 & 2013-2014		17896.00	Int on Saving Bank		
2012-2013		51332.00	Interest on FDR		
2013-2014		55238.00	Interest on FDR		
25.09.2013				100.00	Bank Charges
12.11.2014	--	--	---	35000.00	Educational Grant to One beneficiary
18.11.2014	--	--	--	20000.00	Medical Aid to One Beneficiary
05.12.2014	USD 500	30775.00	Vanita Ashok Balvalli		
2014-2015		56947.00	Int Recd on FDR	-----	-----
2014-2015		14133.00	Int Recd on SB A/c	-----	-----
2014-2015		--	---	482.00	Bank Charges
10.04.2015				30775.00	Fixed Deposit Receipt
27.10.2015				100000.00	Educational Grants
3.11.2015				160.00	Bank Charges
1.2.2016	Usd 2000	135160.00	Konkani Charitable Fund		
1.2.2016				356.00	
22.3.2016				198.00	
28.3.2016				79967.00	TDS
2015-16		62829.00	Interest on FDR		
Int on SB		13660.00			
05.03.2015	USD 2000	124160.00	Konkani Charitable Fund USA	124160.00	Invested in FDR on 24.03.2015
31.03.2015		1591199.00		1166124.00	Rs.4,25,075.00 (Balance as on 31.03.2016 as per Bank Pass Book)
2016-17		56548.00			Int on FDR

2016-17		8236.00			Int on SB
2016-17				370715.00	Amount Spent on Health Center for Repairs & Renovation, Electric Installation & Furniture for newly opened Physiotherapy Unit.
Balance as on 31.3.2017 in FCRA SB a/c with SVC Cooperative Bank					Rs 1,19,144.00 (Balance as on 31.03.2017 as per Bank Pass Book)

In previous year we had unutilized Balance of Rs 3,88,410.00 (Rs 2,53,250.00 of Saraswat Foundation, U.S.A. & Rs 1,35,160.00 of Konkani Charitable Fund, Inc U.S.A.) which were non-corpus in nature. as mentioned in last year's report, We had already started utilizing amount in FY 2016-17. We spent Rs 3,70,715.00 on upgrading the Health Center premises, carrying out extensive repairs to Roof , Plastering & Tiling of walls, Electric Installations making new Furniture & Bed for the newly opened Physiotherapy Unit etc. The unutilized Balance is Rs 17695.00 as on 31.3.2017.

We are regularly filing Annual Returns & Quarterly Returns on-line. We have renewed FCRA Certificate and now it is valid for the period of 5 years from 1.11.2016 to 31.10.2021.

MARRIAGE BUREAU

The Bureau gives opportunity/platform to marriageable youngsters of our community including those born to Chitrapur Saraswat females married into other communities, 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 thanks to** Ms. Geeta Kulkarni (daily), Mrs. Usha Surkund (Monday and Wednesday), and Mr. Dilip Sashital (Monday and Wednesday) They can be approached on their mobile nos. (Ms. Geeta Kulkarni – 9969552759, Mrs. Usha Surkund – 9969552764 & Mr Dilip Sashital - 9920132925) 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
42-46	1971-75	48	5	21	3	6	2	2	5		4
37-41	1976-80	72	10	28	10	13	1		5		5
32-36	1981-85	72	7	21	15	15	2	1	10		1
27-31	1986-90	51		18	15	10			8		
24-26	1991-93	1							1		
TOTAL		235	23	86	36	40	7	2	30		11

GIRLS

Age	Year of Birth	No. of Girls	Under graduate	Grad	Post Grad	Engg	Doctor	Lawyer	M.B.A.	Widow	Divorcee
41-45	1971-75	63	3	28	7	1	7	4	1	2	14
36-40	1976-80	86	1	33	20	13	8	2		2	4
31-35	1981-85	99	4	26	26	13	19	8			
26-30	1986-90	96	2	25	31	13	13	3	11		1
24-25	1991-93	12		7	3	2			1		
TOTAL		356	10	119	83	42	47	7	14	4	20

We request Parents of marriageable children and also marriageable boys & girls to register themselves with us & take benefit of our Marriage Bureau.

KSA REFERENCE LIBRARY

The Reference Library is a unique project undertaken as part of the KSA Centenary Year. The main objective of the library is to preserve books for posterity such as 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 "Autobiography of Late Shri D.A. Bijoor" who was instrumental in getting employment for many youngsters during 1956-1971, & "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 the Reference Library. The objective of KSA's Family Tree Project is best stated in the preface of the "Saraswat Families Part I by Rao Bahadur S.S. Talmaki", About Shri Talmaki it says " **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 the Family Tree of many families and this information is stored as a soft copy. Members interested in updating their family tree may please contact Dr. Sudhir Moodbidri, Res No.-022-26518882 and mobile no. 9820369258, email id is - moodbidri.sudhir@gmail.com or Mr. Raghunath Gokarn. Res No.-022-24305388 and his email id is - raghugokarn@yahoo.co.in.

ChitarpurEbooks.com

Chitrapurebooks.com website is a creation of Mr. Jaishankar Bondal & Mr. Shantish Nayel from Delhi. The Website is dedicated to Chitrapur Saraswat Community by offering a spectrum of writings (ebooks, articles, commentaries) that are iconic in the collective memory of the Chitrapur Saraswat Community and forms a corpus of heritage thought. The purpose is to provoke and sustain reader interest over time and space, and refresh memories across communities and people.

Chitrapurebooks.com has reproduced in digital formats many old vintage books written by Chitrapur saraswats and on Chitrapur Saraswat Community. The Kanara saraswat Association has given blanket permission to them to reproduce any article from our Magazine published from the year 1919. We are also giving them permission whenever they approach us to reproduce any of our publications.

We are quoting following para from their Website :-

Quote " We do not tell stories, we let the stories speak for themselves. Over a hundred years ago, the "Social Club" of our community in Bombay started a broadsheet - the 'Kanara Saraswat Quarterly' which soon became the 'Kanara Saraswat' Monthly ... and many eager opinions were expressed on paper. The ambit of ideas expanded from local to provincial to National. As education spread, so did the mobility of people, and of ideas. Women contributors of articles increased, as did the subjects on which people expressed opinions. We have dipped into this cornucopia of heritage thought to bring you the very best of these unique writings.

We operate the website on a strictly non profit, non commercial basis. Our aim, like that of KSA, is to disseminate knowledge about our heritage and history, both religious and secular, especially to the GEN-Now and those in the future, by putting these works in cyberspace, where (unlike physical books) they need no inventories, do not degrade and can be viewed at will using the latest communication technology : Computers, Tablets, Smartphones and a gamut of handheld devices. eBooks would be also be easy for the yuva (and their parents) outside India to access---as for many within our country." **Unquote**

The website has published many articles from KSA Archives and also reproduced many rare books authored by community members. We appeal to all members of KSA to visit site regularly as there is frequent additions of books. We also salute efforts of Mr. Jaishankar Bondal & Shantish Nayel for their perseverance & self less work undertaken by them.

KSA WEBSITE

The KSA website <http://www.kanarasaraswat.in> was inaugurated by Dr. Harish Kodial, the then President of Association on 15th August 2009. The main purpose of the Website is to become a repository of information about Chitrapur Saraswats in general and the KSA in particular. 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.

KSA CENTENARY CENSUS 2011

The final Census Report & Directory consisting of 5000+ households was released at the August Hands of H.H. Shrimat Sadyojat Shankarashram Swamiji on Gurupurnima, 19th July 2016. Dr. (Mrs) Sudha Deshpande (nee Gangolli) eminent demographer & her husband Prof Lalit Deshpande, eminent economist shouldered the responsibilities of publishing the final Report.

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

Shri Durgesh Chandavarkar	Rs. 1,50,000.00
Entod Pharmaceuticals	Rs. 1,50,000.00
Shri Praveen Kadle	Rs. 1,50,000.00
Shri Anil Bhatkal	Rs. 1,50,000.00
Shri Vinod Yennemadi	Rs. 1,50,000.00
The SVC Cooperative Bank Ltd	Rs. 1,50,000.00
Total	Rs. 9,00,000.00

The sale proceeds of Census Directory was Rs 18150. The total expenses incurred on the Census Publication was Rs 7,46,899.50. The surplus amount of Rs 1,71,250.50 has been credited to Income & Expenditure account.

CHARITY COMMISSIONER

We have been filing Financials Reports along with Audited Report & Change Reports with the Charity Commissioner regularly. We are also filing Budget to Charity Commissioner regularly before end of February.

Talmakiwadi Co-operative Housing Society Ltd. (TCHS)

The Kanara Saraswat Association (KSA) purchased two adjacent plot no. 11 and plot no. 13 in the then Dubhashwadi (now 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 an open plot. Late Shri S.S. Talmaki played a major role in giving birth to both Institutions which incidentally belong to Members of Chitrapur Saraswat Brahmin Community.

The KSA has a cordial relationship with TCHS.

The following arrangements have been approved by both Institutions:-

- 1) KSA to bear 1/10th of the Security Bill of TCHS. Accordingly Rs. 1,09,871.80 has been paid for the F. Y. 2016-2017 as against Rs 90,561.60 paid for previous FY 2015-16.
- 2) KSA to pay one Full Day Rent applicable to Non Members as Annual compensation to TCHS (The Full Day Rent of Rs 24,000/- has been paid to TCHS).
- 3) KSA to share parking charges equally when hirer books KSA Hall. (Rs 71000.00 has been paid to TCHS for the bookings in the F.Y. 2016-2017).
- 4) KSA to pay Rs 100/- per full day booking and Rs 50/- for half day booking as a Compensation when Hall is booked by the Hirer. Rs 4800.00 has been paid to TCHS.
- 5) TCHS to pay 50% from Casual Parking of cars on D.N. Sirur Square. Rs 13350.00 has been received during FY 2016-17 from TCHS.
- 6) We are recovering Rs 10 p.m. from 6 Tenants for use of Garden of TCHS and amount of Rs 720/- has been paid to TCHS.

Given below is a summary of amount paid by KSA to TCHS during F.Y. 2016-2017

Share of Sirur Square :	Rs. 71000.00
One day Annual Compensation:	Rs. 24000.00
Compensation for Hall booking	Rs. 4800.00
Garden Maintenance	Rs. 720.00
	<hr/>
	Rs. 1,00,520.00
10 % Security Services	Rs. 109871.80
	<hr/>
Total	Rs. 2,10,391.80

SOCIAL, CULTURAL AND OTHER EVENTS ORGANISED DURING THE YEAR :-

03.04.2016 : Senior Citizens Get-together – Chief Guest Smt. Muktabai Chandavarkar

Dance by Smt. Sheela Shirali, Music programme by Jayant Hattangadi, Deepak Hemmady, Manohar Dhareshwar, Dilip Kumar Rao, Magic by Dr. Prakash Mavinkurve, Western Dance Session by Anoop Surkund.

13.04.2016 * 14.04.2016 –FUND RAISING HINDUSTANI CLASSICAL MUSIC EVENT AT NEHRU CENTRE

KSA in collaboration with Rithwik Foundation and with the support of several noteworthy sponsors from the corporate sector presented a two days' programme on Hindustani Music at the Nehru Centre on the 13th and 14th of April 2016. This two day concert featured a mix of well-known young and senior artists and accompanists of International repute – On DAY -1- 13.04.2016 Bansuri by Pt. Pravin Godkhindi accompanied by Pandit Satyajit Talwalkar on Tabla. and Vocal Recital by Pandit Jayateerth Mevundi accompaniment by Pt. Omkar Gulvady on the tabla and Pt. Sudhir Nayak on the harmonium. On DAY – 2 - 14.04.2016 Sitar Recital by Pt. Niladri Kumar with Pt. Vijay Ghate provided tabla accompaniment and Vocal Recital by Padmashri Pt. Ulhas Kashalkar with Taalyogi Pt. Suresh Talwalkar on the tabla and Pt. Sudhir Nayak on the harmonium. Shri Shashi Vyas anchored the festival eloquently with interesting inputs and anecdotes about the artists. KSA earned an surplus of Rs. 15.54 Lakhs from this Hindustani Classical Music Event.

19.07.2016 : Release of Census Report and Directory at the August Hands of HH Shrimat Sadyojat Shankarashram Swamiji at Shirali

15.08.2016 : Independence Day- Flag Hoisting & Naming of Rooms in Hall

22.10.2016 – Saraswat Students Convocation to felicitate Successful Saraswat Students

"At Home" by Smt. Geeta Yennemadi, Vice President

Dr. Aruna Narayanan (nee Udyavar) was the Chief Guest

Annual Diwali Socials:

Friday, 28th October 2016

Story Telling Competition (children below 8 yrs, between 8-12 yrs and 12-16 yrs)

Music competition (below 16 year and above 16 years)

Saturday 29th October 2016

Variety Entertainment programme by Saraswat Club, Santacruz

Sunday 30th October 2016

1 Sports for Children

Variety Entertainment – Vocal by Dhruv Dhareshwar, Instrumental – Harmonica by Anil Kudva & Dilip Kumar Rao

September 2017

KANARA SARASWAT

31

Monday 31st October 2016

Fancy Dress Competition

26th November 2016: Foundation Day of Kanara Saraswat Association

1. Honouring of Late Shri Suresh Shankar Chandavarkar (Posthumously) - Eminent Table Tennis Player, for Selfless Service to KSA,
2. Shri V.C.S. Rao (Posthumous)- Selfless Service to community,
3. Shri Raghunath Nagesh Gokarn- Editor and writer, Dedicated Volunteer of the KSA Family Tree Project.
4. Dr. Sudhir Moodbidri- Dedicated Volunteer and tireless campaigner for Saraswat Family Tree,
5. Cdr. Shrirang Nagesh Bijur (Retd)- working with NGOs dedicated to Welfare and rehabilitation of Persons with intellectual and Development disability and destitute girl children.

9th January 2017- Health Lecture Series

Audio-Visual Presentation & Lecture by Dr. Swati Puthli on "The When, Why and How of Physiotherapy

1. Building Repairs:

Building Repairs were carried out to the entire structure after long period as there were genuine demands from many tenants. This includes structural repairs of columns and beams, water proofing of Chajjas, civil repairs like plastering of walls wherever they were weak, plumbing, other minor repairs based on needs & Painting of Association Building. The work is going on and will be completed by end of August 2017.

2. Connected Load for Commercial Consumption :

We have increased the connected load of KSA's Commercial Consumption from 35.00 KW to 53.00 KW. This will help us in reducing the high charges towards "Demand Charges" and reducing "Penalty for increasing Maximum Demand Charges". Though the spade work for this was initiated before 31.03.2017, the actual benefit will be available to KSA only during the year 2017-2018. This should help us in saving approximately Rs. 40,000.00 in a year.

3. Naad Ninaad :-

It was Mr. N. Jayavanth Rao email to our President Mr. Praveen Kadle which started ball rolling for staging of very popular show ' Naad Ninaad' (Konkani adaptation of all time hit English Musical Film Sound of Music) produced by Canara Union, Bangalore, very prominent old institution of Amchi's. Mr. Sunil Ullal, Secretary, Social of KSA held first meeting in February 2017 with Committee Members of KSA in presence of our President Mr. Praveen Kadle and Vice President Mrs. Geeta Yennemadi, Prof Sadhana Kamat of Saraswat Mahila Samaj, It was decided to invite Naad Ninaad troupe to Mumbai for staging two shows on 13th May & 14th May under joint auspices of KSA & Saraswat Mahila Samaj, Gamdevi. As expected both shows were full and response of audience was excellent. The acting of Children was superb & beyond imagination. We are grateful to Shashank Sanade, Gautam Ubhaykar, and Uday Bhatkal for their efforts to make the show a success.

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 Shri Gurunath Gokarn, Smt. Smita Mavinkurve, Shri Uday Mankikar, Ms. Shruti Gokarn, 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, Saraswati Volunteer & Athletic League, 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 Excellence, our Monopoly Caterers, M/s. Arpita Decorators, Mrs. Meera Wagle of Lily Caterers, Shri Vinay Gangavali of Guruprasad Caterers, Shri Jaipal Mallapur of Annapurna Caterers, Mrs Rohini Mallapur of Suruchi Caterers. Sub-Committee of Reference Library Smt. Rekha Pandit, Ms. Geeta Kulkarni, Family Tree Volunteers Dr. Sudhir Moodbidri and Shri Raghunath Gokarn.

Mr. Deepak Azgaonkar of Devyani for excellent sound system provided for all social programmes Mr. Umesh Shigwan and Ms. Kanika Nadkarni for photography. We thank Smt. Usha Surkund for conducting Marriage Bureau. We thank M/S. Saraf Gurkar & Associates our previous Statutory Auditor for giving valuable advise from time to time. M/S Saraf Gurkar & Associates were our Statutory Auditor for last 35 years. Both Mr. Subhash Saraf & Uday Gurkar had given valuable advise to KSA from time to time. The both partners decided to part ways mutually. The KSA and particularly Members of M.C. of KSA who have associated with them for a long time, will miss them. Similarly Shri Hattangadi Premanand Bhat Internal Auditor resigned in the month of October 2016 due to ill health. Mr Bhat served our institution for a very long time. We wish him good health & happiness. Mr Vandan Shiroor did audit from October 2016 to December 2016 before he was co-opted in Managing Committee of KSA in the month of January 2017. Now Mr. Aneesh Hosangadi is our internal Auditor from January 2017. We are thankful to both Internal Auditors. We are thankful to our new Statutory Auditor Kiron Mallapur of SCA & Associates.

We also thank Shri Dilip Burde for allowing us to keep our old records in his house during renovation of our Hall & afterwards. We appreciate the hard work put in by the staff Members & thank Smt Shobhana Dilip Rao, Smt. Swati Sharad Nadkarni, Smt. Vaidehi Joshi (Pathologist), Smt Usha Kavathkar & Shri Ram Padarath Jha. Our thanks are also due to the doctors and others attending the Health Centre.

Shivshankar D, Murdeshwar

Hon Secretary

Place: Mumbai

Date : 19th August, 2017

Rajaram D. Pandit

Chairman

DETAILS OF REGISTRATION NUMBERS

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) Permanent Account Number (PAN) : | AAATT0071E |
| 4) Tax Deduction and Collection Account Number (TAN) : | MUMT11392D |
| 5) 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 |
| 6) Tax Identification Number (TIN) for Professional Tax :- | 99160153484P |
| 7) Office of the Registrar of Newspapers
for India (Ministry of Information & Registration No 61765/95 dated 06.07.1995 Broadcasting) | |
| 8) Exemption Under Section 80 G of Income Tax:- 80 G Certificate No /DIT(E)/ITO(TECH)/80G/498/2010-2011 is Valid
till it is rescinded by Income tax Authority | |
| 9) FCRA Registration No : 083720152R and renewed Certificate valid for the period of 5 years from 1.11.2016 to
31.10.2021. | |
| 10) Insurance details: | |

Insurance for Pathological Laboratory

Standard Fire and Special Perils Policy No OG-17-1901-4001-00001547

Insurance Policy: - valid till 27-08-2017

Issued by Bajaj Allianz General Insurance Co. Ltd.

- Insured Sum on Plant Machinery & Accessories Rs. 8,94,450.00

Premium paid Rs. 945.00

Association Building & Nashik Holiday Home: Insurance Details

Standard Fire and Special Perils Policy No OG-17-1901-4001-00001548

Insurance Policy: - valid till 29-07-2017

Issued by Bajaj Allianz General Insurance Co. Ltd.

- Insured Sum on Building & Superstructure at Talmakiwadi & Nashik: Rs.1,23,80,000.00

- Insured Sum on Plant Machinery & Accessories Rs. 3,00,000.00

- Insured Sum Furniture & Fixtures Rs. 6,00,000.00

Total Rs 1,32,80,000.00

Premium Amount Paid Rs. 9,776.00

Burglary Insurance Policy Policy No OG-17-1901-4010-00000520

Valid till 27-08-2017

Insured Sum on Plant Machinery & Accessories : Rs. 8,94,450.00 (Assn Building)

Rs. 3,88,446.00 (Path Lab)

Premium Paid Rs. 1,033.00

12) Registration Number under Foreign : Registration No. 083720152 dated 30/6/2011 under Foreign Contribution & Regulation Act [FCRA] 2010 valid for 5 years upto 30/06/2016. Applied for Renewal of registration on-line on 14th March 2016 & also filed newly introduced quarterly FCRA Returns within stipulated dates.

THE PROPERTY DETAILS OF KANARA SARASWAT ASSOCIATION (KSA) I :-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 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.

2	Plot No 11 Cadastral Survey No. 1A/312 In Talmakiwadi Tardeo Division	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 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 Resha / 274 / 1999 dated 08/03/1999
Issued by PWD
- 3) Area of Plot 27000 sq. ft.

SCHEDULE VIII
[Vide Rule 17(1)]

Name of the Public Trust: Kanara Saraswat Association
Balance Sheet as at 31st March, 2017

As at 31.3.2016 ₹	FUNDS & LIABILITIES	Schedule	As at 31.3.2017 ₹	As at 31.3.2016 ₹	PROPERTY & ASSETS	Schedule	As at 31.3.2017 ₹
1,51,46,914.80	Trust Funds or Corpus	1	1,56,48,164.80	1,04,74,351.84	Immovable Properties	3	1,03,32,972.84
3,21,87,519.17	Other Earmarked Funds	1	3,40,52,620.17	16,56,594.72	Movable Properties	3	15,73,057.72
	Loans (secured or unsecured)			2,540.00	Investments	4	2,540.00
	From Trustees				Loans (secured or unsecured)		
	From Others		-	33,88,930.00	Loan Scholarships	5	4,362,680.00
	Liabilities				Other Loans		
2,08,251.00	For Expenses	2 A	85,214.00		Advances		
4,78,548.00	For Advances	2 B	4,54,897.62		To Others - Deposits & Prepaid Expenses	6	9,53,646.50
10,96,648.00	For Rent & Other Deposits	2 C	12,14,012.00	25,16,801.00	Income Outstanding		
25,97,113.00	For Sundry Credit Balances	2 D	11,24,198.16		Rent	7	9,640.00
	Provisions for Expenses			36,400.00	Interest		
				624,498.00	Other Income	7	2,55,450.00
	Income & Expenditure Account			660,898.00			265,090.00
-2,023,446.59	Balance as per last Balance Sheet		-32,57,318.93		Cash & Bank Balances		
-1,233,872.34	less: Appropriations, if any		121,493.39	7,500.85	Cash Balance	8	130.85
-3,257,318.93	add: Surplus/(Deficit) as per I & E Account		-31,35,825.54	-	Bank Balances		
	Sub-total			113,671.83	In Current / Savings Accounts	9	8,49,992.50
				28,636,386.80	In Fixed Deposit Accounts	10	3,11,03,170.80
				-	With Trustees		
					With Manager		
	Total			4,84,57,675.04	Total		4,94,43,281.21
				-			-

SCHEDULE IX
[Vide Rule 17(1)]

Name of the Public Trust: Kanara Saraswat Association
Balance Sheet as at 31st March, 2017
Income & Expenditure Account for the year ended 31st March, 2017

Year ended 31.3.2016 ₹	EXPENDITURE	Schedule	Year ended 31.3.2017 ₹	Year ended 31.3.2016 ₹	INCOME	Schedule	Year ended 31.3.2017 ₹
1,272,954.56	To Expenditure in respect of properties	11	717,176.80	16,84,641.72	By Rent Accrued/Realised	15	15,71,280.84
6,68,297.86	To Establishment Expenses	12	8,16,102.00		(From Residential Tenants, Religious Functions & Others)		
	To Remuneration to Trustees				By Interest Accrued/Realised		
	To Remuneration to the head of the math				On Securities		
6,325.00	To Legal Expenses		6,325.00		On Loans		
	To Audit fees			6,58,504.00	On Bank Accounts/Fixed Deposits	16	605,397.00
	To Contribution & Fees						
	To Amounts written off:				By Dividend		300.00
	(a) Bad Debts -				By Donations in Cash or Kind		
	(b) Loan Scholarships				By Grants		
681,699.00	(c) Irrecoverable Rents	13	1,442,048.00	4,88,701.06	By Income from Other Sources	17	25,33,675.35
	(d) Other Items				By Transfer from Reserve		
4,65,394.20	To Miscellaneous Expenses	3	4,04,070.00	12,33,872.34	By Deficit carried over to the Balance Sheet		
	To Depreciation	14					
	To Amounts transferred to Reserves						
	To Expenditure on objects of the Trust						
	(a) Religious						
1,36,011.00	(b) Educational		4,81,267.00				
	(c) Medical Relief						
8,35,037.50	(d) Relief of Poverty		7,22,171.00				
	(e) Other Charitable Objects						
	To Surplus carried over to the Balance Sheet		1,21,493.39				
40,65,719.12		TOTAL	47,10,653.19	40,65,719.12		TOTAL	47,10,653.19

SSCHEDULES FORMING PART OF THE BALANCE SHEET AS AT 31st MARCH, 2017

KANARA SARASWAT

KANARA SARASWAT ASSOCIATION

SCHEDULES FORMING PART OF THE BALANCE SHEET AS AT 31st MARCH, 2017
SCHEDULE 3 - IMMOVEABLE PROPERTIES

S. No.	Particulars	Rate of Depreciation	GROSS BLOCK				DEPRECIATION				NET BLOCK	
			Cost as on 31.3.2016 ₹	Additions during the year ₹	Deduction/ Sale during the year ₹	Cost as on 31.3.2017 ₹	Upto 31.3.2016 ₹	Depreciation for the year ₹	Deductions / Adjustments ₹	Upto 31.3.2017 ₹	As at 31.3.2017 ₹	As at 31.3.2016 ₹
	Property at Talmakiwadi											
	Land		18,075.74			18,075.74				-	18,075.74	18,075.74
	Building	1.00%	9,659,015.14			9,659,015.14	700,333.40	96,591.00		796,924.40	8,862,090.74	8,958,681.74
	Surface to Shirur Square	2.50%	49,388.94			49,388.94	11,408.50	1,235.00		12,643.50	36,745.44	37,980.44
	Property at Nashik											
	Land		18,225.95			18,225.95				0.00	18,225.95	18,225.95
	Building (Old Units)	2.50%	603,628.06			603,628.06	358,770.63	15,091.00		373,861.63	229,766.43	244,857.43
	Building (New Units)	2.50%	1,439,024.46			1,439,024.46	696,467.74	35,743.00		732,210.74	706,813.72	742,556.72
	Compound Wall	2.50%	39,420.75			39,420.75	13,310.00	986.00		14,296.00	25,124.75	26,110.75
	Reading Room	2.50%	139,312.80			139,312.80	47,992.00	3,483.00		51,475.00	87,837.80	91,320.80
	Paver Parking	2.50%	60,000.00			60,000.00	4,825.00	1,500.00		6,325.00	53,675.00	55,175.00
	Property at Shirali											
	Building		47,366.80			47,366.80	-			-	47,366.80	47,366.80
	Property at Bhandardara											
	Land		234,000.47	13,250.00		247,250.47				-	247,250.47	234,000.47
			12,307,459.11	13,250.00	-	12,320,709.11	1,833,107.27	154,629.00	-	1,987,736.27	10,332,972.84	10,474,351.84

KANARA SARASWAT ASSOCIATION

SCHEDULES FORMING PART OF THE BALANCE SHEET AS AT 31st MARCH, 2017 SCHEDULE 3 - MOVEABLE PROPERTIES

S. No.	Particulars	Rate of Depreciation	GROSS BLOCK			DEPRECIATION			NET BLOCK			
			Cost as on 31.3.2016 ₹	Additions during the year ₹	Deduction/Sale during the year ₹	Cost as on 31.3.2017 ₹	Upto 31.3.2016 ₹	Depreciation for the year ₹	Deductions / Adjustments ₹	Upto 31.3.2017 ₹	As at 31.3.2017 ₹	As at 31.3.2016 ₹
Property at Talmikiwadi	Motor Pump		24,817.47			24,817.47	24,817.47			24,817.47	-	-
	Electric Fittings	6.00%	1,378,136.86			1,378,136.86	550,918.81	82,688.00		633,606.81	744,530.05	827,218.05
	Sanitary Fittings	1.00%	273,894.35			273,894.35	37,005.25	2,739.00		39,744.25	234,150.10	236,889.10
	Gas Fittings		23,712.93			23,712.93	23,712.93			23,712.93	-	-
	Furniture & Fixtures	5.00%	447,719.82	73,851.00	5,000.00	516,570.82	374,471.74	24,536.00		399,007.74	117,563.08	73,248.08
	Office Equipment		2,245.00			2,245.00	-			-	2,245.00	2,245.00
	Computer & Printer	40.00%	284,150.00			284,150.00	276,530.00	4,572.00		281,102.00	3,048.00	7,620.00
	Fire Extinguishers	10.00%	82,324.50			82,324.50	86,337.50	-4,013.00		82,324.50	0.00	-4,013.00
	Portraits		82,129.60			82,129.60				-	82,129.60	82,129.60
	Furniture & Fixtures (Library)	5.00%	54,709.00			54,709.00	54,709.00			54,709.00	-	-
	Electrical Fittings (Library)	6.00%	4,960.40			4,960.40	4,960.40			4,960.40	-	-
	Telephone & Telecom System	10.00%	56,078.50			56,078.50	46,044.00	5,608.00		51,652.00	4,426.50	10,034.50
	Water Tank	10.00%	64,998.75			64,998.75	40,644.00	6,500.00		47,144.00	17,854.75	24,354.75
	Air Conditioner	20.00%	934,107.00			934,107.00	934,107.00			934,107.00	-	-
Property at Nashik	Geyser	20.00%	10,920.00			10,920.00	3,122.00	655.00		3,777.00	7,143.00	7,798.00
	Projector	40.00%	48,662.00			48,662.00	19,465.00	11,607.00		31,072.00	17,590.00	29,197.00
	Books		9,858.45			9,858.45				0.00	9,858.45	9,858.45
	Accounting Software			17,000.00		17,000.00		3,400.00		3,400.00	13,600.00	-
	Motor Pump	10.00%	18,518.23	3,000.00		21,518.23	15,544.23	1,950.00		17,494.23	4,024.00	2,974.00
	Furniture & Fixtures	5.00%	292,870.80	6,100.00		298,970.80	251,155.22	14,706.00		265,861.22	33,109.58	41,715.58
	Gas fittings		7,494.24			7,494.24	7,494.24			7,494.24	-	-
	Refrigerator	10.00%	28,165.00			28,165.00	26,929.00	1,236.00		28,165.00	0.00	1,236.00
	Utensils		17,523.00			17,523.00	17,523.00			17,523.00	-	-
	Electrical Installations & Fittings	6.00%	142,208.90			142,208.90	133,899.00	8,533.00		142,432.00	-223.10	8,309.90
	Water Purifiers		37,261.00			37,261.00	37,261.00			37,261.00	-	-
	Electric mixer	10.00%	2,050.00			2,050.00	2,050.00			2,050.00	-	-
	Water Tank	10.00%	19,298.00			19,298.00	11,704.00	759.00		12,463.00	6,835.00	7,594.00
	New Inverter	20.00%	34,840.00			34,840.00	34,840.00			34,840.00	-	-
Television Set	20.00%	39,000.00			39,000.00	39,000.00			39,000.00	-	-	

KANARA SARASWAT ASSOCIATION

SCHEDULES FORMING PART OF THE BALANCE SHEET AS AT 31st MARCH, 2017 SCHEDULE 3 - MOVEABLE PROPERTIES

S. No.	Particulars	Rate of Depreciation	GROSS BLOCK			DEPRECIATION			NET BLOCK			
			Cost as on 31.3.2016 ₹	Additions during the year ₹	Deduction/Sale during the year ₹	Cost as on 31.3.2017 ₹	Upto 31.3.2016 ₹	Depreciation for the year ₹	Deductions / Adjustments ₹	Upto 31.3.2017 ₹	As at 31.3.2017 ₹	As at 31.3.2016 ₹
	Air Conditioner	20.00%	81,250.00			81,250.00	72,280.00	8,970.00		81,250.00	0.00	8,970.00
	Solar System	10.00%	106,027.00			106,027.00	66,376.00	10,603.00		76,979.00	29,048.00	39,651.00
	Computer & Printer	40.00%	17,500.00			17,500.00	11,150.00	2,540.00		13,690.00	3,810.00	6,350.00
	Fax Machine	20.00%	8,100.00			8,100.00	4,860.00	810.00		5,670.00	2,430.00	3,240.00
	CC TV Camera	20.00%	41,091.00			41,091.00	4,349.00	8,218.00		12,567.00	28,524.00	36,742.00
	Fire Extinguisher	10.00%	-	4,838.00		4,838.00	-	383.00		383.00	4,455.00	0.00
	Property at Shirali											
	Electrical Fittings		2,843.35			2,843.35	-	-		-	2,843.35	2,843.35
	Furniture & Fixtures		3,160.00			3,160.00	-	-		-	3,160.00	3,160.00
	Sanitary Fittings		4,369.36			4,369.36	-	-		-	4,369.36	4,369.36
	Health Centre Assets											
	Medical Equipments		108,474.17	32,915.00		141,389.17	120,921.17	4,320.00		125,241.17	16,148.00	-12,447.00
	Furniture & Fixtures	5.00%	37,276.48	33,200.00		70,476.48	37,276.48	968.00		38,244.48	32,232.00	-
	Electrical Fittings		7,297.00			7,297.00	7,297.00			7,297.00	-	-
	Refrigerators		5,710.00			5,710.00	5,710.00			5,710.00	-	-
	Pathology Laboratory	5.00%	117,538.00			117,538.00	117,538.00			117,538.00	-	-
	Parijananashraya Pathology Laboratory		112,151.00			112,151.00	84,120.00	5,608.00		89,728.00	22,423.00	28,031.00
	ECG Machine		16,000.00			16,000.00				-	16,000.00	16,000.00
	Ophthalmic Instrument Stand		10,200.00			10,200.00	3,400.00	1,020.00		4,420.00	5,780.00	6,800.00
	Saraswat Foundation (US)		36,000.00			36,000.00	8,380.00	3,600.00		11,980.00	24,020.00	27,620.00
	Tonometer											
	Centenary Project											
	Medical Equipments		369,250.00			369,250.00	252,394.00	36,925.00		289,319.00	79,931.00	116,856.00
			5,506,891.16	170,904.00	5,000.00	5,672,795.16	3,850,296.44	249,441.00	0.00	4,099,737.44	1,573,057.72	1,656,594.72

KANARA SARASWAT ASSOCIATION**SCHEDULES FORMING PART OF THE BALANCE SHEET AS AT 31st ARCH, 2017**

SCHEDULE 2 A - LIABILITIES FOR EXPENSES		
AS AT 31.3.2016	PARTICULARS	AS AT 31.3.2017
Rupees		Rupees
163,901.00	Bills payable at Talmakiwadi	71,588.00
34,550.00	Bills payable at Nashik	13,626.00
9,800.00	TDS on Professional Charges	-
208,251.00	Total Rs.	85,214.00

SCHEDULE 2 B - LIABILITIES FOR ADVANCES		
AS AT 31.3.2016	PARTICULARS	AS AT 31.3.2017
Rupees		Rupees
137,290.00	Hall Hire amount received in advance	144,660.00
-	Tenants Advance received	25,270.62
12,000.00	Rent (NHH) amount received in advance	1,800.00
41,000.00	Advertisement received in advance	2,700.00
232,333.00	Advance Contract Advertisements	191,917.00
55,925.00	Advance Classified Advertisements	88,550.00
478,548.00	Total Rs.	454,897.62

SCHEDULE 2 C - LIABILITIES FOR RENT & OTHER DEPOSITS		
AS AT 31.3.2016	PARTICULARS	AS AT 31.3.2017
Rupees		Rupees
9,694.00	NHH Deposit	-
21,000.00	Tenant Deposit	21,000.00
350.00	Parijnanashraya Deposit	-
500,000.00	Central Excellency Deposit	500,000.00
150,000.00	Guruprasad Caterers Deposits	150,000.00
150,000.00	Lily Caterers Deposits	150,000.00
255,604.00	Air Mail Deposits	333,012.00
10,000.00	Deposit from Ravikala Koppikar	10,000.00
-	EMD received	25,000.00
-	Retention Money	25,000.00
1,096,648.00	Total Rs.	1,214,012.00

SCHEDULE 2 D - LIABILITIES FOR SUNDRY CREDIT BALANCES		
AS AT 31.3.2016	PARTICULARS	AS AT 31.3.2017
Rupees		Rupees
	Undisbursed Funds	
317,885.00	1) Emergency Medical Fund :	290,000.00
264,000.00	2) Scholarship Fund	225,000.00
158,000.00	3) Distress Relief Fund	140,000.00
96,000.00	4) Medical Relief Fund	125,000.00
38,000.00	5) Aid to BPL Family	38,000.00
101,066.00	6) Community Chest Fund	101,066.00
750,000.00	Census 2011 Project Donations	-
48,662.00	Projector Donation	-
823,500.00	KSA Hindustani Classical Music Event	-
	Naad Ninaad Receipts (net of expenses of Rs 1,92,067.84)	205,132.16
2,597,113.00	Total Rs.	1,124,198.16

SCHEDULE 4 - INVESTMENTS		
AS AT 31.3.2016	PARTICULARS	AS AT 31.3.2017
Rupees		Rupees
20.00	1 Share of Talmakiwadi Housing Society Ltd.	20.00
20.00	1 Share of Sarawat Housing Society Ltd.	20.00
2,500.00	100 Shares of SVC Bank Ltd.	2,500.00
2,540.00	Total Rs.	2,540.00

SCHEDULE 5 - EDUCATIONAL LOAN SCHOLARSHIPS GIVEN		
AS AT 31.3.2016	PARTICULARS	AS AT 31.3.2017
Rupees		Rupees
2,415,930.00	Opening Balance	3,388,930.00
1,133,000.00	Add: Granted during the year	1,281,000.00
3,548,930.00		4,669,930.00
160,000.00	Less: Repaid by Students	307,250.00
3,388,930.00	Closing Balance	4,362,680.00

SCHEDULE 6 - ADVANCES - OTHERS - DEPOSITS & PREPAID EXPENSES		
AS AT 31.3.2016	PARTICULARS	AS AT 31.3.2017
Rupees		Rupees
44,906.50	Deposits with Government Departments & Others Security Deposit with BEST	93,906.50

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	-
8,000.00	Deposit with Ambika Tdg. Co. for Leasing A.C. Machines	-
5,000.00	Deposit with Pandit Dinanath Sabhagrih	-
6,000.00	Deposit with Mahanagar Gas Ltd.	6,000.00
95,366.50		125,866.50
-	Prepaid Expenses	
3,986.00	Prepaid Rates & Taxes (NHH)	3,213.00
3,750.00	Prepaid Insurance	3,835.00
1,500.00	Prepaid Computer Expenses	330.00
14,400.00	Prepaid Building Repairs & Maintenance	
596.00	Prepaid Air Conditioner Maintenance	596.00
5,520.00	Prepaid Fax Machine Maintenance	5,965.00
35,428.00	Prepaid Pest Control Charges	15,597.00
25,000.00	Prepaid Website Development Charges	20,000.00
	Prepaid Magazine Expenses	500.00
	Prepaid Garden Maintenance	
90,180.00		50,036.00
501,555.50	Census 2011 Project	-
1,183,580.00	Nasik Redevelopment Project	
495,606.00	Income tax Refund Due	725,994.00
150,513.00	KSA Hindustani Classical Music Advance	-
	KSA Structural Repairs	51,750.00
2,516,801.00	Total Rs.	953,646.50

SCHEDULE 7 - INCOME OUTSTANDING - RENT & OTHERS		
AS AT 31.3.2016	PARTICULARS	AS AT 31.3.2017
Rupees		Rupees
27,400.00	For Rent	3,590.00
9,000.00	Sundry Debtors-Hall Booking Amount	6,050.00
36,400.00	Sundry Debtors-Rent (NHH)	9,640.00
531,431.00	For Others	255,450.00
93,067.00	Sundry Debtors-Advertisement	
624,498.00	Sundry Debtors-Retention Money	255,450.00
660,898.00	Total Rs.	265,090.00

SCHEDULE 8 - CASH BALANCES		
AS AT 31.3.2016	PARTICULARS	AS AT 31.3.2017
Rupees		Rupees
7,500.85	Cash on Hand at Talmakiwadi	130.85
7,500.85	Total Rs.	130.85

SCHEDULE 9 - BANK BALANCES		
AS AT 31.3.2016	PARTICULARS	AS AT 31.3.2017
Rupees		Rupees
14,935.08	SVC Bank - (KSA Holiday Home A/c.) SB A/c. No. 376	13,819.08
6,600.05	Union Bank of India - Tardeo Branch A/c. 3429	328,991.55
425,075.00	SVC-Slater Road Br. SB A/c. No.37373 (FCRA)	119,144.00
514.50	SVC Bank Nashik - SB A/c. 3942	149.50
515,289.20	SVC Bank - OD A/c. 69	23,456.81
151,258.00	SB Bank Balance - Centenary Fund	266,857.00
	SVC SB Account 96969	97,574.56
1,113,671.83	Total Rs.	849,992.50

SCHEDULE 10 - FIXED DEPOSITS		
AS AT 31.3.2016	PARTICULARS	AS AT 31.3.2017
Rupees		Rupees
12,947,625.64	FDs against Corpus Funds	13,519,625.64
2,099,289.16	FDs against Other Earmarked Funds	2,494,073.16
13,589,472.00	FDs against Centenary Fund	15,089,472.00
28,636,386.80	Total Rs.	31,103,170.80

KANARA SARASWAT ASSOCIATION
SCHEDULES FORMING PART OF INCOME & EXPENDITURE ACCOUNT FOR YEAR ENDED 31st MARCH, 2017

SCHEDULE 11 - EXPENDITURE IN RESPECT OF PROPERTIES			
YEAR ENDED 31.3.2016	PARTICULARS	YEAR ENDED 31.3.2017	
RUPEES		RUPEES	RUPEES
89,644.00	Rates & Taxes		60,413.00
8,459.00	Insurance Premium		10,546.00
228,350.00	Electricity Charges		239,990.00
(18,235.04)	Compensation paid of Hires of Hall to Talmakiwadi CHS Ltd.		-
24,000.00	One Day Compensation paid to Talmakiwadi CHS Ltd.		24,000.00
90,561.60	Security Charges paid to Talmakiwadi CHS Ltd.		109,871.80
500.00	D.N. Shirur Statue Maintenance		-
108,465.00	Building Repairs & Maintenance		186,776.00
34,700.00	Air Conditioners Maintenance Charges		43,166.00
679,706.00	Interest on Bank O/D		22,894.00
-	Repairs to Fire Extinguisher		15,019.00
26,804.00	Pest Control Charges		4,501.00
1,272,954.56	Total Rs.		717,176.80

SCHEDULE 12 - ESTABLISHMENT EXPENSES			
YEAR ENDED 31.3.2016	PARTICULARS	YEAR ENDED 31.3.2017	
RUPEES		RUPEES	RUPEES
230,050.00	Salaries and Wages		299,250.00
8,850.00	Staff Welfare		15,130.00
23,686.00	Postage and Courier Charges		38,859.00
24,996.00	Telephone Charges		25,498.00
53,005.00	Printing and Stationery (including Annual Report printing charges - Rs 68,000 - previous year Rs 27,200)		90,401.00
66,205.00	Miscellaneous Expenses		63,153.00
7,032.86	Bank Charges		3,523.00
7,041.00	Conveyance Expenses		7,080.00
-	Security Charges		78,000.00
78,000.00	Accounting Charges		73,189.00
70,750.00	Legal & Professional Charges		
	Contribution to Charity Commissioner		17,313.00
10,600.00	Computer Expenses		1,500.00
1,704.00	Fax Machine/EPBAX Maintenance Charges		2,500.00
17,500.00	Professional Tax		
5,625.00	Interest on Professional Tax		37,900.00
22,800.00	Telephone & Conveyance Expenses for Staff		19,831.00
24,383.00	Website Development Expenses		9,135.00
16,070.00	General Body Meetings Expenses		33,840.00
	Late filing Fees - TDS		
668,297.86	Total Rs.		816,102.00

SCHEDULE 13 - AMOUNTS WRITTEN OFF			
YEAR ENDED 31.3.2016	PARTICULARS	YEAR ENDED 31.3.2017	
RUPEES		RUPEES	RUPEES
	Debtors for Advertisements	146,901.00	
	Retention Money - Building Repairs	93,067.00	
	Deposits	18,500.00	
187,400.00	Nasik Redevelopment Projects	1,183,580.00	
107,550.00	Designers Collective	-	
95,922.00	Advance for Computer Software	-	
200,000.00	Advance to Saraswat Welfare Association -Virar	-	
275,000.00	X-Ray Machine (Virar)	-	
(184,173.00)	Less: Depreciation	-	1,442,048.00
681,699.00	Total Rs.		1,442,048.00

SCHEDULE 14 - EXPENSES ON OBJECTS OF THE TRUST			
YEAR ENDED 31.3.2016	PARTICULARS	YEAR ENDED 31.3.2017	
RUPEES		RUPEES	RUPEES
	HEALTH CENTRE PROJECT		
69,865.00	Expenses & Fees Paid	97,900.00	
128,750.00	Salaries & Wages	144,200.00	
20,580.00	Health Centre Expenses	27,695.00	
132,426.00	Pathological Consultant Charges	32,643.00	
17,950.00	Printing & Stationery	13,450.00	
1,400.00	Repairs & Maintenance	314,175.00	
24,360.00	Electricity Charges	10,714.00	
8,070.00	Telephone Charges	3,880.00	
-	Telephone & Conveyance Expenses for Staff	13,350.00	
403,401.00		658,007.00	
121,110.00	Less: Consultation Fees Recd.	154,240.00	
146,280.00	Less: Pathological Laboratory Receipts	22,500.00	
136,011.00			481,267.00
	NASHIK HOLIDAY HOME EXPENSES		
16,011.00	Rates & Taxes	18,082.00	
259,300.00	Salary & Wages & Allowances	272,550.00	
98,680.00	Electricity Charges	53,320.00	
1,888.50	Misc. Expenses	3,760.00	
215.00	Bank Charges	740.00	
4,991.00	Printing & Stationery	4,851.00	

3,000.00	Telephone & Conveyance Expenses for Staff	14,500.00	
16,581.00	Telephone Charges	22,116.00	
1,280.00	Courier Expenses	1,085.00	
4,800.00	Staff Welfare Expenses	4,400.00	
4,313.00	News Papers & Periodical Expenses	3,223.00	
450.00	Local Conveyance	12,115.00	
30,653.00	Maintenance of Garden	27,850.00	
-	Pest Control Charges	2,290.00	
208,526.00	Repairs & Maintenance- Others	112,336.00	
47,917.00	Repairs & Maintenance- Electricals	5,188.00	
	Maintenance of Aqua Guard	4,050.00	
698,605.50			562,456.00
	ANNUAL & MONTHLY SOCIAL GATHERING		
90,769.00	Expenses on ASG & Distribution of Prizes (Including Drama, Foundation Day, Social Gathering, Diwali Drama, Diwali Sports)	141,855.00	
	Suresh Hemmady's Book Launch Expenses	19,100.00	
33,250.00	Convocation Expenses	28,050.00	
124,019.00		189,005.00	
36,000.00	Less: Prize Fund Investment - Interest	30,000.00	
1,180.00	Less: Family Tree Project Receipt	6,506.00	
			152,499.00
86,839.00			
	READING ROOM AND LIBRARY		
45,293.00	Salary, News Papers and Periodical Expenses	3,191.00	3,191.00
	MARRIAGE BUREAU		
12,000.00	Expenses Incurred	12,000.00	
7,700.00	Less: Membership - Marriage Bureau	7,975.00	
4,300.00			4,025.00
971,048.50	Total Rs.		1,203,438.00

SCHEDULE 15 - RENT RECEIVED			
YEAR ENDED 31.3.2016	PARTICULARS	YEAR ENDED 31.3.2017	
RUPEES		RUPEES	RUPEES
9,387.72	From Residential Tenants		75,030.84
698,504.00	Nasik Holiday Home		492,250.00
233,000.00	Religious Functions		257,000.00
716,000.00	Hall		679,500.00
27,750.00	Institutional Booking		67,500.00
1,684,641.72	Total Rs.		1,571,280.84
SCHEDULE 16 - INTEREST RECEIVED			

YEAR ENDED 31.3.2016	PARTICULARS	YEAR ENDED 31.3.2017	
RUPEES		RUPEES	RUPEES
2,738,816.00	Total Interest received during the year (a)	2,473,677.00	
	Less: Utilised/To be utilised		
158,000.00	Distress Relief	140,000.00	
131,000.00	Medical Relief	125,000.00	
315,000.00	Emergency Medical Relief	290,000.00	
254,000.00	Scholarship	235,000.00	
10,600.00	Magazine - Konkani Basha Prasar Nidhi	9,000.00	
28,000.00	Magazine	24,000.00	
36,000.00	Prizes	30,000.00	
15,000.00	NNH Maintenance	12,000.00	
764,000.00	Centenary Fund	686,465.00	
412,052.00	Centenary Medical Aid	369,635.00	
2,123,652.00	Total Interest Utilised/To be utilised (b)	1,921,100.00	
615,164.00	Interest - Balance (a-b)		552,577.00
43,340.00	Interest of Savings Bank Accounts		45,999.00
-	Interest on IT Refunds		6,821.00
658,504.00	Total Rs.		605,397.00

SCHEDULE 17 - INCOME FROM OTHER SOURCES			
YEAR ENDED 31.3.2016	PARTICULARS	YEAR ENDED 31.3.2017	
RUPEES		RUPEES	RUPEES
	SHRIMAT ANANDASHRAM HALL		
61,575.00	Commission on Pandal and Loud Speakers	67,106.00	
212,300.00	Commission on Catering from Central Excellency	241,600.00	
19,840.00	Commission on Catering from Guruprasad	42,300.00	
10,125.00	Commission on Catering from Lily Caterers	8,000.00	
303,840.00			359,006.00
	NASHIK HOLIDAY HOME		
48,000.00	Advertisement Income	48,000.00	
2,574.00	Interest on Bank	790.00	
15,000.00	Interest on NHH - Maintenance Fund	12,000.00	
0.00	Miscellaneous Income	10,435.00	
65,574.00			71,225.00
	MAGAZINE ACCOUNT		
1,693,669.00	Advertisements Received	1,692,561.00	
28,000.00	Interest on Magazine Fund	24,000.00	
54,781.00	Recovery of Airmail Charges	67,155.00	
10,600.00	Interest on Konkani Basha Prasar Nidhi Fund	9,000.00	

1,787,050.00		1,792,716.00	183,589.90
1,941,751.30	Less: Magazine Expenses	1,609,126.10	
-154,701.30			
-	OTHER INCOME		
	Subscriptions		
4,360.00	Students Membership Recd.	7,350.00	
15,000.00	Donations	2,400.00	
127,964.00	Misc. Income	52,662.00	
108,709.36	Defence Convention Fund	130,260.00	
		-	
	KSA Hindustani Classical Music Event	1,553,731.95	
		-	
423,800.00	Sangeet Sammelan Receipts	-	
(420,595.00)	Less Expenditure	-	
3,205.00			
	D.A.Bijoor Autobiography Sale	600.00	
15,750.00	Konkani Proverbs & Idioms Book Receipts	1,600.00	
1,000.00	Less Expenditure	-	
14,750.00		1,600.00	
	Census Project Donations	900,000.00	
	Census Book Sale	18,150.00	
	Less: Expenditure	746,899.50	
		171,250.50	
273,988.36	Sub-total - Other Income		1,919,854.45
488,701.06	Total Rs.		2,533,675.35

Report of the Auditor relating to the accounts audited under sub-section (2) of Section 33 and 34 and Rule 19 of the Bombay Public Trusts Rules, 1951

Registration No: **INS 1326**

Name of the Public Trust: **KANARA SARASWAT ASSOCIATION**

For the year ending: **31st March, 2017**

a.	Whether accounts are maintained regularly and in accordance with the provisions of the Act and the Rules:	Refer Notes on Accounts in Schedule 18
b.	Whether receipts and disbursements are properly and correctly shown in the accounts	Yes
c.	Whether the cash balance and the vouchers in the custody of the manager or trustee on the date of audit were in agreement with the accounts	Yes
d.	Whether all books, deeds, accounts, vouchers or other documents or records required by the auditor were produced before him	Yes
e.	Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office and the defects and inaccuracies mentioned in the previous audit report have been duly complied with.	No
f.	Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnish the necessary information required by him	Yes
g.	Whether any property or funds of the Trust were applied for any object or purpose other than the object or purpose of the Trust	None noticed
h.	The amounts outstanding for more than one year and the amounts written off, if any.	See Schedule 13
i.	Whether tenders were invited for repairs or construction involving expenditure exceeding Rs. 5,000/-	No. However, quotations have been invited for major building repairs
j.	Whether any money of the public trust has been invested contrary to the provisions of Section 35.	No
k.	Alienations, if any, of the immovable property contrary to the provisions of Section 36 which have come to the notice of the auditor.	None noticed
l.	All cases of irregular, illegal or improper expenditure, or failure or omission to recover monies or other property belonging to the public trust or of loss or waste of money or other property thereof and whether such expenditure, failure, omission, loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustee or any other person while in the management of the trust.	None
m.	Whether the budget has been filed in the form provided by rule 16A.	Yes
n.	Whether the maximum and minimum number of the trustees is maintained.	Yes
o.	Whether the meetings are held regularly as provided in such instrument.	Yes
p.	Whether the minutes book if the proceedings of the meeting is maintained.	Yes
q.	Whether any of the trustees has any interest in the investments of the trust.	No
r.	Whether any of the trustee is debtor or creditor of the trust.	No
s.	Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit.	No
t.	Any special matter which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner.	See Notes on Accounts in Schedule 18

For **SCA and Associates**
Chartered Accountants
Firm Registration No 101174W

Kiron Mallapur
Partner
Membership No: 036336

Place : Mumbai
Date : 22nd July, 2017

September 2017

KANARA SARASWAT

59

KANARA SARASWAT ASSOCIATION

SCHEDULES FORMING PART OF THE ACCOUNTS AS AT 31st MARCH, 2017

SCHEDULE 18 : NOTES ON ACCOUNTS
--

A Significant Accounting Policies:

1. Basis of Accounting:

The Financial Statements are prepared under the historical cost convention on an accrual basis, except in case of Subscriptions which are accounted on cash basis.

2. Use of Estimates:

The presentation of financial statements requires estimates and assumptions to be made that affect the reported amount of assets and liabilities on the date of financial statements and the reported amount of revenues and expenses during the reported period. Difference between the actual results and estimates are recognised in the period in which the results are known / materialised.

3. Income:

Interest income on Fixed deposits is recognised on time proportion basis taking into account the amount outstanding and the rate applicable.

Income from Rent is recognized based upon the rights given to the tenants against payment of Rent / Lease Fee. The same is recorded on accrual basis in the books.

4. Fixed Assets:

a. Fixed Assets are stated at cost of acquisition / construction and inclusive of all direct and incidental expenses related to such acquisition / construction.

b. Cost relating to acquisition of Computer Software are capitalised.

5. Depreciation:

Depreciation has been provided on straight line method at the rates decided by the Management. Computer Software is amortised on straight line basis over a period of five years.

6. Foreign Currency Transactions:

Transactions arising in foreign currency during the year are recorded at the exchange rates prevailing on the date of the transaction.

7. Contingent Liabilities & Provisions

The Trust recognises a provision when there is a present obligation as a result of a past event that probably requires an outflow of resources and a reliable estimate can be made of the amount of the obligation. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates. A disclosure for a contingent liability is made when there is a possible obligation or a present obligation that may, but probably will not, require an outflow of resources. Where there is a possible obligation or a present obligation that the likelihood of outflow of resources is remote, no provision or disclosure is made. Contingent assets are neither recognised or disclosed.

B The figures of previous year have been regrouped / recast wherever necessary, to confirm to current year classification.

C The Association has, from March 2017, undertaken major repairs and renovation of its building at Tardeo, Mumbai. The estimated share of the Association is expected to be Rs 14.10 lakhs (including contingencies), with an equal share being borne by the tenants. The contract has been awarded after due process of calling for tenders and evaluation.

D The Association has not maintained the Fixed Assets Register as per the requirements of Section 36B and Rule 24A of the Bombay Public Trust Act, 1950. The Association has however, maintained a list of assets.

E Depreciation has not provided on assets of the Association at Shirali and Books at Mumbai even in the current year.

- F The Fixed Deposits with Banks have to be earmarked towards the Funds against which they have been deposited.
- G The Association had started a census project in the year 2011. The Trust had received donations aggregating Rs 9,00,000 and incurred expenditure aggregating Rs 7,46,899.50. The Census Report was released in July 2016 and hence the net surplus of Rs 1,53,100.50 has been credited to Other Income during the year.
- H Tax at Source has not been deducted in respect of professional fees of Rs 71,750/-

For Kanara Saraswat Association

**For SCA and Associates
Chartered Accountants
Firm Registration Number 101174W**

**Hon. Chairman
Date: 22nd July, 2017**

Hon. Treasurer

**Kiron Mallapur
Partner
Membership No 36336
Date: 22nd July, 2017**

**Hon. Secretary
Date:**

Trustee

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