

THE KANARA SARASWAT ASSOCIATION (REGD.)

13/1-2, Association Building, Talmakiwadi, J.D. Marg, Mumbai – 400 007 India

Tel.No-022-23802263 / 23805655 Tele Fax- 022-23805655

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

FOUNDED ON 26TH NOVEMBER 1911

(CELEBRATING CENTENARY YEAR)

99TH ANNUAL REPORT FOR THE YEAR 2010-2011

FOUNDER MEMBERS

Sarvashri 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 BEARERS 2010-2011

- | | |
|--------------------|---|
| 1. President: | Shri Suresh S. Hemmady |
| 2. Vice-President: | Smt. Geeta V. Yennemadi |
| 3. Ex-Officio | Dr. Harish R. Kodial
(Immediate Past President) |
| 4. Ex-Officio | Shri Uday A. Mankikar
(Immediate Past Vice –President) |

MANAGING COMMITTEE

- | | |
|--|--------------------------------|
| 1. Chairman | Shri Rajaram D. Pandit |
| 2. Hon. Secretary | Shri Shivshankar D. Murdeshwar |
| 3. Jt. Hon.Secretary | Shri Aditya U Mankikar |
| 4. Hon. Treasurer | Shri Yatin P. Mavinkurve |
| 5. Hon. Secretary, Kala Vibhag | Shri Gurunath S. Gokarn |
| 6. Hon. Secretary, Health Services | Dr. Prakash S. Mavinkurve |
| 7. Hon. Secretary,Buildings | Shri Anand R. Nadkarni |
| 8. Hon. Secretary, Holiday Home & Bhandardara | Shri Kishore A. Surkund |
| 9. Hon. Secretary, Website | Shri Santosh Sirur |
| 10. Hon. Secretary, Socials & Jt. Treasurer | Shri Dilip P Sashital |
| 11. Hon. Secretary, Sports | Ms. Gauri P Shirur |
| 12. Hon. Secretary, Website & Knowledge Centre | Shri Amol R Pandit |

MEMBERS OF THE EDITORIAL COMMITTEE

- | | |
|-----------------------|---|
| Managing Editor | Shri Gurunath S. Gokarn |
| Editor | Smita P Mavinkurve |
| Associate Editor | Shri Uday A Mankikar |
| Member | Ms. Shruti S. Gokarn |
| Statutory Auditor | M/s. Saraf Gurkar Associates
Chartered Accountants |
| Hon. Internal Auditor | Shri Hattangadi Premanand Bhat |

NOTICE OF THE 99TH ANNUAL GENERAL MEETING OF THE KANARA SARASWAT ASSOCIATION (REGD)

Notice is hereby given that the 99th Annual General Meeting of the Kanara Saraswat Association will be held on Sunday 18th September 2011 at 10.00 a.m. in Shrimat Anandashram Hall, 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 98th Annual General Meeting.
3. Adoption of the Committee's Report and Audited Statement of Accounts for the year ended 31st March 2011.
4. Election of President and Vice-President for the year 2011-2012 & 2012-2013.
5. To read Explanatory Notes on page number 11 to 15 of subject Annual Report and to Consider and, if thought fit, to pass with or without modifications, if any, the following Resolutions :-
 - a) "Resolved that the action of Managing Committee in pledging following Investments viz :
 - 1) Reserve Fund Investment of Rs. 34,51,617.65,
 - 2) Other Corpus Fund Investment of Rs. 12,84,746.49 and
 - 3) Corpus Fund Investment of Rs. 52,63,635.86 totaling Rs 1,00,00,000 for the purpose of an Overdraft facility with Shamrao Vithal Co-operative Bank Limited for Hall Renovation is ratified."

"Further resolved that , this is subject to condition that the Managing Committee to disburse the interest received / receivable on the said investments earmarked under Corpus Fund/Other Corpus Fund as per the mandate of the donor."
 - b) "Resolved that the delay of 7 months in publishing the Minutes of the 98th Annual General Meeting held on 26th September 2010 in KS Magazine instead of 3 months of holding of Annual General Meeting." is ratified.
 - c) "Resolved that Policy on Transfer of Tenancy Rights in respect of Tenants of KSA ,as described in detail on page number 13 to 14 of subject Report ,be adopted for future guidance and action of Managing Committee of KSA."
 - d) "Resolved that Managing Committee of Kanara Saraswat Association is hereby authorized to hold talks with The Talmakiwadi CHS Ltd(TCHS) and/or Tenants of KSA and/or any other appropriate Authorities for Redevelopment KSA Building without making any Commitments Further Resolved that discussion held with such authorities in connection with Redevelopment should be apprised by the Managing Committee and reported to General Body for taking appropriate decision as per Rules & Regulations of KSA."
6. Declaration of the results of the elected 3 members on the Managing Committee.
7. Election of Honorary Auditors for the year 2011-2012.
8. Election of Statutory Auditors for the year 2011 – 2012..
9. Any other business that may be brought forward before the Managing Committee with the consent of at least 2/3 of the members present as laid down in Rule No 36

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 2011 will not be published in the "Kanara Saraswat" in view of the objection raised by the Postal Authorities. The Copies of the Report with the Statement of the Accounts will be posted separately and uploaded on Website www.kanarasaraswat.in for the benefit of Members.

By order of the Managing Committee

Place: Mumbai
Date: 30th July 2011

Shri Shivshankar Murdeshwar
Honorary Secretary

Dear Members

We have pleasure in placing before the General Body its 99th Report for the year 2010-2011 on working of The Kanara Saraswat Association along with the Audited Statement of Accounts for the year ended 31st March 2011.

MEMBERSHIP

The number of persons admitted to different classes of membership during the year under the report are as follows:

CATEGORY	LIFE	PATRON	SPOUSE	ORD	BENEFACTOR
Membership As on 31/03/2010	5310	162	0	11	46
New Members Added during The year	75	10	5	1	0
Total Membership As on 31/03/2011	*5384	*171	5	12	46

*Note : The Membership figures include the deceased persons.

We have come across instances that we are still mailing our KS magazine to many deceased members for want of correct information about status of deceased. We appeal to family members who are still receiving the magazine to the deceased members to inform us. We also appeal such family members to become Life Members of our Premier Institution. The membership form is available on our website <http://www.kanarasaraswat.in>

RESERVE FUND

The Membership Fees received under Patron, Life, Spouse Membership and entrance fees under the Ordinary Membership is credited to Reserve Fund. The Reserve Fund as on 31/03/2011 is Rs 34,50,367.65

DONATIONS

The Donations received towards Corpus Fund from Members/Well wishers are as under:-

CATEGORY	2010-2011	2009-2010	2008-2009	2007-2008
DISTRESS RELIEF FUND	16000.00	132501.00	460000.00	40500.00
MEDICAL RELIEF FUND	54888.00	126003.00	78001.00	154614.00
SCHOLARSHIP FUND	40000.00	237002.00	205250.00	731202.00
EMERGENCY MEDICAL RELIEF FUND	251001.00	135001.00	741001.00	132112.00
CENTENARY FUND	4491009.00	6174963.00	-----	-----
INTEREST ACCRUED ON CENTENARY FUND	632660.00	131298.00	-----	-----

The interest on the above Corpus Fund is disbursed to needy persons based on their applications. The Coordination Committee of Aid giving Institutions is selecting and recommending deserving persons for receiving aid to avoid duplication. The aid giving Institutions are 1) Kanara Saraswat Association 2) Chitrapur Saraswat Education 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, sanctions the quantum of aid based individual needs and on the basis of total funds available at its disposal. Thereafter, the Co-ordination Committee allocates the applications of the selected persons to the respective institutions for disbursement of the amount committed by it.

The interest accrued from the Emergency Medical Fund is disbursed directly by KSA to the deserving persons.

The following chart shows the amount disbursed to needy persons under Corpus Funds during 2009-10 and Provision made for disbursement of Interest in the year 2010-11

DISBURSEMENT	2009-2010	2010-2011
● SCHOLARSHIP	Rs 2,17,350.00	Rs 2,18,350.00
● DISTRESS RELIEF	Rs 97,890.00	Rs 1,20,890.00
● MEDICAL RELIEF	Rs 87,890.00	Rs 6,61,90.00
● * EMERG. MED. REL.FUND	Rs 2,76,853.00	Rs 3,05,853.00
● Aid to BPL Families	-----	Rs 20,000.00
TOTAL	Rs 6,79,283.00	Rs 7,31,283.00

- The amount disbursed under the directives of Co-ordination Committee of Aid Giving Institutions
- * Amount disbursed by KSA on the basis of Applications received directly from the needy patients

	EXPENSES IN RESPECT OF PROPERTIES (In Rs)	ESTABLISHMENT EXPENSES (In Rs)	MAGAZINE EXPENSES (In Rs)	INTEREST PAID ON OVERDRAFT (In Rs)	HALL REVENUE (In Rs)	DEPRECIATION
·10	2,03,202.00	3,81,084.75	13,44,426.53	-----	4,12,950.50	2,26,082.00
·11	8,82,098.40	6,37,025.00	19,17,559.79	7,03,448.00	14,53,053.00	5,77,491.00

It may be noted that though the loss of Rs 2,95,195.69 in 2010-11 is not actual loss as we have provided Depreciation of Rs 5,77,491.00 in 2010 – 11. The increase in Depreciation is due to increase in capital expenditure incurred on Hall Renovation.

The increase in expenses in respect of Properties is due to increase in Electricity Expenses to the tune of Rs. 71,156.00 over previous year and also inclusion of Interest of Rs 4,63,813.00 paid on overdraft availed for Hall Renovation from The S.V.C. Bank Ltd, Sleater Road branch. The Increase in Establishment Expenses is due to increase in Salaries & Wages of Rs1,00,632.00 and increase in Printing and Stationery expenses of Rs 90158.25 over previous Year. Though there is Surplus of Rs 73,661.21 in Magazine account in 2010-2011, it is substantially reduced as against surplus of Rs 4,88,624.17 in previous year. This is mainly because of increase in Printing expenses to the tune of Rs 5,73,132.96 over the previous year.

There is positive outcome of Hall Renovation on Hall Revenue. The Hall Rent has been increased by Rs 6,99,541.00 over previous year and Revenue from Caterers & Decorators is increased by Rs3,40,561.00 over previous year. However the total Hall Revenue of Rs 14,53,053.00 has been completely offset by interest of Rs 7,03,448.00 paid on Bank Overdraft availed for the purpose of Hall Renovation and increase in Depreciation from Rs 2,26,082.00 to Rs 5,77,491.00 in current year.

The Managing Committee has been seized up of the matters. The foremost step is to increase Hall occupancy Rate. We are making conscious efforts of reaching people by distributing pamphlets in various colonies and in

Societies in Mumbai. We are offering concessions in Hall Rent if both Halls are booked by Hirer. Our staff is now trained to make follow up of enquiring with prospective hirers. We are contacting Corporate for conducting their Seminars or Meetings in our Hall. Our Hall Revenue upto 31st July 2011 is Rs 3,87,123.00 and we have already received 22 days Four Hour/ Half Day booking and 2 days Full Days booking in the month of August & September 2011 which is considered to be off season period. While making efforts to increase Revenue, we are gearing up for reducing expenses in respect of Electricity and Magazine Printing. The staff is monitoring electric expenses by recording daily reading of Electric Meters to check and compare daily consumption of electricity. We have also changed Publisher and Printer of KS Magazine from September 2011 who have offered competitive price and also good advice on printing pattern for reduction in cost of Printing. We are sure that all our efforts will increase Revenue and bring down expenses. We had hired services of Mr Vasant Bapat as a CEO for period of 1 year i.e. upto May 2011 at salary of Rs 10,000/- per month. We have extended his contract period for another year by giving specific responsibility of increasing Revenue and controlling expenditure. Looking into steps taken by your Managing Committee for increasing Revenue and controlling Expenditure, we assure General Body that we will come out of Financial difficulties at earliest.

COMPARATIVE FINANCIAL FIGURES FOR LAST FIVE YEARS

Rs. In Lacs

I	INCOME	2007	2008	2009	2010	2011
a	KSA HALL (Total Revenue)	3.63	3.63	3.98	4.12	14.63
	KSA HALL(Net Revenue)	-2.69	-2.53	-6.02	-1.72	-0.62
b	NASHIK HOLIDAY HOME (Total Revenue)	3.44	4.08	3.44	4.89	5.83
	Nashik Holiday Home (Net Revenue)	0.77	1.48	0.77	1.35	1.89
c	HEALTH CENTRE (Total Revenue)	0.81	0.94	0.81	1.26	1.44
	Health Centre (Net Revenue)	-0.34	-0.34	-0.53	-0.65	-0.86
d	Magazines (Total Revenue)	6.98	6.98	12.42	13.44	19.18
	Magazines (Net Revenue)	0.46	0.46	4.36	4.88	0.74
II	CORPUS FUND					
	Distress Relief	10.88	11.28	15.88	17.21	17.37
	Scholarship	17.33	24.64	26.74	29.11	29.81
	Medical Relief	5.77	7.31	8.09	9.35	9.90
	Emergency Medical Relief	28.73	28.73	37.46	38.81	41.32
	Nashik Holiday Home Maintenance Fund	2.00	2.00	2.00	2.00	2.00
	Community Chest Fund	4.35	4.70	5.10	5.46	6.61
	Centenary Fund (Incl Int. Accrued of Rs 763958/-		--	5.69	61.74	107.89
	Sub Total	69.06	79.98	101	165.00	214.90
	Other Corpus Fund	6.71	7.10	7.62	7.34	7.36
	Total Corpus Fund	75.77	87.08	108.6	172.34	222.26
	RESERVE FUND	25.87	27.28	29.25	31.65	34.50
	GRAND TOTAL	101.64	114.36	132.1	203.99	256.76
III	INVESTMENT IN FD'S	97.98	112.36	135.5	180.85	251.42
	Centenary Fund SB A/c.				24.73	1.97
					205.58	253.39
IV	DISBURSEMENT OF INTEREST ON CORPUS FUND					
	Distress Relief Fund	0.74	0.90	1.08	0.97	*1.20
	Scholarship Fund	1.07	1.99	2.05	2.17	*2.18
	Medical Aid	0.52	0.56	0.81	0.87	*0.66
	Emergency Medical Fund	1.90	1.90	2.69	2.76	*3.05
	* Investment in the next Financial Year i.e. April 2010					
	*Provision for Disbursement for F.Y. 2010 -11					

	2007	2008	2009	2010	2011
Prize Fund	346670	378032	420032	422875	422875
Konkani Bhasha	151557	151557	151557	151557	151557
Narayan Rao Kulkarni Memorial Fund	21064	21064	21064	21064	21064
Chitrapur Publication	59227	59227	59227	--	--
Equipment	2843	2843	2843	--	--
Kala Vibhag	90219	97437	107437	138922	141122
	671580	710160	762160	734418	736618

CENTENARY YEAR FOUNDATION DAY PROGRAMME

26th November 2010 was a momentous occasion in the annals of the Kanara Saraswat Association, an important milestone among the many that Kanara Saraswat Association has crossed in its long and fruitful journey. To mark the beginning of Centenary year of KSA, a function was organized on 26th November 2010 at Ravindra Natya Mandir, Prabhadevi. Dr. Subir Gokarn, Deputy Governor of RBI, was the Chief Guest of the function.

Chitrapur Saraswats from all across the city were in full attendance on this august occasion to congratulate the KSA and to give its best wishes for the future. Guests were greeted at the entrance by the President of KSA, Suresh Hemmady, who was dressed in the garb of Rao Bahadur S. S. Talmaki himself, and the Vice-President Smt. Geeta Yennemadi.

Alka Lajmi and Uday Mankikar who were the emcees for the evening led the audience through the programmes in English and absolutely unadulterated Konkani respectively.

The ceremonial lighting of the lamp was done by the Chief Guest Dr. Subir Gokarn, the President of KSA Suresh Hemmady, the Vice-President of KSA, Smt. Geeta Yennemadi, Raja Pandit, Chairman of KSA and Aditya Mankikar, Jt. Hon. Secretary of KSA

(For detailed report of the Centenary Celebration Programme, pl refer Jan 2011 issue of Kanara Saraswat Magazine.)

UPDATE ON CENTENARY EVENT PROGRAMMES FORM 26TH NOV 2010 TO 26TH NOV 2011

Our Managing Committee had decided to organize various programmes during Centenary Year i.e. from 26th November 2010 to 26th November 2011 to bring the community together and also to celebrate momentous 100th Year. Mr. Bipin Nadkarni, Noted Film Director has been made Chairman of Centenary Celebration Committee. The other members are :-

1) Prof Sadhana Kamat 2) Shri Suresh hemmady 3) Shri Ratnakar Gokarn 4) Smt Geeta Yennemady 5) Shri Dilip Sashital 6) Shri Rajaram D. Pandit 7) Shri Shivshankar Murdeshwar 8) Anand Nadkarni

We had taken decision to make a documentary Film on KSA Activities for last 100 years under guidance of Mr. Bipin Nadkarni which was directed by Shri Amit Masurkar. The Documentary Film completed well before Centenary Celebration Day on 26th November 2010 held at Ravindra Natya Mandir, Prabhadevi. The film was shown to houseful audience during Centenary Celebration Day which was well received. The entire programme was also video graphed and uploaded on our website www.kanarasaraswat.in along with Documentary Film. Our next Centenary Programme, Sangeet Sammelan, held at Shrimat Anandashram Hall, Talmakiwadi from 22nd April to 24th April was very successful. Our forthcoming programmes during Centenary Year are as under:-

- 1) 18th August 2011 :- Suman Sugandh – Honouring Smt Suman Kalyanpur for her contribution to Indian Music. The Programme conceived, authored and will be compered by Smt Mangala Khadilkar at Nehru Centre, Worli Mumbai.
- 2) 24th September 2011 :- Programme by Yuvdhara at Pune.
- 3) 22nd & 23rd October 2011 :- Ek Anki Natyotsava – Drama Festival at Karnatak Sangha Hall, Matunga, Mumbai.
- 4) 5th, 6th & 7th November 2011 :- Painting Exhibition at Shrimat Anandashram Hall, Talmakiwadi, Mumbai.
- 5) 26th November 2011 :- Centenary Closing Ceremony at Nehru Centre, Worli, Mumbai.

CENTENARY FUND**CENTENARY FUND RAISING COMMITTEE (CFRC) & CENTENARY FUNDS MANAGEMENT COMMITTEE (CFMC)**

The Core Committee consisting of Shri Suresh Hemmady and Shri Ratnakar N. Gokarn and Shri Dilip P. Sashital worked hard to achieve the difficult task raising Centenary Fund collection during the year. The amount of Rs 61,74,963.00 collected upto previous year. We have transferred sum of Rs 6,41,000/- to Centenary Health Project to purchase X-Ray Machine for Rs 2,75,000/- for installing in Jivdani Hospital at Virar and amount of Rs 3,69,250/-utilized for purchasing Modern Pathlab Equipment for Blood Test. Thus balance of Rs 61,74,963/- was reduced to Rs 55,33,963/-as on 31st March 2010. In current year amount of Rs 44,91,009/- was collected from Members /Well Wishers. The total amount collected upto 31st March 2011 stood as Rs 1,00,24,972/- and Interest Accrued on Investment of Fund in FDR fetched Rs 7,63,958/-. Therefore total amount of Centenary Fund as on 31st March 2011 is Rs 1,07,88,930/-.

We have formed Centenary Fund Management Committee (CFMC) consisting eminent people like Shri Pravin Kadle, Shri Vinod Yennemady and Shri Uday Gurkar, Chartered Accountant.

The CFMC has framed following OBJECTS / PURPOSE of the fund:-

- Interest Free Education Loans
- Medical Aid
- Distress Relief
- Any Other as decided by CFMC

The SCOPE of the Committee is

- To review the collections of Centenary Fund are invested from time to time.
- To review the interest / income earned on the above said investments are accumulated for disbursement towards objects / purpose of the Funds.
- To approve the disbursements of accumulated interest / income from time to time towards the objects / purpose for which Funds are collected.

The PROCESS of Disbursement and other Rules are yet to finalized.

PRESIDENT & VICE – PRESIDENT

At the Annual General Meeting held on 26th September 2010 Shri Suresh S Hemmady and Smt. Geeta V Yennemadi were elected unanimously as President and Vice-President respectively for the year 2010-2011

MANAGING COMMITTEE

At the close of the year, there were 3 vacancies i.e. 1) Shri Avinash G. Trasi 2) Shri Santosh K Sirur 3) Dr. Prakash S Mavinkurve, under Rule 13. The nominations were invited for three vacancies. As the number of valid nominations were received were Five which were exceeding the number of vacancies, elections were held. The nominations were received from 1) Shri Avinash G. Trasi 2) Shri Aditya U Mankikar 3) Shri Santosh K Sirur 4) Dr. Prakash Mavinkurve and 5) Shri Sunil Mangalore. Shri Srikar Balsavar was appointed as Returning Officer.

The elected 3 members were 1) Dr. Prakash S. Mavinkurve 2) Shri Santosh K Sirur and 3) Shri Aditya U Mankikar

attendance of members was as follows:

MANAGING COMMITTEE MEETINGS

During the year under reference viz from 1st April 2010 to 31st March 2011 the Managing Committee met 17 times. The

MEMBER	NO. OF MEETINGS	MEETINGS ATTENDED
Shri Rajaram D. Pandit	14	14
Shri Shivshankar D. Murdeshwar	14	*10
Shri Yatin S. Mavinkurve	14	7
Shri Aditya U Mankikar	14	4 (Elected on 26/09/2010)
Shri Gurunath S. Gokarn	14	6
Shri Anand R. Nadkarni	14	13
Dr. Prakash S. Mavinkurve	14	11
Shri Kishore A. Surkund	14	11
Shri Santosh K Sirur	14	4
Shri Dilip P Sashital	14	12
Shri Amol R. Pandit	14	* 6
Ms. Gauri P Shirur	14	9
Shri Avinash Trasi	14	2 Resigned on 04/05/2010

* Leave of absence for 6 months

SOCIAL , CULTURAL AND OTHER EVENTS ORGANISED DURING THE YEAR

APRIL 17, 2010: INTERNATIONAL WOMEN'S DAY Honouring the women social worker in our Community

1).Smt. Vimal Ramdas Amladi 2) Ms. Purnima Mohan Chickermane 3) Smt Shreejay Dattatraya Mallapur
4) Smt. Sadhana Ajit Kaikini 5) Smt Smita Prakash Mavinkurve 6) Smt. Prasanna Rajiv Invally
7)Smt. Kavita Devrai Shanbhag

April 18, 2010 : Saraswat Cup Cricket Tournament at Parsi Gymkhana

May 04, 2010: Ganahoma in Newly Renovated Shrimat Anandashram Hall

October 31 to November 7th 2010: Annual Diwali Programme consisting Healthy Baby Contest.

November 26, 2010: KSA Centenary Year Inaugural Programme at Ravindra Natya Mandir , Prabhadevi

COMPARATIVE CHART OF OCCUPANCY AT SHRIMAT ANANDASHRAM HALL AND NASHIK HOLIDAY HOME

YEAR	FULL DAY	HALF DAY/ 4 Hours	SOCIAL @ CONCESSIONAL	FREE	DATTAJAYANTI	VACANT DAYS
2008-2009	17	30	25	29	10	254
2009-2010	16	39	22	30	11	247
2010-2011	12	60	19	30	09	235

The occupancy rate of Hall is only 9 % in 2009-10 which has been increased to 12% in the year 2010-11. We have given Hall to various organisation on 19 occasion at concessional rate of Rs.750/-per Day and Free of Cost on 30 occasions. The Datta Jayanti was celebrated for 09 days in the month of December 2010 in the presence of our Swamiji. Shrimat Anandashram Sabhagriha (Ground Floor Hall) has been fully renovated with modern outlook and Airconditioning. Similarly Upper Hall (Mezzanine Floor) is now renamed as Shrimat Parijnanashram III Sabhagriha with all modern facilities with fully airconditioning and separate entrance, The furnished rooms and separate toilet have been provided for bride groom and bride for marriage function. The main purpose of renovation to earn good revenue to fulfill aims and objectives of our Association has been partially achieved. The Receipt of Hall Rent has

been increased by Rs 6,99,541.00 over previous year and Revenue from Caterers & Decorators is increased by Rs3,40,561.00 over previous year. However the total Hall Revenue of Rs 14,53,053.00 has been completely offset by interest of Rs 7,03,448.00 paid on Bank Overdraft availed for the purpose of Hall Renovation and increase in Depreciation from Rs 2,26,082.00 to Rs 5,77,491.00 in current year. Our main objective of increasing Hall Occupancy Rate is yet to achieve . We are making every effort to increase Occupancy Rate by distributing Pamphlets, giving advertisements in Newspaper, making follow-up enquiry by Staff Members etc.

COMPARATIVE CHART OF OCCUPANCY AT HOLIDAY HOME NASHIK

YEAR	UNIT 1	UNIT 2	UNIT 4	UNIT 5	UNIT 6	UNIT 7	UNIT 8	TOTAL
2008-2009	86	174	153	210	208	190	234	1255
2009-2010	94	132	141	200	206	201	150	1124
2010-2011	82	109	151	240	207	215	182	1186

The occupancy rate of Nashik Holiday Home has been increased to 46% as against 43% in previous year. We have taken following steps to improve Occupancy Rate of NHH.

- Installed A.C in one unit.
- Purchased Inverter for continuous supply of electricity.
- Purchased FAX machine for easy booking and Communication.
- Added furniture for convenience of hirers.
- Solar Energy System has been installed.

We will be taking many steps in current year to improve comforts of occupiers and maintaining better ambience in Holiday Home.

KSA MAGAZINE

The "Kanara Saraswat" magazine which was started in 1919 continues to record the various activities of the members of the community spread over different areas. In order to get more news, the Editorial Committee is making efforts to appoint more Hon. Correspondents

The new Editorial Committee establishes better rapport between them and the readers. This has resulted in the continuous flow of articles of good quality. The readership also has increased and there is steady increase in membership. The average number of pages every month range from 64 to 72.

The "Kanara Saraswat" Magazine got a "New Look" from August 2009. The cover design is changed and inside pages present altogether a different look with many advertisements with attractive colours. The new magazine is costing more and quite a few Advertisers have not repeated advertisement due to increase in tariffs . Though there is Surplus of Rs 73,661.21 in Magazine account in 2010-2011, it is substantially reduced as against surplus of Rs 4,88,624.17 in previous year. This is mainly because of increase in Printing expenses to the tune of Rs 5,73,132.96 over the previous year . We appeal our Members/Readers/Well wishers to help us in mobilizing advertisements as our Magazine is circulated among 4000 Members spread across the Globe. We also request younger generation to enroll as a Life Member or Patron Member which will help them to keep in touch with enlighten Community like ours through KS Monthly distributed free to Members.

The printing of the magazine is done by Print House (I) Pvt Ltd. The Computer Composing and Graphics were efficiently carried out by Smt. Sujata Masurkar and the Marathi composing was done by Shri Atul Joshi. The average number of pages printed were 72. We thank the Editorial Committee for bringing out the magazine every month observing regularly the time schedule.

KSA REFERENCE LIBRARY

The Reference Library is one of KSA Centenary Project for preserving following types of books for posterity.

1. KS Magazines and Annual Reports and Sovenirs published by KSA since inception.
2. Script of Konkani Dramas & Souvenirs.
- 3 Family Tree
- 4 Books written by Chitrapur Saraswats in any Language
- 5 Books written on Saraswat Community in any Language.

- The idea of Reference Library has taken shape. We have already inducted 119 Konkani/Kannada/Marathi Dramas & 504 Family Trees in the Library. The work of indexing has started. We have already displayed Names of Dramas & its Authors and also names of Books. Mr Vithal Nadkarni is Chairman of Sub-Committee of Reference Library. Recently we have inducted Mrs Rekha Pandit as Hon Secretary. Mrs Shrimati Madiman is Advisor of Reference Library.

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*, in which he quotes from the *Sahyadri Khanda*:

("Where did I come from, who am I, what is my family-stock, and who are my relatives?")

In pursuit of these answers, during the early decades of the last century, Talmaki undertook a study of the socio-cultural history of Chitrapur Saraswats. 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 a three-part book titled *Saraswat Families*.

The subsequent Volunteers have updated Family Tree of many families and converted into soft copy. Any person wishing to update his/her Family Tree may contact Dr. Sudhir Moodbidri, Res No 022-26518882 Mob No - 9820369258 Email id :-moodbidri.sudhir@gmail.com and Mr.Raghunath N. Gokarn, Res. No 022-24305388 Email id :- 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 Website to become a powerhouse of Chitrapur Saraswat Information. As mentioned earlier we have focused on activities of KS and made tie-up with other Chitrapur Saraswat Institutions in India and abroad for information sharing and also linked to their Websites. We are making regular Announcements of our activities on Website. The Membership Form and Marriage Bureau Registration Form have already been uploaded. The person can make on-line payment of Services as we have linked Website of our Banker Shamrao Vithal Cooperative Bank Ltd and also given our bank details for remittance of any amount. We have made good progress in uploading details of Books/Konkani Dramas/Souvenirs /Books published by KSA . The 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.

ACCOUNTS AND AUDIT

The accounts of the Association for the year 2009-2010 were finalized and audited by Saraf & Gurkar Associates, Chartered Accountants as our Statutory Auditors. The internal Audit was meticulously done by our Honorary Auditor Shri Hattangadi Premanand Bhat. We immensely thank them.

We also thank Dattatraya G. Nakte and Smt. Shobhana D. Rao who gave efficient support for collating and completing the accounts on the computer.

HEALTH CENTRE

The KSA Health Centre continued to provide quality health care to members of all communities at very affordable rates and 1250 patients took the benefit of the Services provided. Dr. Harish Kodial, ex-President, KSA led by example in treating a large number of patients with eye disorders. Dr. Vasanti Balwalli and Dr. Sunil Vinekar provided medical consultations on a daily basis, where as others like Dr. Gaurang Muzumdar (Skin), Dr. Tejaswini Bhat (Homeopathy), Dr. Swati Puthli (Physiotherapy) attended the Clinic regularly on their scheduled days. Dr.

Pranav Chikramane MD;DNB,DHM joined the Centre in January 2011 as Consultant Paediatrician, Dr. Subodh Sirur , Dermatologist joined in March 2011 and proved to be popular with the patients . The absence of Specialists in Orthopedics and ENT was felt and we request specialists in these fields to come forward and join us in this humanitarian task.

The diagnostic centre was supported by the upgraded Pathology laboratory which saw almost 2796 Tests being done by Mrs. Vaidehi Joshi. Commitments had been made by some well wishers for sponsoring the upgradation of the Laboratory. We are expecting their donations soon so that more medical services can be offered by us.

A Diabetes Mellitus Awareness-cum-Detection camp was held under the joint auspices of the The Kanara Saraswat Association Health Centre and the Vivekananda Yoga Anusandhana Samsthana - Sankalp (VYASA-Sankalp) on the 9th January 2011 at the Shrimat Anandashram Sabhagriha, Talmakiwadi. The camp started with a Fasting Blood check up programme at the Swami Parijnanashram Pathology Lab, KSA. This was followed by informative lectures by Dr. Sanjay Godbole, well known Consultant Physician and Diabetologist and by Yogacharya Shri Pankaj Pathak. The latter spoke on 'Yoga for Diabetes' followed by demonstration of various 'Asanas' specifically devised for Diabetes.

We started the KS Health Series lectures with a very informative talk by Gourpriya Koppikar, well known Dietician, and propose to follow up with more. A similar Health Series articles for the KS Magazine is also being planned.

We also announce the sad and sudden demise of Mr. Vijay Kabinittal (Rao), a practicing Architect, on 18th April 2011 at Pune, who renovated KSA's Parijnanashram Health Centre, Path Lab and Consulting Rooms in Talmaki Wadi. We are deeply indebted to him.

KSA Census 2011

The first Census of our Community was attempted in 1896, under the inspiration and patronage of the Late Shri Shamrao Vithal Kaikini and its results were published in the "Chitrapur Panchang". The next Census was taken in 1912, after Kanara Saraswat Association came into being in 1911. The subsequent censuses were taken in more comprehensive scope and details in 1922, 1932, 1945, 1956, 1971, 1991 and 2001. These census, like most others were restricted to gathering primarily demographic & social characteristics of population.

The KSA has embarked upon a mission of conducting Census of Chitrapur Saraswat Community as a Centenary Year Project by not only retaining usual demographic focus but also partake of a Household Consumer Expenditure Survey. The Consumer Expenditure Survey will help establish a benchmark of the current levels of living with which we can assess the changes in the future. The demographic, social and economic data revealed by the twin endeavours would help the KSA find ways in which it can serve the community more meaningfully. Dr. Lalit Deshpande and Mrs. Sudha Deshpande (nee Sudha Gangolli), eminent economists and demographers with vast experience and expertise have agreed to shoulder the responsibility.

We have taken help of Sabha Pratinidhis of Chitrapur Math and other well wishers in their voluntary capacity to reach out to each Households in Areas where Chitrapur Saraswats have strong presence. And in other areas where members of Chitrapur Saraswat Community have very small presence or residing abroad, we are reaching out to them through our website www.kanarasaraswat.in. We have uploaded two separate Census Forms on website one for Chitrapur Saraswats residing in India containing 6 parts and another for Chitrapur Saraswats residing out of India which contains only one part. The Female Chitrapur Saraswat married outside community can also take part in Census by filling up Part I of Census Form by mentioning her Nee name.

The Committee Members of KSA including our President Shri Suresh Hemmady and our Advisers visited various places in India to explain procedure to Volunteers. We are getting good response from Households. We appeal to every Household to submit the Form if they have not done so far.

The Chief Coordinator of Census is Shri Gurunath S. Gokarn (mobile no – 9867902515) who has vast experience of conducting previous two Censuses and his Deputy is Shri Dilip Sashital (mobile no – 9820014862), both committee members of KSA

Explanatory note on Agenda no 5 a), b), c), d) of Notice dated 30th July**2011of 99th Annual General Meeting****AGENDA NO 5 a) :-**

As per Rule no 29 :-

Contributions as per rules received from Patrons, Benefactors and Life Members together with entrance fees shall form part of the Reserve Fund. The interest accruing thereon may however, be used towards the current expenses of the Association. No part of the reserve or of any amounts that should under this rule be credited to the Reserve Fund shall be utilized by the Managing Committee except under the authority of two thirds of the members present at a General Meeting convened by the Notice in accordance with Rule 35

The Renovation of Ground Floor & Mezzanine Floor which was started on 29th January 2010 completed on 15th May 2010 and 1st June 2010 respectively. Initially it was decided to renovate only Ground floor Hall. However then Managing Committee decided to renovate Mezzanine floor simultaneously to cut the cost as otherwise if we have renovated at later date, the cost would have been manifolds. This lead to additional burden on our resources. The break-up of Expenditure incurred on Hall Renovation are as under:-

Structural and Civil Work	Rs. 70,13,797.75
Electric Work	Rs. 12,91,185.00
Sanitary Fittings	Rs. 2,73,894.35
Painting	Rs. 38,572.50
Fire Extinguishers	Rs. 20,751.00
Furniture&Fixture	Rs. 19,796.00
Airconditioners	Rs. 8,73,307.00
Architect Fees	Rs. 5,25,887.00
Structural Engineers Fee	Rs. 63,013.00
Other Expenses	Rs. 10,000.00
Interest on Overdraft till Completion of Renovation Halls i.e. August 2010	Rs. 2,39,635.00
TOTAL	Rs. 1,03,69,838.60

We had to avail Overdraft Limit of Rs 1 Crore from SVC Bank Ltd, Sleater Road Branch by pledging our Fixed Deposit Receipts of Rs 1,21,30,864.14 as then Managing Committee decided to renovate both Halls simultaneously instead of Ground Floor Hall as decided earlier. The details of FDR's pledged is given in schedule A-5 of Balance Sheet as on 31.03.2011. For this purpose, we had to utilize FDR meant Reserve Fund and Corpus Fund & Other Corpus Fund as under:-

Nature of Fund	Amt of Fund	Investment in FDR	Remark
Corpus Fund			
Distress Relief	Rs 17,37,484.00	Rs 98,14,836.00	Out of FDR of Rs 814836.00,
Scholarship	Rs 29,51,244.14		Pledged FDR are Rs.52,63,635.86
Medical Emergency	Rs 41,32,443.00		(margin not taken into consideration)
Medical Relief	Rs 9,90,815.00		
	Rs 98,11,986.14		
Reserve Fund	Rs 34,51,617.65 }		Entire FDR of Rs 47,36,364.14
Other Corpus Funds	Rs 19,96,268.16 }	Rs 47,36,364.14	have been pledged
	Rs 54,47,885.81		(margin not taken into consideration)

We have started Hall Renovation Fund purely to reduce Debt burden. The Managing Committee has also taken decision to name Four Rooms (two each on Ground and Mezzanine Floor) in the name of the donor or their dear ones after receiving minimum ad as under:-

Room	Floor	Area (Sq.Ft)	Minimum Donation
1) Bride's Room	Ground	112.80	Rs 20 lacs
2) Groom's Room	Ground	89.80	Rs 15 lacs
3) Bride's Room	Upper (Mezzanine)	154.75	Rs 25 lacs
4) Groom's Room	Upper (Mezzanine)	157.50	Rs 25 lacs

Though we have not violated Rule No 29 mentioned above, we have utilized Reserve Fund Investment FDR of Rs 34,51,617.65 by pledging to the Bank. Similarly we have to bring kind notice of General Body that we have utilized part of Corpus Fund FDR (i.e. Rs 52,63,635.86 out of Rs 98,14,836.00) and Other Corpus Fund FDR of Rs 12,84,746.49 for Hall Renovation by Pledging to Bank which indirectly means depriving disbursement of interest to needy persons as per objectives of Funds. In this regard, the Managing Committee assures General Body that part of Interest which is meant for disbursal to needy persons will be compensated from Hall Revenue. The Managing Committee has taken many steps to increase Revenue of Hall, KS Magazine, Nashik Holiday Home by simultaneously controlling expenses in respect of Establishment, Electricity consumption, Printing cost of Magazine. The Hall Revenue has been increased from Rs 4,12,950.50 in 2009-2010 to Rs 14,53,053.00 in 2010-2011. We have already received Hall Revenue of Rs 3,87,123.00 during April 2011 to July 2011 and there is good number bookings in August & September 2011 which is considered as off season. The Managing Committee will not have any difficulty in disbursement of amount earmarked under Corpus Fund to needy persons from Hall Revenue in future

We therefore seek General Body approval for passing following Resolution as per Agenda No 9 of Notice, if deemed fit.

a) "Resolved that the action of Managing Committee in pledging following Investments viz :

- 1) Reserve Fund Investment of Rs. 34,51,617.65,
- 2) Other Corpus Fund Investment of Rs. 12,84,746.49 and
- 3) Corpus Fund Investment of Rs. 52,63,635.86

totaling Rs 1,00,00,000 for the purpose of an Overdraft facility with Shamrao Vithal Co-operative Bank Limited for Hall Renovation is ratified."

"Further resolved that, this is subject to condition that the Managing Committee to disburse the interest received / receivable on the said investments earmarked under Corpus Fund/Other Corpus Fund as per the mandate of the donor."

AGENDA NO 5 b) :-

Rule No 22 (c):- That the Minutes of the Annual General Meeting shall be published in the Kanara Saraswat within 3 months of the holding of the Annual General Meeting

As per Rule no 22 (c), Minutes of the Annual General Body Meeting shall be published in the Kanara Saraswat Magazine within 3 months of holding of Annual General Body Meeting. We had published Minutes of 98th Annual General Meeting held on 26th September 2010 in July 2011 Issue of K.S. Magazine i.e. delayed by 7 months. This has happened due to our involvement in Centenary Year Celebration on 26th November 2010 and also other pressing matters. We assure General Body that we shall publish Minutes of current AGM within 3 months of AGM

We therefore seek ratification of General Body in delay for publishing minutes of 98th Annual General Body Meeting by period of 7 months.

"Resolved that delay of 7 months in publishing the Minutes of the 98th Annual General Meeting held on 26th September 2010 in KS Magazine instead of 3 months of holding of Annual General Meeting."

AGENDA NO 5 c):-**POLICY ON TRANSFER OF TENANCY RIGHTS IN RESPECT OF TENANTS OF KSA**

THE KANARA SARASWAT ASSOCIATION is society Registered under the Societies Registration Act 1860 and also Registered as a Association under Public Trust Act 1950. The Kanara Saraswat Association (KSA), Building is located on plot no 13 & partly on Plot no 11 of Cadastral Survey No 1A/312 in Talmakiwadi, at Tardeo Road, presently called Javji Dadaji Marg, admeasuring area of 516 sq/yards and 425 sq/yards respectively. The plot no 13 & 11 are owned by KSA and building which was constructed in 1938-39 is situated on plot no 13 (516 sq/yards) and partly on plot no 11 (i.e. 9.33 sq/yards out of area of 425 sq/yards). The vacant plot having remaining area of 415.67 sq. yards will remain open to sky as per Conveyance Deed executed between our previous owner The Saraswat CHS Ltd, Gamdevi and Kanara Saraswat Association executed on 4th April 1955.

The KSA Building has Ground Floor Hall and mezzanine floor Hall and Upper 3 storey's consist of 6 Residential Units (Two flats on each floor) occupied by 6 Tenants and KSA being Landlord. There is a cordial relations between KSA and its Tenants except for normal hiccups existed in any relationship. Though building is strong in structure, there is a need for Repairs due to wear and tear. Though it is duty of Landlord to carry out repairs, it is clearly not possible to do so due to paucity of funds as Rent received from Tenants is very paltry due to Rent Control Act applicable to them. The another alternative to this problem is sharing the expenses by Tenants for expenses incurred on repairs of building.

Another area of possible conflict is about transfer of Tenancy Rights . Under normal circumstances, Landlord transfers Tenancy Rights to next kin of Tenant after his / her death without charging premium. However in following situation the dispute may arise in family of Tenant leading to legal dispute involving Landlord.

- 1) If Tenant has more than one child, then it is possible that after death of tenant, there may be dispute among children on Tenancy Rights inspite of tenant, before his /her death, indicating preference for a particular kin as beneficiary of Tenancy Rights.
- 2) When Tenant is childless, the dispute may arise after his / her death as person not known to Landlord may claim tenancy by one pretext or other by bringing Landlord into unnecessary legal tangle.

As per Maharashtra Rent Control Act, 1999, receiving premium and paying premium is no longer an offence. The Tenancy Rights now can be transferred to third person with consent of Landlord and for a consideration (i.e. by charging premium) by entering into Tripartite Agreement between Incoming Tenant, Outgoing Tenant and Landlord as confirming Party. The Tripartite Agreement can be Registered and Stamped on Premium amount as per Ready Recknor published by Stamp Authorities but stamp duty has also to be paid as per entry 5 (g-d) (I) of Schedule I appended to the Bombay Stamp Act 1958. The Market Value of Tenancy Rights can be ascertained from same Ready Recknor and also from Valuation Report obtained from Govt. Recognised Valuer. The Landlord can charge premium based on value of such transfer. By the same analogy, existing Tenant during his / her lifetime, with consent of Landlord, may transfer Tenancy Rights to his / her kin out of love by entering Tripartite Agreement. This is similar to Gift Deed, when owner of property during his / her lifetime, convey property to his / her next kin out of love and affection. The only difference being that Tenant is not owner of property and he / she is transferring Tenancy Rights during his / her lifetime with consent of Landlord and other occupants in flat.

Considering all above situation and to avoid future conflicts , the Managing Committee of KSA has obtained legal opinion dated 30th August 2011 from Advocate Mr. M. R. Phal and based on his opinion framed Policy on Transfer of Tenancy Rights for detail discussion in General Body and if found appropriate, pass following Rules to enable Managing Committee to take proper decision in future.

- 1) IN CASE OF TRANSFER OF TENANCY RIGHTS AFTER DEATH OF EXISTING TENANT OF KSA , THE TENANCY RIGHTS CAN BE TRANSFERRED TO HIS / HER NEXT KIN IN THE FAMILY WHO WAS RESIDING ALONGWITH DECEASED TENANT. A SUCCESSOR TENANT WILL HAVE TO SUBMIT AFFIDAVIT CUM DECLARATION CUM INDEMNITY BOND ON REQUISITE NON JUDICIAL STAMP PAPER.
- 2) IF TENANT OF KSA , DURING HIS / HER LIFETIME, WANTS TO TRANSFER HIS / HER TENANCY RIGHTS TO THIRD PARTY ACCEPTABLE TO LANDLORD, THEN TENANT WILL HAVE TO EXECUTE THE TRIPARTITE AGREEMENT WITH INCOMING TENANT AND LANDLORD BEING CONFIRMING PARTY. THE TRIPARTITE AGREEMENT WILL BE REGISTERED WITH SUB-REGISTRAR OF

ASSURANCES BY PAYING REQUISITE STAMP DUTY AS PER READY RECKONER RATES PREVAILING AT THE TIME OF TRANSFER.

- 3) IF TENANT OF KSA DURING HIS/ HER LIFETIME, WANTS TO TRANSFER TENANCY RIGHTS TO HIS / HER NEXT KIN IN FAMILY, THEN TENANT WILL HAVE TO EXECUTE TRIPARTITE AGREEMENT BETWEEN EXISTING TENANT, INCOMING TENANT AND LANDLORD AS CONFIRMING PARTY. THE TRIPARTITE AGREEMENT WILL BE REGISTERED WITH SUB-REGISTRAR OF ASSURANCES BY PAYING REQUISITE STAMP DUTY AS PER READY RECKONER RATES PREVAILING AT THE TIME OF TRANSFER.
- 4) IN CASE OF TRANSFER OF TENANCY RIGHTS TO THIRD PERSON THROUGH TRIPARTITE AGREEMENT, THE LANDLORD WILL CHARGE PREMIUM FOR TRANSFER OF TENANCY RIGHTS TO THE EXTENT OF MINIMUM 33% OR MORE OF VALUE MENTIONED IN TRIPARTITE AGREEMENT OR MARKET VALUE AS PER READY RECKONER RATES PREVAILING AT THE TIME OF TRANSFER OR AS PER MARKET VALUE CERTIFIED BY RECOGNISED VALUER, WHICHEVER IS HIGHER.
- 5) IN CASE OF TRANSFER OF TENANCY TO NEXT KIN OF TENANT DURING HIS/HER LIFETIME, THE LANDLORD WILL CHARGE PREMIUM FOR TRANSFER OF TENANCY RIGHTS TO THE EXTENT OF 10% OF VALUE MENTIONED IN TRIPARTITE AGREEMENT OR MARKET VALUE AS PER READY RECKONER RATES PREVAILING AT THE TIME OF TRANSFER OR MARKET VALUE CERTIFIED BY GOVT. RECOGNISED VALUER WHICHEVER IS HIGHER.
- 6) THE INCOMING TENANT SHOULD BE PATRON OR LIFE MEMBER OF THE ASSOCIATION AND ACCEPTABLE TO THE MANAGING COMMITTEE OF KSA.
- 7) THE DEFINITION OF FAMILY IS FATHER, MOTHER, SON, DAUGHTERS (MARRIED /UNMARRIED) AND GRAND CHILDREN OR DIRECT DECEDENTS.

Considering above points and also legal opinion of Adv. M. R. Phal attached at the end of Report (please refer page no.51 to 54), we request General Body to adopt following Resolution:-

“Resolved that Policy on Transfer of Tenancy Rights in respect of Tenants of KSA, as described in detail above, be adopted for future guidance and action of Managing Committee of KSA.”

Agenda No 5 d)

Redevelopment of KSA Bldg situated on Plot No. 13 & 11 of Cadastral Survey 1A/312 at Tardeo.

The Kanara Saraswat Association (KSA) building is located on Plot No 13 & partly on Plot No 11 of Cadastral Survey 1A/312 in Talmakiwadi CHS Ltd at Tardeo Road (presently called Javji Dadaji Marg) admeasuring area of 516 Sq/yards and 425 Sq/yards respectively. The three storey KSA Building with Hall on Ground floor & Mezzanine Floor was inaugurated on 24th December 1939. Earlier The Kanara Saraswat Association, a society registered under Societies Registration Act, 1860 (Registration No 736 of 1934-35 dtd 16th November 1934) had purchased Plot No 13 from The Saraswat Co-operative Housing Society Ltd at the price of Rs.11868/-, Portion of Plot No 11 having area of 9.33 Sq/yards out of 425 sq/yards at the price of Rs.515-7-9 (Rs.Five Hundred Fifteen – Annas Seven and pie nine) and remaining portion of 415.67 sq/yards of Plot No 11 at the price of Rs.5692-4-1 (Rupees Five Thousand six Hundred Ninety-two, Annas Four and pie one). The Conveyance Deed for purchasing Two Plots executed on 4th April 1955 and Registered under Serial No 4457 at the Office of Sub-Registrar of Bombay between hours 11.00 am and 12 am on 9th July 1955. Our Building and open plot called Sirur Square is located inside the property of The Talmakiwadi Co-operative Housing Society Ltd (TCHS). The Buildings of TCHS are constructed on Plot No 1 (Includes 1-A), 3, 5, 7, 9, 15, 17 on the left side of Entry of Main Gate of TCHS and 2, 4, 6, 8, 10, 12, 14 (Open Ground), 16 (one storey old building with 20 Tenants) on right side of Entry of TCHS. The KSA Building is constructed on Plot No 13 & partially on 9.33 sq/yards of Plot No 11. The Buildings of TCHS and KSA are more than 70 years old. Though in some respect, it appears strong, the TCHS recently undertook Survey of buildings by Structural Engineer. We also requested TCHS to survey KSA Building from same Structural Engineer. The Structural Engineer has given some exorbitant estimate to TCHS for carrying out Structural repairs of all their buildings. The estimate for Structural Repairs of KSA Building is Rs. 22,21,435.00. This includes General Repairs, plumbing & Drainage, Painting Work and Misc Work but does not include Structural Repairs, Professional Fees, VAT and Service Tax. The TCHS in their recently held Annual General Body Meeting held on 17th July 2011, discussed subject repairs in detail and they have decided

against implementing report because of huge cost involved in repairs but to carry only important and urgent repairs. The TCHS has formed sub-committee which will again look into feasibility of carrying out Structural Repairs and also look into Redevelopment of existing building by taking advantage of Govt. support for undertaking Redevelopment of such old building by giving additional FSI. The TCHS wants to carry out Redevelopment Activity on their own by preserving Cultural identity of the Society. In the same AGM of TCHS held on 17th July 2011 of TCHS, the question of joining KSA in Redevelopment was came up when Mr. Raja Pandit, Chairman of KSA, was present. We are not aware what steps members of TCHS will take in respect of Redevelopment of their property. If they take positive steps, the KSA cannot remain in isolation. We have to take decision on either side i.e. Yes or No by considering overall interest of KSA and Tenants. We will have also take into account our recent Renovation of Hall carried out at the huge cost of Rs.1 crore+. There will also be legal issues as ours is a Charitable Trust registered under Public Trust Act 1950 though prior to that we have registered under Societies Registration Act 1860. Whatever decision we take, it has to be after detail discussion and examining pros & cons of matter minutely. In last AGM of KSA held on 26th Sept 2010, Mr. Raja Pandit touched upon subject of Redevelopment of Property by TCHS and informed General Body that KSA also will have to take some decision if TCHS decides in favour of redevelopment. However without Mandate from General Body, the Managing Committee of KSA cannot discuss the matter with any concerned authorities officially.

We therefore want to bring Resolution before General Body, so that Managing Committee will have mandate to hold discussion with any authorities. We request General Body to pass following resolution if deemed fit, with or without modifications.

d) "Resolved that Managing Committee of Kanara Saraswat Association is hereby authorized to hold talks with The Talmakiwadi CHS Ltd(TCHS) and/or Tenants of KSA and/or any other appropriate Authorities for Redevelopment of KSA Building without making any Commitments.

Further Resolved that discussion held with such authorities in connection with Redevelopment should be apprised by the Managing Committee and reported to General Body for taking appropriate decision as per Rules & Regulations of KSA."

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 the Institution.

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

We thank Shri Bipin Nadkarni Chairman, Prof. Smt. Sadhana Kamat and members of Centenary Celebration Committee. We also thank the Editorial Committee Smt. Smita Mavinkurve, Dr. Suneela Mavinkurve, Smt. Sujata Masurkar, Miss. Shruti Gokarn, Shri Atul Joshi for graphic work, M/s Print House (I) Ltd for printing of Magazine and maintaining the time schedule, M/s Golden Publicity for the Art work. Among the institutions we thank The Talmakiwadi Co-op Housing Society 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 and Hon. Correspondents of KS Magazine.

We also thank Smt. Shrikala Kodikal and Smt. Rajeshwari Hemmadi for transcribing the speeches for publishing in the magazine. Shri Satish Kelkar for the sound system. Smt. Ravikala Koppikar, Caretaker, KSA Holiday Home at Nashik, Our monopoly Caterers for Non-Members Tejas Shah of Central Excellence, Monopoly Caterers for Members Shri Devrai Shanbhag of Lily Caterers and Shri Vinay Gangavali of Guruprasad Caterers. We also thank Sub Committee Members of Reference Library Shri Vithal nadkarni, Mrs Shimati Madiman, Mrs Rekha Pandt, Ms Geeta Kulkarni and Family Tree Volunteers Shri Sudhir Mudbidri and Shri Raghunath Gokarn.

We thank Shri Hattangadi Premanand Bhat for the internal auditing. We thank Mr Dilip Burde for allowing us to keep our old records in his house during Renovation of our Hall. We thank our Staff Members Shri Vasant Bapat, Mrs Shobhan Rao, Mrs Swati nadkarni

Our thanks are also due to the doctors and others attending the Health Centre. We appreciate the hard work put in by the staff members.

Shivshankar D. Murdeshwar
Hon. Secretary

Rajaram D. Pandit
Chairman

Place: Mumbai
Date: 30th August 2011

THE KANARA SARASWAT ASSOCIATION
Income & Expenditure Account for the Year ended 31st March 2011.

PREVIOUS YEAR 31-03-2010 Amount Rs.	EXPENDITURE	SCH. Ref.	CURRENT YEAR 31-03-2011 Amount Rs.	PREVIOUS YEAR 31-03-2010 Amount Rs.	INCOME	SCH. Ref.	CURRENT YEAR 31-03-2011 Amount Rs.
203,202.00	To Expenses in respect of Properties	<u>E-001</u>	882,098.40	3,657.00	By Subscription		1,250.00
381,084.75	To Establishment Expenses	<u>E-002</u>	637,025.00	9,390.00	By Rent (From Tenants)		9,691.00
515,625.50	To Expenses in respect of objects of the trust	<u>E-003</u>	586,658.50	348,499.00	By Rent (Hall)		1,048,090.00
85,660.00	To Other Expenses	<u>E-004</u>	8,190.00	421,312.00	By Rent (Nashik Holiday Home)		517,098.00
226,082.00	To Depreciation	<u>E-005</u>	577,491.00	461,016.00	By Income from Interest and Dividend	<u>I-001</u>	332,534.00
55,000.00	To Website Development Charges		92,149.00	638,630.67	By Income from Other sources	<u>I-002</u>	579,753.21
-	To Centenary Year Celebration Expenses during 2010.11	<u>E-006</u>	1,368,200.00		By Centenary Year Celebration Receipts during 2010.11	I-003	1,368,200.00
400,000.00	To Amount Transferred to Centenary Year Celebration Fund						
15,850.42	To Excess of Income over Expenditure				By Excess of Expenditure over Income		295,195.69
1,882,504.67	Total Rs.		4,151,811.90	1,882,504.67	Total Rs.		4,151,811.90

As per our Report of even date

For SARAF GURKAR & ASSOCIATES
Chartered Accountants

sd/-

UDAY K. GURKAR
(Partner)

Place: Mumbai.

Dated: 14th August 2011

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

For THE KANARA SARASWAT ASSOCIATION

sd/-

SHIVSHANKAR D. MURDESHWAR
Hon. Secretary

sd/-

RAJARAM D. PANDIT
Chairman

sd/-

YATIN S. MAVINKURVE
Hon. Treasurer

PREVIOUS YEAR 31-03-2010 Amount Rs.			CURRENT YEAR 31-03-2011 Amount Rs.
SCHEDULE E-001 OF INCOME & EXPENDITURE			
	EXPENSES IN RESPECT OF PROPERTIES		
33,158.00	Rates & Taxes		31,619.00
5,469.00	Insurance Premium		9,661.00
100,406.00	Electricity Charges		171,562.00
-	Compensation to TCHS Expenses (Yearwise including Rs.4,475/- of previous years)		88,325.00
46,819.00	Building Repairs & Maintenance		74,714.00
-	Misc. Expenses-Hall Renovation		30,029.40
850.00	Repairs to Sanitary Fittings		-
3,000.00	Lease rent towards Air Conditioners		-
-	Interest on Bank O/D		463,813.00
13500.00	Pest Control Charges		12375.00
203,202.00	Total Rs.		882,098.40

PREVIOUS YEAR 31-03-2010 Amount Rs.			CURRENT YEAR 31-03-2011 Amount Rs.
SCHEDULE E-002 OF INCOME & EXPENDITURE			
	ESTABLISHMENT EXPENSES		
173,173.00	Salaries and Wages		273,805.00
16,200.00	Staff Welfare		27,036.00
43,790.50	Postage and Courier Charges		39,034.50
33,691.00	Telephone Charges		24,798.00
29,040.25	Printing and Stationery (Including Annual Report Rs.46,000/-)		119,198.50
4,697.00	Miscellaneous Expenses.		23,293.00
3,570.00	Bank Charges		4,803.00
2,500.00	Conveyance Expenses		6,962.00
10,904.00	Interest on Bank Overdraft		0.00
36,000.00	Accounting Charges		30,000.00
18,782.00	Legal & Professional Charges		15,515.00
5,570.00	Computer Expenses		12,580.00
667.00	Advertisement		60,000.00
2,500.00	Profession Tax		-
381,084.75	Total Rs.		637,025.00

PREVIOUS YEAR 31-03-2010 Amount Rs.			CURRENT YEAR 31-03-2011 Amount Rs.
SCHEDULE E-003 OF INCOME & EXPENDITURE			
	EXPENSES IN RESPECT OF OBJECTS OF THE TRUST		
	HEALTH CENTRE PROJECT		
57,440.50	Expenses & Fees Paid	36,405.00	
89,850.00	Salaries & Wages	83,300.00	
40,661.00	Pathological Expenses (Including Exp. For Renovation of Electricity of Rs.52,331/-)	101,977.00	
3,770.00	Printing & Stationery	8,600.00	
191,721.50		230,282.00	
76,202.00	Less: Consultation Fees Recd.	77,196.00	
50,005.00	Less: Pathological Laboratory Receipts	66,920.00	
65,514.50			86,166.00
	NASHIK HOLIDAY HOME EXPENSES		
9,489.00	Rates & taxes	42,259.00	
132,244.00	Salary & wages & allowances	147,378.00	
59,674.00	Electricity charges	57,930.00	
5,610.00	Gas charges	3,902.00	
-	Misc. expenses	655.00	
106.00	Bank charges	152.00	
1,064.00	Printing & stationery	3,177.00	
7,320.00	Receivable written off		
11,916.00	Telephone charges	24,518.00	
640.00	Courier Expenses	700.00	
6,331.00	Staff Welfare Expenses	4,800.00	
3,500.00	News Papers & Periodical Expenses	2,822.00	
1,150.00	Local Conveyance	6,911.00	
18,880.00	Maintenance of Garden	20,000.00	
43,762.00	Repairs & Maintenance- Building		
40,849.00	Repairs & Maintenance- others	58,820.00	
9,027.00	Repairs & Maintenance- Electric	16,178.00	
3,000.00	Maintenance of Aqua Guard	3,795.00	
354,562.00		393,997.00	393,997.00
354,562.00			
	ANNUAL & MONTHLY SOCIAL GATHERING		
50,712.00	Expenses on ASG & distribution of prizes	156,086.50	
31,061.00	Convocation Expenses		
81,773.00		156,086.50	
-	Less: Convocation Receipt	-	
29,570.00	Less: Prize Fund Investment - Interest	31,715.00	
3,645.00	Less: Family Tree Project Receipt	220.00	
48,558.00			124,151.50
	READING ROOM AND LIBRARY		
3,821.00	News papers and periodical expenses	2,958.00	
3,821.00			2,958.00
	GYMNASIUM & SPORTS		
107,950.00	Expenses	35,501.00	
50,000.00	Less : Sponsorship Receipts	59,643.00	
18,880.00	Less : Other Receipts	-	
39,070.00			-24,142.00
	MARRIAGE BUREAU		
4,100.00	Expenses incurred		3,528.00
515,625.50	Total Rs.		586,658.50

PREVIOUS YEAR 31-03-2010 Amount Rs.			CURRENT YEAR 31-03-2011 Amount Rs.
SCHEDULE E-004 OF INCOME & EXPENDITURE			
	OTHER EXPENSES		
5,515.00	Audit Fees		5,515.00
38,182.00	Socials		0.00
39,178.00	Music Directory Stock W/off		0.00
580.00	Maintenance of Aqua Guard		0.00
2,205.00	General Body & Other Meetings Expenses		2,675.00
85,660.00	Total Rs.		8,190.00

PREVIOUS YEAR 31-03-2010 Amount Rs.			CURRENT YEAR 31-03-2011 Amount Rs.
SCHEDULE E-005 OF DEPRECIATION			
	DEPRECIATION - PROPERTY		
8,405.00	Building @ 1%		73,920.00
-	Sanitary Fittings		2,525.00
662.00	Electrical Fittings @ 6%		78,133.00
298.00	Electrical Fittings (Library) @ 6%		298.00
2,705.00	Furniture & Fixture (Library) @ 5%		2,705.00
19,339.00	Furniture & Fixture @ 5%		20,329.00
360.00	Shirur Square		360.00
1,940.00	Telecom Systems @ 10%		3,928.00
-	Fire Extinguishes @ 10%		2,075.00
3,723.00	Syntex Water Tank		3,723.00
16,068.00	Computer & Printer @ 40%		19,668.00
8,060.00	Air Conditioner @ 20%		182,721.00
130.00	Geysar @ 20%		388.00
61,690.00	Total Rs.		390,773.00
	DEPRECIATION - HEALTH CENTRE		
1,864.00	Furniture & Fixture @ 5%		1,864.00
12,507.00	Pathology Laboratory @ 5%		12,507.00
5,608.00	Parlajanashraya Pathological Laboratory		5,608.00
1,400.00	Medical Equipments		2,400.00
21,379.00	Total Rs.		22,379.00
	DEPRECIATION - CENTENARY PROJECT		
47,397.00	Centenary Project-Medical Equipment		64,425.00
	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
6,990.00	Electrical Installation & Fittings @ 6%		6,990.00
11,690.00	Furniture & Fixtures @ 5%		11,994.00
15,091.00	Old Units @ 2.5%		15,091.00
326.00	Refrigerator @ 10%		326.00
70.00	Electric Mixer @ 10%		70.00
-	Computer & Printer @ 40%		1,580.00
-	Fax Machine @ 20%		810.00
1,170.00	Water Tank @ 10%		1,170.00
5,560.00	Inverter @ 20%		5,560.00
4,027.00	TV Set @ 20%		4,027.00
1,446.00	Air Conditioner @ 20%		3,050.00
9,034.00	Solar System @10%		9,034.00
95,616.00	Total Rs.		99,914.00
226,082.00	Total Rs.		577,491.00

SCHEDULE E-006 OF INCOME & EXPENDITURE

PREVIOUS YEAR 31-03-2010 Amount Rs.	CENTENARY CELEBRATION EVENTS (EXPENSES)	CURRENT YEAR 31-03-2011 Amount Rs.
-	Centenary Celebration Day (26.11.2010)	696,060.10
-	Documentary Film on KSA	465,639.90
-	Cost of Diaries	206,500.00
-	Total Rs.	1,368,200.00

PREVIOUS YEAR 31-03-2010 Amount Rs.			CURRENT YEAR 31-03-2011 Amount Rs.
SCHEDULE I-001 OF INCOME & EXPENDITURE			
	INCOME FROM INTEREST AND DIVIDENDS		
121,190.00	Interest received during the year	115,000.00	
0.00	Less disbursed over previous year provision	5,890.00	
23,300.00		0.00	
97,890.00		120,890.00	
0.00	Less : Administrative Charges @ 1.00%	0.00	
	INTEREST ON SCHOLARSHIP FUND		
12,400.00	Less disbursed over previous year provision	350.00	
217,350.00		218,350.00	
0.00	Less : Administrative Charges @ 1.00%	0.00	
217,350.00	Less : Amount to be disbursed for the year(provision)	218,350.00	
65,890.00	Interest received during the year	66,000.00	
21,300.00	Less disbursed over previous year provision	190.00	
0.00	Excess disbursed over previous year provision	0.00	
87,190.00		66,190.00	
0.00	Less : Administrative Charges @ 1.00%	0.00	
87,190.00	Less : Amount to be disbursed for the year(provision)	66,190.00	
3,600.00	INTEREST ON EMERGENCY MEDICAL FUND	853.00	
276,853.00	Less disbursed over previous year provision	305,853.00	
0.00	Less : Administrative Charges @ 1.00%	0.00	
0.00	Less : Amount short disbursed last year, now disbursed	0.00	
276,853.00	Less : Amount to be disbursed for the year(provision)	305,853.00	
35,973.00	INTEREST ON COMMUNITY CHEST FUND	45,000.00	
0.00	Interest received during the year	0.00	
0.00	Amount disbursed during the year	0.00	
	Less : Administrative Charges @ 1.00%	0.00	
10,670.00	INTEREST ON KOKANI BHASHA PRASAR NIDHI FUND	11,370.00	
0.00	Interest received during the year	0.00	
0.00	Amount disbursed during the year	0.00	
	Less : Administrative Charges @ 1.00%	0.00	
22,420.00	INTEREST ON MAGAZINE FUND	29,830.00	
0.00	Interest received during the year	0.00	
0.00	Amount disbursed during the year	0.00	
	Less : Administrative Charges @ 1.00%	0.00	
14,080.00	INTEREST ON NHH MAINTENANCE FUND	14,800.00	
0.00	Interest received during the year	0.00	
14,080.00	Amount disbursed during the year	14,800.00	
0.00	Less : Administrative Charges @ 1.00%	0.00	
14,080.00	Less : Transfer to Nasik Holiday Home Income	14,800.00	
29,570.00	INTEREST ON PRIZE FUND	31,715.00	
0.00	Interest received during the year	0.00	
29,570.00	Amount disbursed during the year	31,715.00	
0.00	Less : Administrative Charges @ 1.00%	0.00	
29,570.00	Less : Transfer to Annual Gathering Income	31,715.00	
0.00			
453,370.00	INTEREST ON GENERAL FUND	316,294.00	
7,646.00	INTEREST ON BANK SB ACCOUNTS	16,240.00	
461,016.00	Total Rs.	332,534.00	

PREVIOUS YEAR 31-03-2010 Amount Rs.			CURRENT YEAR 31-03-2011 Amount Rs.
SCHEDULE I-002 OF INCOME & EXPENDITURE			
	INCOME FROM OTHER SOURCES		
	SHRIMAT ANANDASHRAM HALL		
0.00	Hire of Hall	0.00	
	Commission on Catering from Central Excellency	319,300.00	
	Commission on Catering from Guruprasad	12,000.00	
	Commission on Catering from Lily Caterers	16,700.00	
36,735.50			405,013.00
64,451.50			
48,000.00	Advertisement Income	48,000.00	
1,123.00	Misc. Income	859.00	
1,128.00	Interest on Bank	2,158.00	
0.00	Donation Received	0.00	
4,418.00	Bills Payable Reversed	0.00	
68,749.00			65,817.00
1,699,086.00	Advertisements Recd.	1,793,701.00	
-	Interest from Konkani Article Fund	-	
22,420.00	Interest on Magazine Fund	29,830.00	
100,875.00	Recovery of Airmail Charges	156,325.00	
10,670.00	Interest from Konkani Basha Prasar Nidhi Fund	11,370.00	
4,905.00	Temporary Membership Recd.	4,631.00	
11,901.00	Membership - Marriage Bureau	8,632.00	
-	Administrative Charge on disbursement of Funds	-	
-	Contribution to Charity Commissioner reversed	21,994.00	
16,806.00			35,257.00
-	KAVKAV DRAMA FESTIVAL		
-	Amounts Received	-	
-	Less: Expenses incurred during the year	-	
-	KONKANI DRAMA FESTIVAL		
-	Amounts Received	-	
-	Less: Expenses incurred during the year	-	
638,630.67	Total Rs.		579,753.21

SCHEDULE I - 003 OF INCOME & EXPENDITURE

PREVIOUS YEAR 31-03-2010 Amount Rs.	CENTENARY CELEBRATION EVENTS (RECEIPTS)		CURRENT YEAR 31-03-2011 Amount Rs.
-	Amount Transferred from Centenary Celebration Fund		225,000.00
-	Sponsorship from SVC Bank Ltd		500,000.00
-	Donation from Shri Praveen Kadle		150,000.00
-	Donation from Shri Anil Batkal		150,000.00
-	Donation from Durgesh Chandavarkar		150,000.00
-	donation from Shri N.S.Rao		100,000.00
-	Sale of Diaries		93,200.00
	Total Rs.		1,368,200.00

THE KANARA SARASWAT ASSOCIATION
Balance Sheet as at March 31, 2011.

Previous Year 31-03-2010 Amount Rs.	LIABILITIES	Schedule Reference	Amount Rs.	Current Year 31-03-2011 Amount Rs.	Previous Year 31-03-2010 Amount Rs.	ASSETS	Schedule Reference	Amount Rs.	Current Year 31-03-2011 Amount Rs.
91,170.90	BUILDING FUND			91,170.90	2,789,723.15	Property at Talmaklwadi At Cost	A-1		13,207,773.25
1,171,193.34	As per Last Balancesheet			1,171,193.34					
69,397.11	NASHIK HOLIDAY HOME			69,397.11	2,884,324.19	Property at Nashik At Cost	A-2		2,902,449.19
565,794.57	As per Last Balancesheet			565,794.57	57,739.51	Property at Shirlali At Cost	A-3		57,739.51
114,002.00	PARIJNANASHRAYA FUND			114,002.00	378,446.65	Health Centre Assets At Cost	A-4		388,446.65
42,746.60	As per Last Balancesheet			42,746.60	168,718.47	Land at Bhandhardhara As per last Balance Sheet			168,718.47
50,000.00	HEALTH CENTRE FUND								
	As per Last Balancesheet								
	HEALTH CENTRE - PATH LAB FUND								
	As per Last Balancesheet								
	PORTRAIT FUND								
	As per Last Balancesheet								
	KSA BUILDING REPAIR FUND								
	CORPUS FUNDS :-								
1,721,464.00	DISTRESS RELIEF FUND	L-1	1,721,464.00	1,737,464.00		INVESTMENTS IN FIXED DEPOSITS WITH BANK	A-5		
	As per last Balance Sheet		16,000.00						
	Add: Additions during the year								
2,911,244.14	SCHOLARSHIP FUND	L-2	2,911,244.14	2,951,244.14	1,721,000.00	A) CORPUS FUND INVESTMENTS		1,737,464.00	
	As per last Balance Sheet		40,000.00		2,911,000.00	Distress Relief Fund			
	Add: Additions during the year				935,000.00	Scholarship Fund		2,951,244.14	
					3,881,000.00	Medical Relief Fund		990,815.00	
						Emergency Medical Fund		4,135,312.66	9,814,836.00
422,875.18	PRIZE FUND	L-3	422,875.18	422,875.18	151,000.00	B) OTHER CORPUS FUND INVESTMENTS			
	As per last Balance Sheet		0.00		200,000.00	Konkani Bhasha Prasar Nidhi		151,557.42	
	Add: Additions during the year				422,000.00	Nashik Holiday Home Maintenance Fund		200,000.00	
					546,000.00	Prize Fund		422,875.18	
3,881,442.00	EMERGENCY MEDICAL FUND	L-4	3,881,442.00	4,132,443.00	4,262,174.14	Community Chest Fund		681,954.00	
	As per last Balance Sheet		251,001.00			Reserve Fund		3,299,977.54	4,736,364.14
	Add: Addition during the year								
151,557.42	KONKANI BHASHA PRASAR NIDHI			151,557.42	3,056,000.00	C) CENTENARY FUND INVESTMENTS			
	As per Last Balancesheet					Centenary Fund		10,024,973.00	
						Accrued Interest		131,298.00	
						Accrued Interest		435,517.00	10,591,788.00
935,927.00	MEDICAL RELIEF FUND	L-5	935,927.00	990,815.00	644,250.00	CENTENARY PROJECTS - HEALTH CENTRE	A-11		644,250.00
	As per last Balance Sheet		54,888.00						
	Add: Addition during the year								
200,000.00	NHH MAINTENANCE FUND (Shiralikar Trust)			200,000.00	20.00	SHARES :			
	As per Last Balancesheet				20.00	1 Share in TCHS Ltd. (No. 367)		20.00	
						1 Share in Saraswat Co-op. Hsg. Society (No. 974)		20.00	
					2,500.00	100 Shares in SVC BANK LTD.		2,500.00	2,540.00
					431,582.00	Income outstanding	A-6		504,045.00
12,328,814.26	<i>Carried over Total Rs.</i>			12,640,703.26	25,442,498.11	<i>Carried over Total Rs.</i>			43,018,950.21

THE KANARA SARASWAT ASSOCIATION
Balance Sheet as at March 31, 2011.

Previous Year 31-03-2010 Amount Rs.	LIABILITIES	Schedule Reference	Amount Rs.	Current Year 31-03-2011 Amount Rs.	Previous Year 31-03-2010 Amount Rs.	ASSETS	Schedule Reference	Amount Rs.	Current Year 31-03-2011 Amount Rs.
12,328,814.26	<i>Brought Forward Total Rs.</i>			12,640,703.26	25,442,498.11	<i>Brought Forward Total Rs.</i>			43,018,950.21
	OTHER CORPUS FUNDS					Census 2011 Projects			126,250.50
	COMMUNITY CHEST FUND					Reference Library			8,518.45
546,954.00	As per last Balance Sheet	<u>L-6</u>	546,954.00		50,406.50	Deposits with Govt. Deptts., & Others	<u>A-7</u>		56,406.50
	Add: Additions during the year		90,000.00		135,158.54	Cash & Bank balance	<u>A-8</u>		86,079.20
	Add: Interest for the year		45,000.00		2,473,972.14	Bank Balance (Centenary Fund)			232,199.32
	Less: Amount disbursed during the year		681,954.00	661,954.00	2,026,740.86	Loans & Advances	<u>A-9</u>		298,922.00
			20,000.00		6,475.00	Prepaid Expenses	<u>A-10</u>		37,850.00
397,695.00	MAGAZINE FUND								
	As per last Balance Sheet		397,695.00	397,695.00					
21,064.56	NARAYANRAO KULKARNI MEMORIAL FUND			21,064.56					
	As per Last Balancesheet								
138,922.00	KALAVIBHAG FUND								
	As per Last Balancesheet		138,922.00	141,122.00					
	Add : Interest for the year		2,200.00						
108,709.36	DEFENCE CONVENTION FUND			108,709.36					
	RESERVE FUND								
2,925,617.65	As per last Balance Sheet		3,165,367.65		624.00	INCOME TAX REFUND DUE		624.00	
239,750.00	Add: Additions during the year		285,000.00	3,450,367.65	1,556.00	Assessment year 2006-2007		1,556.00	
3,165,367.65					2,185.00	Assessment year 2007-2008		2,185.00	
					2,181.00	Assessment year 2008-2009		2,181.00	
6,174,963.00	CENTENARY FUND	<u>L-10</u>			10,804.00	Assessment year 2009-2010		10,804.00	
	As per last Balance Sheet		6,174,963.00			Assessment year 2010-2011		37,290.00	54,640.00
	Less: Centenary Projects (Health Centre)		641,000.00			Assessment year 2011-2012			
			5,533,963.00						
	Add: Addition during the year		4,491,009.00	10,024,972.00					
131,298.00	Accrued Interest on Centenary Fund (Investment)		131,298.00						
	Accrued Interest on Centenary Fund (Investment)		435,517.00	763,958.00					
	Accrued Interest on Centenary Fund (Inv. Next Year)		197,143.00						
-	Centenary Fund for Health & Path Lab	<u>L-11</u>		641,000.00					
23,013,787.83	<i>Carried over Total Rs.</i>			28,851,545.83	30,152,601.15	<i>Carried over Total Rs.</i>			43,919,816.18

THE KANARA SARASWAT ASSOCIATION
Balance Sheet as at March 31, 2011.

Previous Year 31-03-2010 Amount Rs.	LIABILITIES	Schedule Reference	Amount Rs.	Current Year 31-03-2011 Amount Rs.	Previous Year 31-03-2010 Amount Rs.	ASSETS	Schedule Reference	Amount Rs.	Current Year 31-03-2011 Amount Rs.
23,013,787.83	<i>Brought Forward Total Rs.</i>			28,851,545.83	30,152,601.15	<i>Brought Forward Total Rs.</i>			43,919,816.18
2,505,042.12	RESERVE FOR DEPRECIATION	<u>L-7</u>		3,082,533.12					
400,000.00	CENTENARY YEAR CELEBRATION FUND Balance as per last year Less: Amount transferred to Income & Expenditure Account during the year		400,000.00 225,000.00	175,000.00					
40,001.00	DONATION -HEALTH PLAN FOR EXP.			40,001.00					
1,395,246.56	CURRENT LIABILITIES & PROVISIONS			2,384,954.50					
64,799.00	Others Advance recd from Debtors	<u>L-8</u> <u>L-9</u>		153,000.00					
10,000.00	Deposit Recd from Ravikalla Kopikkar			10,000.00					
2,705,977.90	SVC Bank OD A/c			9,500,230.70					
					-17,746.64	INCOME & EXPENDITURE ACCOUNT AS Per Last Balance Sheet: Excess of Income over Expenditure		-17,746.64	
					0.00	Excess of Expenditure over Income		295,195.69	277,449.05
30,134,854.51	Total Rs.			44,197,265.25	30,134,854.51	Total Rs.			44,197,265.25

As per our Report of even date .

For SARAF GURKAR & ASSOCIATES
Chartered Accountants

sd/-

UDAY K. GURKAR
(Partner)

Place: Mumbai,

Dated: 14th August 2011

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

For THE KANARA SARASWAT ASSOCIATION

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 31-03-2010 Amount Rs.	DISTRESS RELIEF FUND	CURRENT YEAR 31-03-2011 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)	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. Sakham 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
1,001.00	In Memory of Parvati Shripad Nadkarni	1,001.00
	Hemu & Mamta Kalle	
	in memory of Pandurang & Krishnabai Kalle and	
254,240.00	Shankar and Ramabai Koppikar	254,240.00
	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.Kaikini	
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. Heranjal	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. Heranjal	5,000.00
3,500.00	Nachiket Nandan Trasikar	3,500.00
10,000.00	Arun G. Manjeshwar	10,000.00
200,000.00	Shanti Mhatre Executor Of Indu Shirali	200,000.00
200,000.00	Shanti Mhatre Executor Of Indu Shirali	200,000.00
25,000.00	Anuradha Hemmady	25,000.00
10,000.00	N.S. Rao	10,000.00
5,000.00	Ashok Taggarse	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	10,000.00
	(in m/o grandmother Manjulabai Panduran Sashital)	
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
	Nachiket N Trasikar (in m/o Nandan Trasikar)	3,000.00
	Pandurang A. Nagarkatte (in m/o Sulochana Nagarkatte)	3,000.00
	Ashok Taggarse (in m/o Prabhakar Taggarse)	5,000.00
	Sudha Hattangadi-Shah (in m/o Ramesh & Sunanda Nirody)	5,000.00
1,721,464.00	Total Rs.	1,737,464.00

SCHEDULE L-2 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2010 Amount Rs.	SCHOLARSHIP FUND	CURRENT YEAR 31-03-2011 Amount Rs.
3,000.00	Shantibai Memorial	3,000.00
1,100.00	D.N. Shirur	1,100.00
1,000.00	Girjabai 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. Sirur (Tech. Scholarship)	10,000.00
1,550.00	Gopalrao G. Basrur	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	Umbai 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 Ullal 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 (Dhareshwar)	10,000.00
5,000.00	Late Sanjeevrao L. Murdeshwar & Smt. Sundarabai Murdeshwar	5,000.00
5,000.00	Sumitra Mangesh Ullal (in memory of late Mangeshrao Ramrao Ullal)	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 Ullal (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 (In memory of Late Smt. Jaya Narsing Chandavarkar)	10,000.00
1,001.00	Shri Raghuvir S. Biyar (In memory of Late Shri Biyar Dattaram Rao)	1,001.00
2,058.00	Kallianpur Vinod Vasudev	2,058.00
20,000.00	Smt. Meera Samsi (In memory of Late Smt. Sheila Karnad)	20,000.00
4,000.00	Shri B.P. Nadkarni (In memory of Smt. Shantabai Shirur & Nalini Bhaskar Nadkarni & Shri Rajaram P. Nadkarni & Shri Mohan Nadkarni)	4,000.00
100,000.00	Manohar V. Basrur (In memory of Late Smt. Sunil M. Basrur)	100,000.00
7,500.00	Chaitanya D. Padukone (In memory of late Devidas V. Pandurang)	7,500.00
10,000.00	Mavinkurve S.S. (In memory of Late Smt. Lila Mavinkurve)	10,000.00
10,000.00	Ashok Manjunath Shiroor (In memory of Late Manjunath Anandrao Shirrur)	10,000.00
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
143,509.00	In memory of Late Shri Jayant Hemmady of U.S.A.	143,509.00
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 (In memory of Late Shivrao Raghuvendra Karkal)	20,000.00
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	Dillip Rao	25,000.00
15,000.00	Satishchandra L. Bilgi in memory of uncle Ramkrishna Bilgi	15,000.00
15,000.00	Satishchandra L. Bilgi in the name of Mother Smt. Kamala L. Bilgi	15,000.00
10,000.00	Gautam N. Kalkini in memory of father Narayan Sheshgiri Kalkini	10,000.00
7,500.00	Heble Brothers 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 Subbarao	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	
100,001.00	in memory late father Ramesh Ganeshrao Kaushik	100,001.00
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. Sarnal	5,001.00
10,001.00	Durga G. Sarnal	10,001.00
100,000.00	N.S.S. Murthy & Ambaba Nagarkatte	100,000.00
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
500,000.00	Chitra J. Shirur	500,000.00
25,000.00	Chitra Gangoly & Rekha Paranjape	25,000.00
2,000.00	Chaitanya Ratnakar Nadkarni	2,000.00
6,000.00	Prasad Mullerpattan	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
100,000.00	Suniti Murlidhar Manjeshwar	100,000.00
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 Gangoli (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 Sanjay Savkur (in m/o mother Shalini Shivram Puthli)	25,000.00
25,000.00	R.A. Savoor (in m/o Ambabai & Dinkar Arur)	25,000.00
25,000.00	N.S.S. Murthy	25,000.00
	Ramcharan G. Hattiangdi (in m/o father Dr. Gopal S. Hattiangdi)	10,000.00
	Sharada W. Rao (in m/o Udyavar Waman Rao)	10,000.00
	Dr. Ranjan V. Mankikar (in m/o Venkat Mankikar)	7,500.00
	Vivek Mankikar (in m/o Venkat S. Mankikar)	2,500.00
	Gautam Hemmady	10,000.00
2,911,244.14	Total Rs.	2,951,244.14

SCHEDULE L-3 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2010 Amount Rs.	PRIZE FUND	CURRENT YEAR 31-03-2011 Amount Rs.
1,500.00	Shivanand Dattatrey 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 Ruthermund 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

100,000.00	Vivek Balsekar (In memory of Shri S.S. Balsekar)	100,000.00
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
422,875.18	Total Rs.	422,875.18

SCHEDULE L-4 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2010 Amount Rs.	EMERGENCY MEDICAL FUND	CURRENT YEAR 31-03-2011 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 Taggarsé	10,001.00
100,000.00	Sushila Sirur	100,000.00

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
300,000.00	Statera P. Shirur	300,000.00
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	Amambal 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	Shalini 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
100,000.00	Mitra P. Koppikar & Meera Mundkur in memory of Gangadhar & Raghuveer Mundkur	100,000.00
5,001.00	Vatsla V. Murdeshwar 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	Entoð 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 in memory of Shantaram V. Mavinkurve	5,050.00
10,000.00	Acme Shop Works	10,000.00
10,000.00	Vrinda & Dr. Satyendra Trikannad in memoory of Savkoor Mira & Ramchandra Rao & Trikananad Mukund Rao	10,000.00
11,000.00	Ratnakarn N. Gokarn in memory of Nagesh & Laxmibai Gokarn	11,000.00
10,000.00	Prime Focus Limited	10,000.00
6,000.00	Sandeep R. Bhat	6,000.00
10,000.00	Aashish S. Karnad	10,000.00
500.00	Mohan Kanhere	500.00
2,000.00	Anand Shinde	2,000.00
10,000.00	Saraswat Mahila Samaj, Santacruz	10,000.00
2,800.00	Sadanand Bhatkal	2,800.00
30,000.00	Kamala Divgi	30,000.00
20,002.00	Sushant Bhatkal in memory of parents Sharada & Sadanand Bhatkal	20,002.00
11,000.00	Girish Laxman Gangolli in memory of mother Krishnabai Gangolli	11,000.00
10,000.00	Nalini Ramesh Kumtha in memory of mother Sitabai Sakharam Nadkarni	10,000.00
5,000.00	Taranath S. Kalbag	5,000.00
	Smita S. Upponi	

1,001.00	in memory of husband Suresh Ganesh Upponi	1,001.00
5,001.00	Raghunath N. Gokarn in memory of father Nagesh Gokarn	5,001.00
10,000.00	Vasant & Radhika Harite (nee Gulvady) in memory of Harihar & Prabha Harite & Shripad & Sharda Gulvady	10,000.00
10,000.00	M. R. Hosangady in memory of sisters Leela Dutt, Kamala Belthangadiy & Vimal Kundapur	10,000.00
10,000.00	Mohan R. Adur in memory of Sumati & Ramkrishna Adur	10,000.00
2,000.00	Hemant Devidas Vinekar in memory of mother Smt. Sundari Devidas Vinekar	2,000.00
5,000.00	Dr. Sunanda Kamad Dilip & Shobhana Rao	5,000.00
2,500.00	in memory of mother Revati Dhareshwar	2,500.00
50,000.00	Shardanand R. Ubhaykar Suresh Nagesh Gokarn	50,000.00
5,051.00	in memory of father-in-law Sanjiv Annaji Kachur Vivek Hattangadi	5,051.00
22,500.00	in memory of mother late Durga Hattangadi & aunt Ahilyabai (Kuttakka) V. Kaikini of Mumbai & Mitrakka Koppikar (Bankikodala)	22,500.00
10,000.00	Vijaya Gulvady in memory of husband Gulvady Gurudutt Rao	10,000.00
4,700.00	V. B. Sthalekar in memory of wife Shailaja Sthalekar	4,700.00
2,000.00	Nakul A. Kate	2,000.00
4,000.00	Vijaya & Ramesh B. Shirali	4,000.00
10,000.00	Padmini D. Baljekar	10,000.00
5,000.00	Mangesh D. Chikermane	5,000.00
40,000.00	Deepak Ubhaykar Nirmala Murdeshwar	40,000.00
2,555.00	in memory of mother Ambabai Murdeshwar	2,555.00
20,000.00	Umabai Adur Mohini Bailur	20,000.00
5,000.00	in memory of Smt. Sunanda Bailur	5,000.00
50,000.00	Pravin Kadle	50,000.00
269,344.00	Saraswat Sangeet Sammelan	269,344.00
25,000.00	Shri Mohan Shirali	25,000.00
25,000.00	Shri Mohan Shirali Smt. Radha Sudhakar Adhikari	25,000.00
10,000.00	in memory late father Laxman Ananth Bijoor Smt. Nalini S. Nadkarni	10,000.00
10,000.00	in memory of Husband Late Sanjeev M. Nadkarni Shri T.G Rao	10,000.00
10,000.00	Smt. Nalini S. Nadkarni in memory of Late Mitra Mangesh Nadkarni	5,000.00
5,000.00	Popular Ambulance	350,000.00
350,000.00	Mr. V.B. Sathalekar	2,000.00
2,000.00	Smt. Shalini G. Sirur in memory Husband Late Shri Gopichand V. Sirur	300,000.00
300,000.00	Shri Shyam Amladi	5,000.00
5,000.00	Shri Pramod Maskeri in memory of Late Smt. Mira U. Nadghar	50,000.00
50,000.00	Smt. Padmini D. Baljekar	10,000.00
10,000.00	Smt. Nirmala R. Kallianpur in memory of husband RadhakrishnaBhatt P. K.	10,000.00
10,000.00	Shri Gurunath Sadashiv Mangalore in memory of parents Sadashiv & Sumati Mangalore	10,000.00
10,000.00	Vimal M. Shirali in m/o. sister Sushila Shripad Nadkarni	10,000.00
2,000.00	Sharada Anand Murdeshwar	2,000.00
1,000.00	Yashodhara A. Bhat in m/o. husband Kasargod Atmanand Bhat	1,000.00
5,000.00	Yeshwant Sadashiv Bellare in m/o. brother in law Ramesh N. Maskeri	5,000.00

25,000.00	Vasanti S. Chandavarkar	25,000.00
5,000.00	in m/o husband Sumant Vithal Chandavarkar	5,000.00
7,500.00	M.R. Hosangady	7,500.00
	B.R. Bhat	
	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
100,000.00	Geetanjali Gajanan Mavinkurve	100,000.00
1,111.00	Anuya M. Baindur	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
200,000.00	Shanti Mhatre Executor Of Indu Shirali	200,000.00
200,000.00	Shanti Mhatre Executor Of Indu Shirali	200,000.00
200,000.00	Shanti Mhatre Executor Of Indu Shirali	200,000.00
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 Dhreshwar)	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
-	Lalitha U. Kumtha	40,000.00
-	Usha & Satyanarayan Pandit (in m/o Meera & Padmanabh Murdeshwar)	30,000.00
-	Vithal S. Tavanandi (in m/o Shamrao Tavanandi)	15,000.00
-	Vithal S. Tavanandi (in m/o Umabai Shamrao Tavanandi)	15,000.00
-	Vithal S. Tavanandi (in m/o Krishnabai M. Sorab)	10,000.00
-	Vithal S. Tavanandi (in m/o Sumitra S. Betrabet)	10,000.00
-	Vithal S. Tavanandi (in m/o Ganesh Tavanandi)	10,000.00
-	Vithal S. Tavanandi (in m/o G. Susheela Sitaram)	10,000.00
-	Vithal S. Tavanandi (in m/o Saguna Tavanandi)	10,000.00
-	Vithal S. Tavanandi (in m/o Ramdas Tavanandi)	10,000.00
-	Vithal S. Tavanandi (in m/o Krishna Tavanandi)	10,000.00
-	Sharmila M. Heble (in m/o Dr. Mohan Heble)	5,000.00
-	Geetha V. Katre (in m/o Kamlabai & Ganapati Surkund)	25,000.00
-	Vidyadhar S. Katre (in m/o Shanthabai & Sanjivrao Katre)	25,000.00
-	Ramesh V. Nadkarni	1,000.00
-	Kalyani & Shyam Amladi (U.S.A.)	15,000.00
-	Vilasini C. Bhat	10,001.00
3,881,442.00	Total Rs.	4,132,443.00

SCHEDULE L-5 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2010 Amount Rs.	MEDICAL RELIEF FUND	CURRENT YEAR 31-03-2011 Amount Rs.
15,000.00	In memory of Lata Suryanarayan Chandavarkar & Late Gopalkrishna & 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 Raghuveer K. Kombrabail	3,000.00
4,000.00	Suresh Kini	4,000.00
3,000.00	R.R. Pandit (in memory of late Ramdas & Sitabai Pandit)	3,000.00
5,000.00	Subhash D. Harita (in memory of late Smt. Mathura Devorao Hartie)	5,000.00
50,000.00	Ratnakar Shetty M. (in memory of late Mundkur Raghvir Rao)	50,000.00
10,001.00	Smt. Indumati V. Katre (in memory of late Sheshgiri & Smt. Gangabai Katre and Vasudev Katre)	10,001.00
10,001.00	Smt. K.R. Khambadkone	10,001.00
1,000.00	Konje Chidanand Rao (in memory of late Smt. Kamalabai Konje)	1,000.00
1,000.00	Konje Chidanand Rao (in memory of late Madhukarrao Konje)	1,000.00
5,000.00	Smt. Padma Rao (in memory of late Smt. Muktabai S. Shirur)	5,000.00
5,000.00	Smt. Jayavanti & Dinkar Hirebet	5,000.00
25,000.00	Shri Durgaprasad B. Sthalekar	25,000.00
25,000.00	Smt. Anuradha D. Sthalekar	25,000.00
10,000.00	Mavinkurve S.S. (In memory of Late Smt. Lila S. Mavinkurve)	10,000.00
1,500.00	Vasant Shripad Bijur	1,500.00
501.00	Murli Bellare	501.00
5,000.00	Narendra B. Kamat	5,000.00
5,000.00	Santosh K. Sirur	5,000.00
10,000.00	Ravindra & Pallavi S. Nadkarni	10,000.00
20,000.00	M. D. Hattangadi (In memory of Late Shri. Krishnanand R. Kadle)	20,000.00
200.00	Dr. Sanjay Hemmady	200.00
500.00	Shanti Merchant	500.00
	S. V.Jothady	
5,000.00	in memory of uncle & aunt Manorama & Shridhar Benegal	5,000.00
	Sunil S.Bijur	
10,000.00	in memory of wife Smt. Devaki Bijur	10,000.00
	Smt. Nalini Sanjiv Nadkarni	
5,000.00	in memory of late Manjula Shamroa Kaikini	5,000.00
	Shri. R.G. Hattangadi	
5,000.00	in memory of Dr. G.S. Hattangadi	5,000.00
	Smt. Nalini Sanjiv Nadkarni	
5,000.00	in memory of Late Rama S. Kulkarni	5,000.00
	Smt. Nalini Sanjiv Nadkarni	
5,000.00	in memory of Anusuya R. Nadkarni	5,000.00
	Smt. Nalini Sanjiv Nadkarni	
5,000.00	in memory of Meera D. Kulkarni	5,000.00
2,001.00	Smt. Aliaisha & Aaryik , Nakul Kate	2,001.00
	Smt. Kaushalaya D. Manjeshwar	
5,000.00	in memory of Nephew Gurudatt & His Parents	5,000.00
5,000.00	V.B. Sthalekar	5,000.00
2,000.00	Smt. Geeta Nadkarni	2,000.00
	Shri Ajeet Vinod Pandit	
5,000.00	in memory of Grand Parents Dattatreya R. Pandit	5,000.00
	Shri Ajeet Vinod Pandit	
5,000.00	in memory of Grand Parents Dattatreya R. Pandit	5,000.00
	Shri Krishnanand N. Maskeri	
50,000.00	in memory of Smt. Ramabai & Narayanrao Maskeri	50,000.00
1,500.00	Smt. Vidya G. Mudbidri	1,500.00
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
	Smt. Nirmala R. Kallianpur	
15,000.00	in memory of husband Radhakrishna P. Kallianpur	15,000.00
2,500.00	Smt. Nirmala R. Kallianpur	2,500.00
10,000.00	Smt. Lalita Kumta	10,000.00
	Shri Nachiket N. Trasiker	
501.00	in memory of father Nandan Trasiker	501.00

1,001.00	Shri Harishankar Udiyavar in memory of sister Ms. Malati G. Udiyavar	1,001.00
5,000.00	Dr. Diwakar D. Heranjal in m/o. wife Smt. Kumudini Heranjal	5,000.00
10,000.00	Vimal M. Shirali in m/o. sister Smt. Sushila Shripad Nadkarni	10,000.00
25,000.00	Sheela S. Kodkani in m/o parents Smt. Shantabai & Vinayak Shankar Gokarn	25,000.00
3,000.00	K. D. Kalyanpur in m/o. parents Shri Dinkar and Ahalya Kalyanpur	3,000.00
25,000.00	Nirmala C. Hemmady in m/o. parents Biyar Dattaram Rao & Tara Dattaram Rao	25,000.00
5,000.00	B.R. Bhat in m/o. Ved. Bijoor Narayan Bhat	5,000.00
20,001.00	Rajesh Ravindra Kaikini in m/o Late Malati & Late Ramakant M. Kaikini	20,001.00
3,100.00	Vivek Hattangadi in m/o. Late Saru (Padmavati) Katre	3,100.00
5,001.00	Manjunath G. Madyar in m/o. brother Shyam G.M.	5,001.00
5,000.00	Ramachandra G. Hattangadi	5,000.00
11,111.00	Ramachandra G. Hattangadi	11,111.00
3,000.00	Konje Chidanand Rao	3,000.00
25,000.00	Aarti A. Karekatte	25,000.00
10,000.00	B. Udaychand Rao	10,000.00
10,000.00	B. Udaychand Rao	10,000.00
2,001.00	Shanta & Mangesh J. Surur	2,001.00
2,001.00	Shanta & Mangesh J. Surur	2,001.00
10,000.00	Diwakar D. Heranjal	10,000.00
5,000.00	Tallur Gurunath Rao	5,000.00
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
-	Ramchandra Hattangadi (in m/o Vidya Hattangadi)	10,000.00
-	Purnima Balsekar (in m/o Murli V. Nadkarni)	10,000.00
-	Sulakshana & Mohan Rao (in m/o Priya Gokul Shirur)	5,000.00
-	Prakash P. Upponi (in m/o Prabhakar & Rajani (Shanti) Upponi)	11,000.00
-	Ramesh V. Nadkarni (in m/o Chandra R. Nadkarni)	8,888.00
-	Ashok Taggarse (in m/o Prabhakar Taggarse)	5,000.00
-	Parinjan Bhajan Mandal	5,000.00
935,927.00	Total Rs.	990,815.00

SCHEDULE L-6 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2010 Amount Rs.	COMMUNITY CHEST FUND	CURRENT YEAR 31-03-2011 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	Mahesh D.Kalyanpur	1,001.00
5,000.00	Suresh S.Hernmady	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
108,000.00	Sadanand Gulwady	108,000.00
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
-	Interest Income recd for the year 2010-11	45,000.00
-	Lalitha & Mohan Madiman (in the name of Shantha & Late. Mangesh Sujir)	25,000.00
-	Shanta & Lalitha Madiman (in m/o Mangesh Madiman & Ganesh Chandavarkar)	25,000.00
-	Udayanand & Kanchan Sujir (in the name of Shantha & Late. Mangesh Sujir)	25,000.00
-	Tarabai S. Kutty	15,000.00
546,954.00	Total Rs.	681,954.00

SCHEDULE L-7 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2010 Amount Rs.	RESERVE FOR DEPRECIATION		CURRENT YEAR 31-03-2011 Amount Rs.
	<u>AT TALMAKIWADI</u>		
164,068.00	Building as per last Balance Sheet Add:1% Depreciation	164,068.00 73,920.35	237,988.35
73,010.81	Electric Fittings as per last B/S. Add: 6% Depreciation	73,010.81 78,133.00	151,143.81
249,433.74	Furniture & Fixtures as per last B/S Add:5% Depreciation	249,433.74 20,329.00	269,762.74
24,817.47	Electric Motor as per last B/S.		24,817.47
21,429.35	Sanitary Fittings Add:1% Depreciation	21,429.35 2,524.65	23,954.00
23,712.39	Gas fittings as per last B/S.		23,712.39
7,273.50	D.N. Shirur Square as per last B/S. Add:2.5% Depreciation	7,273.50 360.00	7,633.50
217,668.00	Computer and Printer as per last B/S Add: 40% Depreciation	217,668.00 19,668.00	237,336.00
61,573.50	Fire Extinguishers as per last B/S. Add: 10% Depreciation	61,573.50 2,075.00	63,648.50
39,787.80	Furniture & fixtures (library) as per last B/S. Add:5% Depreciation	39,787.80 2,705.00	42,492.80
5,063.88	Electrical fittings (library) as per last B/S. Add: 6% Depreciation	5,063.88 298.00	5,361.88
25,080.00	Telephone and Telecom System Add: 10% depreciation	25,080.00 3,928.00	29,008.00
27,034.00	WaterTank Add: 10% Depreciation	27,034.00 3,723.00	30,757.00
16,120.00	Air Conditioner Add: 20% Depreciation	16,120.00 182,721.00	198,841.00
260.00	Geysar Add: 6% Depreciation	260.00 388.00	648.00
	<u>AT NASHIK</u>		
268,224.63	Holiday Home as per last B/S. (old unit) Add:2.5% Depreciation	268,224.63 15,091.00	283,315.63
481,844.74	Holiday Home (New units) Add:2.5% Depreciation	481,844.74 35,743.00	517,587.74
15,468.23	Electric Motor Pump as per last B/S.		15,468.23
170,926.22	Furniture Fixtures as per last B/S. Add:5% Depreciation	170,926.22 11,994.00	182,920.22
7,494.24	Gas Fittings as per last B/S. Add : Depreciation during the year	7,494.24 -	7,494.24
19,991.00	Refrigerator Add:10% Depreciation	19,991.00 326.00	20,317.00

1,506.00	Mixer Add:10% Depreciation	1,506.00 70.00	1,576.00
17,523.00	Utensils - 10% Add: 10% Depreciation	17,523.00 -	17,523.00
85,784.00	Electrical Installations & Fittings 6% Add: 6% Depreciation	85,784.00 6,990.00	92,774.00
12,570.05	Water Tank Add: 10% Depreciation	12,570.05 1,170.00	13,740.05
7,394.00	Compound Wall Add : Depreciation @ 2.5%	7,394.00 986.00	8,380.00
27,094.00	Reading Room Add : Depreciation @ 2.5%	27,094.00 3,483.00	30,577.00
37,261.00	Water Purifier as per last balance sheet Add: 10% Depreciation	37,261.00 -	37,261.00
11,120.00	Inverter (New) Add: 20% Depreciation	11,120.00 5,560.00	16,680.00
8,054.00	Television Set Add: 20% Depreciation	8,054.00 4,027.00	12,081.00
9,034.00	Solar System Add: 10% Depreciation	9,034.00 9,034.00	18,068.00
1,446.00	Air Conditioner Add: 20% Depreciation	1,446.00 3,050.00	4,496.00
-	Computer & Printer Add: 40% Depreciation	- 1,580.00	1,580.00
-	Fax Machine Add: 10% Depreciation	- 810.00	810.00
50,472.00	AT HEALTH CENTRE Parijananashraya Pathological Laboratory Add : 5 % Depreciation	50,472.00 5,608.00	56,080.00
38,372.24	Furniture & Fixtures as per last B/S. Add: 5% Depreciation	38,372.24 1,864.00	40,236.24
92,487.17	Medical Equipment as per last B/S Add: 10% Depreciation	92,487.17 2,400.00	94,887.17
7,586.36	Electrical Fittings Add: 6% Depreciation	7,586.36 -	7,586.36
5,710.00	Refrigerator as per last B/S.		5,710.00
123,949.80	Pathology Laboratory as per last B/S. Add:5% Depreciation	123,949.80 12,507.00	136,456.80
47,397.00	CENTENARY PROJECT Medical Equipment Add:10% Depreciation	47,397.00 64,425.00	111,822.00
2,505,042.12	Total Rs.		3,082,533.12

SCHEDULE L-8 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2010 Amount Rs.	CURRENT LIABILITIES & PROVISIONS	CURRENT YEAR 31-03-2011 Amount Rs.
114,016.00	Bills payable at Talmakiwadi	179,751.50
18,447.00	Bills payable at Nashik	70,997.00
75,000.00	Building Painting and Electric Repairs - Talmakiwadi	-
25,000.00	Repairs & Maintenance Building - Nasik Holiday Home	-
-	Advance Hall Deposit	-
90,255.00	Advance Airmail Charges	6,500.00
1,307.00	Advance Subscription	-
283,917.00	Advance Contract Advertisements	218,332.00
-	Advance Sangeet Sanmelan	78,560.00
9,694.00	NHH Deposit	9,694.00
21,000.00	Tenant Deposit	21,000.00
350.00	Parijnanashraya Deposit	350.00
2,000.00	Deposit for Renovation	-
10,000.00	Chandu Decorator's Deposit	-
-	Guruprasad Caterers Deposits	800,000.00
21,994.00	Contribution to Charity Commissioner F.Y.2007-08 Payable	-
555.00	Service Tax payable for 2008-09	-
42,428.56	Retention Money from S.A.Costructions	268,487.00
	Amount provided for disbursement	
276,853.00	1) Emergency Medical Fund	305,853.00
217,350.00	2) Scholarship Fund	218,350.00
97,890.00	3) Distress Relief Fund	120,890.00
87,190.00	4) Medical Relief Fund	66,190.00
-	5) Aid to BPL Family	20,000.00
1,395,246.56	Total Rs.	2,384,954.50

SCHEDULE L-9 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2010 Amount Rs.	CURRENT LIABILITIES & PROVISIONS SUNDRY DEBTORS-ADVANCE RECD	CURRENT YEAR 31-03-2011 Amount Rs.
-	Ashish Ujrekar	-
-	K.S. Malpani	-
-	Sanjay Puthli-Rent	-
64,550.00	Hall Deposits	153,000.00
249.00	Rent Received in Advance	-
64,799.00	Total Rs.	153,000.00

SCHEDULE L-10 OF BALANCE SHEET

PREVIOUS YEAR 31/03/2010 Amount Rs.	Centenary Fund	CURRENT YEAR 31/03/2011 Amount Rs.
50000.00	All Chitrapur Saraswat Youths Trust	50000.00
5000.00	Dr. D.D. Heranjali	5000.00
30000.00	Dr. Kishore Nadkarni	30000.00
100000.00	G.R. Bhatkal Foundation	100000.00
5001.00	Ganapati Padukone	5001.00
25000.00	Kalindi Kodial	25000.00
50000.00	Kalindi Muzumdar	50000.00
10000.00	Kunda Hosangady	10000.00
3000.00	Ramkishore Mankekar	3000.00
3000.00	Shrikant Mankikar	3000.00
2000.00	Taranath Masurkar	2000.00
15000.00	Vasant & Vasanti Gokarn	15000.00
20000.00	Dr. Harish Kodial	20000.00
5000.00	Jitendra Gokarn	5000.00
10000.00	Geeta & Mohan Rao	10000.00
10000.00	Ramcharan Hattiangdi	10000.00
25000.00	Prakash Hemmadi(in m/o Susheela Hemmady)	25000.00
100000.00	N.S.Rao	100000.00
50000.00	Satish Kuddyadi	50000.00
100000.00	Mohan Chikramane	100000.00
30000.00	Murli R. Hosangady	30000.00
25000.00	Vrinda S. Trikannad(in m/o Dr. Satyendra Trikannad)	25000.00
500000.00	Vinod G. Yennemadi	500000.00
500000.00	Pest Control (I) Ltd	500000.00
250000.00	Anil M. Bhatkal	250000.00
500000.00	Meera Chandavarkar	500000.00
100000.00	Honavar Electrodes	100000.00
500000.00	P.M.Koppikar	500000.00
250000.00	Anil Bhatkal	250000.00
10000.00	Umesh Hemmady	10000.00
100000.00	Dr. Harish & Kalindi Kodial	100000.00
125000.00	Ashok Chandavarkar	125000.00
1000.00	Amembal Subbarao	1000.00
250000.00	Durgesh Chandavarkar	250000.00
30000.00	Shirale Gopal R	30000.00
20000.00	Shirale Gopal R	20000.00
25000.00	Dr. Ravindra Bijur(in m/o father Nagesh Bijur)	25000.00
25000.00	Lt. Gen Prakash Gokarn	25000.00
25000.00	Ranjit P Gokarn	25000.00
10001.00	Savkur Mohan Rao	10001.00
30000.00	Shirale Gopal R	30000.00

12960.00	Mamta& Hemu Kalle	12960.00
25000.00	Shivshankar Chickermane	25000.00
10000.00	Vasant Harite(in m/o parents)	10000.00
100000.00	Anuradha D Sthalekar(in m/o Durgaprasad Bhavanishankar Sthalekar)	100000.00
100000.00	Anuradha D Sthalekar(in m/o Durgaprasad Bhavanishankar Sthalekar)	100000.00
125000.00	Anand Chandavarkar Foundation	125000.00
10000.00	Saraswat Mitra Mandal (Dharwad)	10000.00
5000.00	Subhash Muralidhar Koppikar	5000.00
2000.00	Pallavi Mahesh Kalambi	2000.00
100000.00	Sarita S. Bhadri	100000.00
10000.00	Milind Muralidhar Kulkarni	10000.00
500000.00	Praveen Kadle	500000.00
50000.00	Raja Kodikal	50000.00
50000.00	Deepa Kodikal	50000.00
100000.00	Tara Shivshankar Hemmady	100000.00
10000.00	R.M. Kallianpur & Sons	10000.00
25000.00	Wg.Cdr Mohan and Kumud Nayel	25000.00
100000.00	Dr. Suresh M. Trasi	100000.00
100000.00	Dr. Srilata S Trasi	100000.00
10000.00	Dr. D.D. Heranjal	10000.00
25000.00	Ratnakar N. Gokarn	25000.00
10000.00	Shivshankar N. Surkund	10000.00
100000.00	N. Jayavanth Rao	100000.00
20001.00	Shirale Gopal R	20001.00
10000.00	Ramesh M. Nadkarni	10000.00
	Santosh K Sirur (in m/o Krishnanand Sirur)	100000.00
	Jetaji Sanklaji	100000.00
	Shaila Hemmady	100000.00
	Durgesh Chandavarkar	250000.00
	Udayanand Sujir	10000.00
	Ashok Chandavarkar	125000.00
	Anand Chandavarkar Foundation	125000.00
	Praveen Kadle	200000.00
	Sarita S. Bhadri	200000.00
	Gurudas Masurkar	100000.00
	Gurudas Masurkar	200000.00
	Gurudas Masurkar	100000.00
	Dr. Harish Kodial	55000.00
	J.K. Rao	100000.00
	Geeta Shekhar Naphade	51000.00
	Chaitan Balsekar(in m/o Ramdas Shiralkar,Parvatibai Shirali & Kalyanibai Kumble)	500000.00
	Chaitan Balsekar (in m/o Sadashiv and Umabai Balsekar)	50000.00
	Murli R. Hosangady	20000.00
	Ashok Chandavarkar	125000.00
	Anand Chandavarkar Foundation	125000.00

	Praveen Kadle	300000.00
	Shivram Puthli (in m/o Venugopal Puthli)	1001.00
	Shivram Puthli (in m/o Shanti V Puthli)	1001.00
	Shivram Puthli (in m/o Mira V. Puthli)	1001.00
	Shivram Puthli (in m/o Shalini S Puthli)	1001.00
	Shivram Puthli (in m/o Mangesh R Nadkarni)	1001.00
	Shivram Puthli (in m/o Shekhar V Puthli)	1001.00
	Shivram Puthli (in m/o Anjali S Kadam)	1001.00
	Shivanand V Nadkarni (in m/o Gajanan V Nadkarni)	3000.00
	Anuradha M Gokarn	100000.00
	Satyendra Kalbag (in m/o Shrimati & Subrao Kalbag)	51000.00
	Savita S Kalbag (in m/o Padmavati & Manjunath Turme	51000.00
	Mohan Mangesh Madiman	10001.00
	Rahul Nagesh Kaikini (U.S.A)	100000.00
	Sanjay Baljekar	50000.00
	Tanuja Baljekar	50000.00
	Dattatraya (Sharad) Krishna Upponi	51000.00
	Dr. Mohan Gopal Koppikar	100000.00
	Udaykumar Gurkar	51000.00
	Sumangala M Chickermane	10000.00
	Vanita Ashok Balvalli (U.S.A.)	10000.00
	Miven Mayfran Conveyors Pvt Ltd (in m/o Sitabai & Raghavesh Sirur	200000.00
	Dinkar Kembre	5000.00
	Chaitanya Kembre	5000.00
	Dr. Suresh M. Trasi	100000.00
	Bhavesht Lakhamshi Patel	1000.00
	Kuldeep Kalavar	500000.00
	Bondal Jaishankar (in m/o Kamala & Ramesh Bondal)	20000.00
	Bondal Jaishankar (in m/o Kamala & Ramesh Bondal)	20000.00
	Dr. Kishor Nayampally	50001.00
	Shankar R Bhat	10000.00
5533963.00		10024972.00

SCHEDULE L-11 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2010 Amount Rs.	CENTENARY FUND FOR HEALTH CENTRE AND PATH LAB	CURRENT YEAR 31-03-2011 Amount Rs.
15,000.00	Shri Anil Masurkar	15,000.00
100,000.00	Shri Gurudas V.Masurkar	100,000.00
50,000.00	Smt. Kalindi S Muzumdar	50,000.00
51,000.00	Dr. Shyamala Arun Masurkar	51,000.00
20,000.00	Shri Sudhir Masurkar	20,000.00
5,000.00	Smt Anuya Manoj Baidur(in m/o Shri Nagesh M Murdeshwar)	5,000.00
400,000.00	Shri Mohan Chikramane	400,000.00
641,000.00	Total Rs.	641,000.00

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SCHEDULE A-1 OF BALANCE SHEET

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SCHEDULE A-2 OF BALANCE SHEET

SCHEDULE A-3 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2010 Amount Rs.	PROPERTY AT SHIRALI	CURRENT YEAR 31-03-2011 Amount Rs.
47,366.80 2,843.35 3,160.00 4,369.36	Building Electrical Fittings Furniture & Fixtures Sanitary Fittings	47,366.80 2,843.35 3,160.00 4,369.36
57,739.51	Total Rs.	57,739.51

SCHEDULE A-4 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2010 Amount Rs.	HEALTH CENTRE ASSETS	CURRENT YEAR ~ 31-03-2011 Amount Rs.
98,474.17 37,276.48 7,297.00 5,710.00 117,538.00 112,151.00	Medical Equipments as per last B/S Furniture & Fixtures Electrical Fittings Refrigerators Pathology Laboratory Parijananashraya Pathology Laboratory	108,474.17 37,276.48 7,297.00 5,710.00 117,538.00 112,151.00
378,446.65	Total Rs.	388,446.65

SCHEDULE A-5 OF BALANCE SHEET

CORPUS FUNDS-INVESTMENTS IN FDR in SVC BANK LTD

AS ON 31.03.2011

1	40686	8/5/2009	100000.00	9	8/5/2011	Sleater road	
2	51871	2/2/2011	4500000.00	9.1	16/06/2012	Sleater road	pledged
3	46484	30/03/2010	155500.00	7.5	4/5/2011	Sleater road	pledged
4	40716	11/4/2009	44026.00	9.5	11/4/2011	Sleater road	
5	40715	12/4/2009	56200.00	9.5	12/4/2011	Sleater road	
8	55017	31/03/2011	70000.00	9.75	12/8/2012	Sleater road	
9	44496	23/11/2009	539000.00	7.5	23/11/2011	Sleater road	pledged
10	46744	22/04/2010	2200000.00	7.5	27/05/2011	Sleater road	pledged
11	52668	17/02/2011	23101.00	9.5	1/07/2012	Sleater road	pledged
12	48026	22/09/2010	96000.00	7.75	27/05/2011	Sleater road	
13	40891	25/05/2009	353058.00	8.75	25/05/2011	Sleater road	
14	21	1/9/2009	535000.00	7.75	1/9/2011	Virar	
15	46431	14/03/2010	25000.00	7.5	18/04/2011	Sleater road	
16	50490	29/12/2010	81000.00	8.75	2/02/2012	Sleater road	
17	54982	16/03/2011	33000.00	9.75	11/8/2012	Sleater road	
18	54985	30/03/2011	1003951.00	9.75	11/8/2012	Sleater road	
			9814836.00				

SCHEDULE A-5 OF BALANCE SHEET**OTHER CORPUS FUNDS- INVESTMENTS IN FDR IN SVC BANK LTD****AS ON 31.03.2011**

1	54103	16/03/2011	93500.00	9.5	28/07/2012	sleater road	pledged
2	41793	1/9/2009	1046000.00	7.75	1/9/2011	sleater road	pledged
3	40717	14/04/2009	1070000.00	9.5	14/04/2011	sleater road	pledged
4	46430	14/03/2010	2501.00	7.5	18/04/2011	sleater road	pledged
5	46432	14/03/2010	25001.00	7.5	18/04/2011	sleater road	pledged
6	42590	22/09/2010	837002.00	7.25	22/09/2011	sleater road	pledged
7	46822	29/04/2010	6200.00	7.5	3/6/2011	sleater road	pledged
8	40718	23/04/2009	453118.00	9.5	23/04/2011	sleater road	pledged
9	44500	16/10/2009	1037041.14	7.5	16/10/2011	sleater road	pledged
10	54102	6/3/2011	166001.00	9.5	28/07/2011	sleater road	pledged

4736364.14**SCHEDULE A-5 OF BALANCE SHEET****CENTENARY FUND-INVESTMENT IN FDR WITH SVC BANK LTD****AS ON 31.03.2011**

SR. NO	FDR NO	EFF DATE	DEP AMT.	ROI	DUE DATE	Branch
1	46647	8/4/2010	700000.00	7.5	8/4/2012	sleater road
2	655	11/8/2009	500000.00	7.75	11/8/2011	saibaba nagar
3	54983	30/03/2011	7500.00	9.75	11/8/2012	sleater road
4	54984	18/03/2011	12500.00	9.75	30/07/2012	sleater road
5	52908	19/02/2011	438472.00	9.5	3/7/2012	sleater road
6	666	20/07/2009	2128000.00	7.75	20/07/2011	saibaba nagar
7	2824	21/02/2011	1260001.00	9.5	4/4/2012	saibaba nagar
8	46823	29/04/2009	5001.00	7.05	3/6/2011	sleater road
9	633	29/07/2009	600000.00	7.75	29/07/2011	saibaba nagar
10	606	20/01/2011	300000.00	9.1	3/6/2012	virar
11	153	23/04/2010	750000.00	7.5	28/05/2011	virar
12	172	21/05/2010	450000.00	7.5	25/06/2011	virar
13	217	31/07/2010	700000.00	7.5	4/9/2011	virar
14	233	15/09/2010	550000.00	7.5	20/10/2011	virar
15	49364	29/11/2010	221498.00	8.5	3/1/2012	sleater road
16	228	4/9/2010	801000.00	7.75	4/10/2012	virar
17	663	9/2/2011	541000.00	9.25	23/06/2012	virar
18	843	8/3/2011	60001.00	9.5	20/07/2012	virar
			10024973.00			Sub-Total
19	607	20/01/2011	435517.00	9.1	3/6/2012	virar(Int. Accrued)
20	608	20/01/2011	131298.00	9.1	3/6/2012	virar(Int. Accrued)

10591788.00**SUMMARY**

CORPUS FUND INVESTMENT (FDR)	9814836.00
OTHER CORPUS FUNDS INVESTMENT (FDR)	4736364.14
CENTENARY FUND INVESTMENT (FDR)	10591788.00
TOTAL INVESTMENTS (FDR)	25142988.14

SCHEDULE A-6 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2010 Amount Rs.	INCOME OUTSTANDING	CURRENT YEAR 31-03-2011 Amount Rs.
431,582.00	Sundry Debtors-Advertisement	449,170.00
-	Sundry Debtors-NHH units	-
-	Sundry Debtors-Hall Hire	-
-	Sundry Debtors-Sangeet Sammelan	54,875.00
431,582.00	Total Rs.	504,045.00

SCHEDULE A-7 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2010 Amount Rs.	DEPOSITS WITH GOVT. DEPTS. & OTHERS	CURRENT YEAR 31-03-2011 Amount Rs.
5,946.50	Security deposit with BEST	5,946.50
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 Sathagrih	5,000.00
0.00	Deposit with Mahanagar Gas Ltd	6,000.00
50,406.50	Total Rs.	56,406.50

SCHEDULE A-8 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2010 Amount Rs.	CASH & BANK BALANCES	CURRENT YEAR 31-03-2011 Amount Rs.
5,758.85	Cash on Hand at Talmakiwadi	6,195.85
10,884.00	Cash on Hand at Nashik	5,630.00
31,380.32	SVC Bank - Sleater Road Branch S/B A/c. 30207	-
79,879.60	SVC Bank - (KSA Holiday Home A/c.) SB A/c. No. 376	61,399.59
1,519.05	Union Bank of India - Tardeo Branch A/c. 3429	1,573.05
1,461.42	Vijaya Bank Gamdevi S/B A/c. 3451	1,513.42
-	SVC-Slater Road Br. OD-A/c. No. 69	-
304.00	SVC Bank Nashik - S/N A/c. 3942	568.99
3,971.30	SVC Bank C/A A/c. 2921	3,971.30
-	SVC Bank A/c. 37373	5,227.00
135,158.54	Total Rs.	86,079.20

SCHEDULE A-9 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2010 Amount Rs.	LOANS & ADVANCES	CURRENT YEAR 31-03-2011 Amount Rs.
13,100.00	Staff Loan at Talmakiwadi	3,000.00
95,922.00	Advance for Computer Software	95,922.00
200,000.00	Advance to Saraswat Welfare Association-Virar	200,000.00
1,717,718.86	Advance for Hall Renovation	-
2,026,740.86	Total Rs.	298,922.00

SCHEDULE A-10 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2010 Amount Rs.	Prepaid Expenses	CURRENT YEAR 31-03-2011 Amount Rs.
0.00	Prepaid Aqua Guard Maintenance (NHH)	755.00
4,500.00	Prepaid Pest Control Charges	19,125.00
900.00	Property Tax	-
1,075.00	Prepaid Insurance	-
-	Prepaid Magazine Charges	17,000.00
-	Prepaid TDS on Contracts	970.00
6,475.00	Total Rs.	37,850.00

SCHEDULE A-11 OF BALANCE SHEET

PREVIOUS YEAR 31-03-2010 Amount Rs.	CENTENARY PROJECTS - HEALTH CENTRE	CURRENT YEAR 31-03-2011 Amount Rs.
369,250.00	Modern Pathlab Equipment for Blood Test	369,250.00
275,000.00	X-Ray Machine (Virar)	275,000.00
644,250.00	Total Rs.	644,250.00

M.R. PHAL B.A., L.L.B.

102, Gundecha Chambers, 1st floor,
Nagindas Master Road, Fort,
Mumbai - 400 001. Tel.: 2267 4108

Resi: C-1/2, Suman Nagar, V.N. Purav Marg, Chembur, Mumbai - 400 071. Tel.: 2522 1673.

By Hand Delivery

Date: 30-08-2011

To,

The Hon. Secretary,
Kanara Saraswat Association,
1-2/13, Association Building,
Talmakiwadi, Tardeo Road,
Mumbai - 400 007.

Sub: - Policy on transfer of Tenancy Rights in respect of tenants of KSA.

Sir,

I have for reference a copy of Agenda No.5 (c) of the Notice issued by the Association convening the Annual General Meeting of the Association on 18-09-2011. As per this agenda, the Association seeks from the General Meeting framing of a Policy on transfer of Tenancy Rights in respect of tenants of the Association who are occupying premises of the Association in the building of the Association known as KSA building on monthly rental basis. The Managing Committee of the Association as per the said item on Agenda has sought framing of policy in the following three eventualities viz.:-

- (1) In case of transfer of Tenancy Rights after death of existing tenant of KSA, the Tenancy Rights can be transferred to his/ her next kin in the Family;
- (2) If tenant of KSA, during his/her lifetime, wants to transfer his/her Tenancy Rights to third party acceptable to landlord.

- (3) If tenant of KSA during his/her lifetime, wants to transfer Tenancy Rights to his / her next kin in family.

2. It is to be noted that the monthly tenancies in respect of the residential premises are governed by the provisions of Maharashtra Rent Control Act, 1999 and accordingly the policy to be framed by the Association to meet the abovementioned three eventualities should be consistence with the Maharashtra Rent Control Act, 1999. My opinion, therefore, consistent with the Maharashtra Rent Control Act, 1999 with respect to each of these three cases seriatum is as under:-

- (1) **In case of transfer of Tenancy Rights after death of existing tenant of KSA, the Tenancy Rights can be transferred to his/ her next kin in the Family;**

Ans.:- As per Section 7 (15) (d) in relation to any tenanted premises when the tenant dies any member of the tenant's family, who was residing with the tenant at the time of his death, would have to be preferred to make him a successor tenant. In the event of there being no such member of the family residing with the deceased at the time of death, one of the legal heirs of the deceased tenant by common consent of all the legal heirs, has to be made a successor tenant. If all the legal heirs together do not agree to nominate one of the legal heirs to become a successor tenant in place of the deceased tenant, the dispute has to be referred to the Small Causes Court at Mumbai by filing an Interpleader Suit by making all other legal heirs as Defendants. The decision given by the Court would be binding on the Association.

- (2) **If tenant of KSA, during his/her lifetime, wants to transfer his/her Tenancy Rights to third party acceptable to landlord.**

Ans.:- Under the Ex-Bombay Rent Act, 1947 receiving by the Landlord premium for giving the premises on monthly rent basis or for transfer of Tenancy from the existing tenant to a third party and as also the tenant paying premium to the landlord for admitting him as a tenant or for transferring to him existing tenancy right from the outgoing tenant was made an offence punishable with imprisonment or with fine or with both. This position is completely changed with the coming into force of the Maharashtra Rent Control Act, 1999 w.e.f. 31-03-2000. Accordingly, under the new law, receiving premium and paying premium is no longer an offence. Therefore, the Association can agree to the tenant intending to transfer his tenancy right with the consent of Landlord Association by agreeing to pay premium as decided by the Managing Committee of the Association with the authorisation of the General Meeting given while framing the policy. On the Agreement not only stamp duty is to be paid on the premium amount as per the Ready Reckoner rates but also stamp duty has to be paid as per entry 5 (g d) (i) of the Schedule I appended to the Bombay Stamp Act, 1958. So the above item No.2 is in order subject to payment of the stamp duty as per Schedule I of entry 5 (g-d) (i).

- (3) **If tenant of KSA during his/her lifetime, wants to transfer Tenancy Rights to his / her next kin in family.**

Ans.:- In view of my opinion in respect to item 2 above the proposed Policy is in order subject to payment of stamp duty as per entry 5 (g-d) (i) of Schedule I of Bombay Stamp Act, 1958.

3. Accordingly, the item No.1 on the Agenda will change to read as under:-

- (1) **IN CASE OF TRANSFER OF TENANCY RIGHTS AFTER THE DEATH OF EXISTING TENANT OF KSA, THE PROVISIONS OF SECTION 7 (15) (d) (i) OF THE MAHARASHTRA RENT CONTROL ACT, 1999 WOULD APPLY AND AS SUCH ANY MEMBER OF THE TENANT'S FAMILY**

WHO WAS RESIDING WITH THE TENANT AT THE TIME OF HIS DEATH WOULD HAVE TO BE PREFERRED TO MAKE HIM A SUCCESSOR TENANT. IN THE EVENT OF THERE BEING NO SUCH MEMBER OF THE FAMILY RESIDING WITH THE DECEASED TENANT AT THE TIME OF HIS DEATH, ONE OF THE LEGAL HEIRS OF THE DECEASED TENANT BY COMMON CONSENT OF ALL THE LEGAL HEIRS WOULD BE MADE A SUCCESSOR TENANT. IF ALL THE LEGAL HEIRS TOGETHER DO NOT AGREE TO NOMINATE ONE OF THE LEGAL HEIRS TO BECOME A SUCCESSOR TENANT IN PLACE OF THE DECEASED TENANT, DISPUTE HAS TO BE REFERRED BY ANY AGGRIEVED LEGAL HEIR TO THE SMALL CAUSES COURT AT MUMBAI BY FILING AN INTERPLEADER SUIT BY MAKING ALL OTHER LEGAL HEIRS AS DEFENDANTS. IN SUCH A CASE THE DECISION GIVEN BY THE COURT WOULD BE BINDING ON THE LANDLORD ASSOCIATION.

4. In respect of Agenda Item Nos.2 and 3 at the end following sentence will have to be added:-

“SUCH AN AGREEMENT ATTRACTS STAMP DUTY UNDER ENTRY 5 (G-D) (i) OF THE SCHEDULE I APPENDED TO THE BOMBAY STAMP ACT, 1958.”

Yours faithfully,

Sd/-

(M. R. Phal)

Advocate, High Court

L-2778/2234

UDYAVAR SUDHIR LAXMAN
D-104, CHANDRESH NAGAR CHS.,
NEAR PATANKAR PARK
NALLASOPARA (WEST), DIST: THANE
NALLASOPARA - 401203

294133

Shifter

D/L
10/9/11/12.15

(D/103 P. B. Sawant-)