



THE CHITRAPUR SARASWAT EDUCATION & RELIEF SOCIETY

(Registered under Societies Act XXI of 1960 & Bombay Public Trust Act of 1950)

THE SEVENTY-FOURTH ANNUAL REPORT 2019 - 2020

Registered Address :

F-1 (a), Saraswat Colony, Santacruz (West), Mumbai - 400054.

Email: csers_educaid@yahoo.com Website: www.csers.org

**THE CHITRAPUR SARASWAT EDUCATION
& RELIEF SOCIETY (Regd.)
SANTACRUZ**

**NOTICE OF THE SEVENTY-FOURTH
ANNUAL GENERAL MEETING**

The Seventy-Fourth (74th) Annual General Meeting of the Chitrapur Saraswat Education & Relief Society will be held in Shrimat Anandashram Hall (Saraswat Club), Saraswat Colony, Santacruz (W), Mumbai – 400054, on Saturday, the 13th of March, 2021 at 10:00 a.m., to transact the following business:

- 1) To confirm the minutes of the last Annual General Meeting held on 29th September, 2019.
- 2) To receive from the Managing Committee the Report of working of the Society and the Audited Balance Sheet and other Statements of Accounts for the year 2019 - 20 and to adopt the same.
- 3) To receive the Report of the Statutory Auditors.
- 4) To elect four members on the Managing Committee for the year 2020 - 21 in place of S/Shri Gurudas Gulvady, Arun Lajami, Ramesh Bijoor & Kiran Bajekal, who retire by rotation and are eligible for re-election.

Members desiring to be on the Managing Committee should communicate in writing to the Hon. Secretary at least 3 days in advance.

- 5) To appoint Statutory Auditors for the year 2020 – 21 and to fix their fees.
- 6) To consider any other business presented before it by the Managing Committee or brought forward by any member after seven days clear notice or with the permission of the Chair.

By Order of the Managing Committee

Santacruz,
Dated : 22nd February, 2021.

Gurudas U. Gulvady
Hon. Secretary

N.B.

-: To comply with the restriction on gatherings due to the Pandemic, physical presence will be limited to 35 persons on first come first basis only. This number includes the Managing Committee members. Social distancing, wearing face-masks, and taking all other precautions will be the responsibility of the attendees.

-: No hard copies will be distributed. 74th Annual Report is available on our website www.csers.org

-: If there is no quorum, at the time appointed for General Body Meeting of the Society, the meeting shall be adjourned to half an hour later on the same day and the same place and the adjourned meeting will commence with the members present.

MANAGING COMMITTEE FOR 2019 - 20.

Tel. No:

1. Shri Ashok D. Hemmady	Chairman	
2. Shri Arun S. Padbidri	Vice Chairman	26600342
3. Shri Gurudas U. Gulvady	Hon. Secretary	98 33 99 76 46
4. Capt. Arun S. Lajami	Hon. Treasurer	98 20 68 48 70
5. Shri Siddhartha P. Ray	Jt Hon. Treasurer	26602314
6. Shri Ramesh M. Bijoor	Jt Hon. Secretary	26603314
7. Dr. Narendra S. Hattikudur	Member	26601697
8. Shri Kiran R. Bajekal	Member	98 20 54 31 06

“सर्वे भवन्तु सुखिनः”

An Appeal

1. All Chitrapur Saraswats who have desire to help less fortunate brethren should enroll as members of our Society.
2. Donate generously to commemorate happy occasions like birthdays, wedding anniversaries, festivals etc.
3. Donate in memory of dear departed relatives / friends.
4. Donations may be in form of Endowments or for disbursements in same year.
5. A part of your funds earmarked for charitable purposes may be donated to our Institutions every year.
6. In case you come across any Chitrapur Saraswat Family(ies) in dire need, please guide and advise them, to seek assistance from the Co-ordination Committee of Aid Giving Institutions of Chitrapur Saraswats at our address.
7. We have come across instances where we are still mailing our Annual Report to many deceased members for want of correct information about status of deceased. We appeal to family members who are still receiving the Annual Report to deceased members to inform us. We also appeal to them to become Members of our Society.

REPORT

The Managing Committee has great pleasure in presenting the Seventy-Fourth Annual Report of the Society together with the following statements for the year ended 31st March, 2020.

- (a) Auditor's Report with Balance Sheet, Schedule "A", Schedule "B", Cash & Bank Balances and Income & Expenditure Account. (page 7 onwards).
- (b) List of Endowments during year 2019-20.- (page 15).
- (c) Particulars of Educational Aid paid – (page 16).
- (d) Particulars of Distress Relief paid – (page 17).
- (e) Particulars of Medical Relief paid – (page 18).
- (f) List of Members enrolled during the year 2019-20. – (page 19).

The Honorary Members total stands at 26. The Membership at the close of the year stood as under ;

	2018-19	2019-20
(A) Founder Members	2,358	2,408
(B) Patrons	33	33
(C) Benefactors	54	54
(D) Life Members	337	337
Total	2,782	2,832

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OBITUARY :

The Management offers its deep condolences to the bereaved families of the members / donors of the Society, and gratefully acknowledge their contribution to the Society.

Radhakrishna G Adur (Goa), Nalini R Aldangadi (Andheri), Anand D Amladi (Vileparle), Durgesh S Bailoor (Santacruz), Ramesh S Bantwal (Borivali), Asha A Bhatkal (Santacruz), Gopal Rao G Chandavar (Mahim), Jeevan L Dhareshwar (Chembur), Ratnakar N Gokarn (Grant Road), Gurunath S Gokarn (Khar), Suresh N Gulvady (Borivli W), Anil P Heble (Thane/Virar), Vinod D Kagal (Grant Road), Gurudatt K Kalambi (Santacruz/Bangalore), Lalitha V Kalbag (Santacruz), Sheela R Kaushik (Manki), Prashant B Kodikal (Andheri), Vijay G. Kolpe (Santacruz/US), Pramod A Kolpe (Viirar), Vasant A Kombrabail (Mahim), Uday S Koppikar (Dadar), Dilip B Kulkarni (Jogeshwari), Jaipal N Mallapur (Grant Road), Sadanand A Marballi (Goregaon), Kumud Y Moolky (Santacruz), Shyamsundar S Nadkarni (Gokarn), Vasant V Nadkarni (Santacruz), Satish Rao R Naimpally (Dahisar), Girija V Pandit (Bangalore), Kamal H Pandit (Grant Road), Shekhar V Puthli (Grant Road), P. Subba Rao (Auditor) (Mahim), Mohan S Sajip (London), Radhakrishna S Shiroor (Khar), Shivshankar N Surkund (Grant Road), Srinath D Talgeri (Grant Road), Anil P Talgeri (Santacruz), Kedarnath U Udiyavar (Hyderabad), Manohar S Udiyavar (Vileparle), Bhaskarsham G Ugrankar (Grant Road), Meera M Yadery (Grant Road).

TOTAL ENDOWMENTS RECEIVED DURING 2019 – 20 :

A. Educational Aid	7,86,708.00
B. Distress Relief	4,39,002.00
C. Medical Relief	4,26,708.00
Total	16,52,418.00

We received following donations for disbursement during the year 2019 - 20 :

- 1) From Anand Chandavarkar Foundation, Mumbai ₹ 50,000/- for Educational Aid & Distress Aid.
- 2) From Saraswat Foundation, USA, ₹ 4,16,220/- for Educational Aid and Distress Aid.
- 3) From Nilekani Memorial Relief Trust, Sirsi, ₹ 10,000/- for Medical Aid.
- 4) From Konkani Charitable Fund, USA, ₹ 70,850/- for Educational Aid.
- 5) Shri Anandashram, Khar, ₹ 10,000/- for Educational Aid.

EDUCATION / DISTRESS / MEDICAL AID :

Total Funds Disbursed during the year 2019 - 20. (Including funds received from A.C.F., S.F., K.C.F. & others.)

	Amount ₹	Recipients
A) Educational Aid	16,51,000	116
B) Distress Relief	11,46,000	167
C) Medical Relief	6,52,000	38
Total	34,49,000	321

INVESTMENTS :

The total as on 31-Mar-2019	₹ 3,73,85,361
Added during the year	₹ 20,55,304
The total as on 31-Mar-2020	₹ 3,94,40,665

COMMITTEE MEETINGS :

The Managing Committee met 6 times during the financial year. Details of attendance as follows:

Committee Member	attend	Committee Member	attend
1. Shri Ashok D. Hemmady	5	6. Dr. Narendra S. Hattikudur	4
2. Shri Arun S. Padbidri	4	7. Shri Kiran R Bajekal	5
3. Shri Gurudas U. Gulvady	6	8. Shri Sunil N. Kaikini (upto 29.09.2019)	1
4. Capt. Arun S. Lajami	6	9. Shri Siddhartha P. Ray (w.e.f. 29.09.2019)	2
5. Shri Ramesh M. Bijoor	3		

Prizes were awarded to the following students:

- (i) Smt. Chandrabhagabai S. Talmiki Prize was awarded to Miss Ananya Satyajit Chikramane (I.C.S.E. 84.0%).
- (ii) S. S. Honavar Prize was awarded to Miss Ananya Satyajit Chikramane (I.C.S.E. 84.0%).
- (iii) S. S. Mudbidri Prize was awarded to Miss Pia Prashant Aldangadi (I.C.S.E. 74.0%).
- (iii) Smt Mitrabai A. Chandavarkar Merit Prize, instituted by Smt Aditi C. Bhanot, was given to following girl students from our community, who secured highest marks in various boards / universities from all over India.
 1. Anandita Prashant Balsavar (C.B.S.E. 95.0%)
 2. Tanya Chaitanya Byndoor (H.S.C.E. 92.0%)
 3. Ria Anand Golikere (S.S.C.E. 94.4%)
 4. Ananditha Chaitanya Kembre (I.C.S.E. 96.8%)
 5. Aditi Prashant Kowshik (S.S.L.C. 96.96%)
 6. Prerna Vinod Mullerpatan (C.B.S.E. 90.8%)
 7. Ankita Anil Nadkarni (P.U.C. 2 (Sc.) 92.0%)
 8. Anagha Jaydev Shukla (P.U.C. 2 94.83%)

PROGRESS :

The progress made by the Society during the last five years is indicated hereunder:

Year	Member Ship	Funds ₹	Educational Aid		Distress Relief		Medical Relief	
			No	Amount ₹	No	Amount ₹	No	Amount ₹
2014-15	2,399	2,89,10,975	68	8,38,000	216	10,76,000	53	6,06,000
2015-16	2,600	3,09,33,063	137	13,29,500	181	9,49,000	91	7,47,000
2016-17	2,669	3,25,92,745	130	13,19,000	181	10,08,000	53	6,29,000
2017-18	2,727	3,51,13,732	138	15,65,000	155	9,91,000	50	7,91,500
2018-19	2,782	3,73,85,361	121	14,59,000	157	9,61,000	47	7,73,500

THE CO-ORDINATION COMMITTEE OF INSTITUTIONS GRANTING AID

F-1(a), Saraswat Colony, Santacruz (W), Mumbai - 400 054.

AID DISBURSED BY CO-ORDINATING INSTITUTIONS DURING 2019 - 20.

(The figures in brackets indicate the number of applicants receiving the assistance)

	Inst * *	Education Aid ₹	Distress Relief ₹	Medical Relief ₹	Total ₹
1.	CSER	16,51,000 (116)	11,46,000 (167)	6,52,000 (38)	34,49,000 (321)
2.	SEPC	2,85,000 (25)	1,88,000 (31)	1,40,500 (09)	6,13,500 (65)
3.	KSA	4,30,000 (32)	1,10,000 (14)	2,50,000 (13)	7,90,000 (59)
4.	SMS	3,20,000 (16)	1,00,000 (14)	1,60,000 (07)	5,80,000 (37)
5.	ANAND	30,000 (03)	—	—	30,000 (03)
	TOTAL	27,16,000 (192)	15,44,000 (226)	12,02,500 (67)	54,62,500 (485)

(Above details provided for information only)

- ** CSER - Chitrapur Saraswat Education & Relief Society (Regd.), Santacruz.
 SEPC - Saraswat Education & Provident Co-op. Society, Vakola.
 KSA - Kanara Saraswat Association, Tardeo.
 SMS - Saraswat Mahila Samaj, Gamdevi.
 ANAND - Shrimat Anandashram Ordination Golden Jubilee Fund of Shri Chitrapur Math, Shirali.

All applications for Relief Aid were scrutinized by the Coordination Committee of the Five Aid giving Institutions in Mumbai which decided the quantum of aid to each category of applicants based on the total funds available for disbursement with all the institutions. Each institution was given the number of applications corresponding to the funds available with the particular Institution.

We have also disbursed Educational Aid to about twenty eight applicants from Saraswat Poor Students' Fund, Mangalore.

ACKNOWLEDGEMENTS:

We are grateful to the following persons :

- (a) For facilitating Donation / Membership:
Nagaraja Basrur (Sagar), Praveenkumar A Basrur (Sagar), Shital S Bijoor (Santacruz), Jairam K. Khambadkone (Grant Road), Geeta A Mudbidri (Mangalore), Dr Ashok D Nadkarni (Kandivali).
- (b) For identifying and guiding deserving persons :
Vidya V Batrabet (Santacruz), Jaikishan S Kandlur (Jogeshwari), Girish A Kilpadi (Bangalore), Ashok S Mavinkurve (Kundapur), Tara S Yellore (Santacruz).
- (c) For assisting in distribution of relief aid :
Sri Shiva Gopala Krishna Temple Committee-Sagar, Manager-Shri Chitrapur Math-Shirali, Pradeep A Haldipur (Santacruz), Raghunandan D Hemmady (Virar).

We also convey our profuse thanks to M/s Rao & Ashok, Chartered Accountants, The Saraswat Suburban Co-op Hsg.Soc Ltd, Saraswat Public Utility Service, Saraswat Club, the Kanara Saraswat Association and other Institutions for their continued help.

DONATIONS RECEIVED DURING THE YEAR :

The donations for endowments received from April 2019 to March 2020 has been very encouraging. The total for this year was ₹ 16,52,419/-. This is mainly due to the munificent donations received from individuals and Institutions. Our grateful thanks to all donors.

HIGHLIGHTS :

- : Enhanced Aid (all categories) for physically / mentally challenged applicants.
- : Education Aid: Max ₹ 50,000/- for Engg / Med student. Max ₹ 10,000/- for School students & ₹ 12,000/- for College students.
- : Distress Relief: ₹ 12,000/- given to Senior Citizens aged 80 & above.
- : Medical Aid: Max ₹ 50,000/-.

All Aid amounts were Electronically Transferred to Applicants to their declared bank accounts.

A. D. Hemmady
Chairman

G. U. Gulvady
Hon. Secretary

AUDITORS' REPORT

To,
The Members of

THE CHITRAPUR SARASWAT EDUCATION & RELIEF SOCIETY (REGD.) MUMBAI.

1. We have examined the Balance Sheet of **THE CHITRAPUR SARASWAT EDUCATION & RELIEF SOCIETY (REGD.) MUMBAI** as at 31st March 2020 and the Income and Expenditure Account for the year ended on that date attached thereto. These financial statements are the responsibility of the Society's Management. Our responsibility is to express an opinion on these financial statements based on our audit.
We conducted our audit in accordance with generally accepted auditing standards in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes, assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.
2. In our opinion, the Income and Expenditure Account and the Balance Sheet comply with the Accounting Standards issued by The Institute of Chartered Accountants of India.
3. We have obtained all the information and explanations which, to the best of our knowledge and belief, where necessary for the purpose of the audit.
4. In our opinion, the Society has kept proper books of account so far as appears from our examination of the books.
5. As required by Subsection (2) of Section 33 of the Bombay Public Trusts Act, 1950, and Rule 19 of the Bombay Public Trusts Rules, 1951, we enclose our report on the matters specified therein.

Subject to the above remarks:

In our opinion, the Balance Sheet and Income and Expenditure Account read together with the "Significant Accounting Policies" disclosed by the Society give a true and fair view of the assets and liabilities arising from cash transactions of the Trust and the revenue collected and expenses paid during the year.

MUMBAI : 1st October 2020.

For Rao & Ashok

Chartered Accountants

sd/- Partner.

Unit 111, Hiren Light Ind. Premises,
408, Mogul Lane, Mahim,
Mumbai-400016

THE CHITRAPUR SARASWAT EDUCATION & RELIEF SOCIETY (REGD.) MUMBAI

Notes Forming part of the Accounts for the year ended 31st March 2020

SIGNIFICANT ACCOUNTING POLICIES.

1. Method of Accounting:

The accounts are done on cash basis i.e. to say Income & Expenditure are recognized only when they are actually received or spent and not as and when they are earned or incurred. Donations received towards specific Corpus Fund are directly credited to the respective funds.

2. Investments:

The Investments are stated at actual cost.

MUMBAI

DATE : 1st October 2020.

Shri A. D. Hemmady, Chairman.
Shri G. U. Gulvady, Hon Secretary.
Capt. Arun S. Lajami, Hon Treasurer.
TRUSTEES

THE CHITRAPUR SARASWAT EDUCATION & RELIEF SOCIETY (REGD.) MUMBAI

Registration No. F- 119 (BOM)

Balance Sheet as at 31st March 2020

2018-19 ₹	FUNDS & LIABILITIES	₹	2019-20 ₹
	TRUST FUND		
24,20,439.00	Balance as per last Balance sheet	24,77,442.00	
<u>57,003.00</u>	Add: Membership Fees	<u>50,004.00</u>	25,27,446.00
24,77,442.00			
	Other Earmarked Funds :-		
1,19,14,636.25	Specific Scholarship and Aid Fund	1,23,48,639.25	
<u>4,34,003.00</u>	Add: Recd during the year	<u>7,86,707.75</u>	1,31,35,347.00
1,23,48,639.25			
71,42,273.00	Specific Distress Relief Fund	77,24,774.00	
<u>5,82,501.00</u>	Add: Recd during the year	<u>4,39,002.00</u>	81,63,776.00
77,24,774.00			
80,69,472.20	Specific Medical Relief Fund	88,83,699.20	
<u>8,14,227.00</u>	Additions during the year	<u>4,26,708.80</u>	93,10,408.00
88,83,699.20			
20,28,863.00	Specific Priya Hattiangdi Scholarship Fund		
-	Additions during the year	-	20,28,863.00
20,28,863.00			
11,26,795.00	Free Scholarship Fund (Out of Surplus)	11,67,000.00	
<u>40,205.00</u>	Add: Transfer from Income & Exp A/C	<u>1,20,000.00</u>	12,87,000.00
11,67,000.00			
9,85,500.00	Distress Relief Fund (Out of Surplus)	11,67,000.00	
<u>1,81,500.00</u>	Add: Transfer from Income & Exp A/C	<u>1,20,000.00</u>	12,87,000.00
11,67,000.00			
10,00,600.00	Medical Relief Fund (Out of Surplus)	11,67,000.00	
<u>1,66,400.00</u>	Add: Transfer from Income & Exp A/C	<u>1,20,000.00</u>	12,87,000.00
11,67,000.00			
	Income & Expenditure Account :-		
4,51,635.17	Balance as per last Balance sheet	4,97,041.47	
40,205.00	Less: Education Relief Fund	1,20,000.00	
1,81,500.00	Less: Distress Relief Fund	1,20,000.00	
<u>1,66,400.00</u>	Less: Medical Relief Fund	<u>1,20,000.00</u>	1,37,041.47
63,530.17			
4,33,511.30	Add: Surplus for the year		4,26,710.89
3,74,61,458.92	Total Rupees		3,95,90,592.36

Shri A. D. Hemmady, Chairman.

Shri G. U. Gulvady, Hon. Secretary.

Capt. A. S. Lajami, Hon. Treasurer.

TRUSTEES

MUMBAI : 1st October 2020.

THE CHITRAPUR SARASWAT EDUCATION & RELIEF SOCIETY (REGD.) MUMBAI

Registration No. F- 119 (BOM)
Balance Sheet as at 31st March 2020

2018-19 ₹	PROPERTY & ASSETS	₹	2019-20 ₹
50.00	INVESTMENT As per Schedule ' A ' attached		50.00
167.00	FURNITURE & FIXTURES Balance as per last Balance Sheet	142.00	
<u>25.00</u>	Less : Dep. @ 15% for the year	<u>21.00</u>	121.00
142.00			
17.00	LAPTOP Balance as per last Balance Sheet	10.00	
<u>7.00</u>	Less : Dep. @ 40% for the year	<u>4.00</u>	6.00
10.00			
16,590.00	COMPULSARY TENANCY DEPOSIT		16,590.00
	Income Outstanding Interest		Nil
	Tax Deducted at Source		
803.00	A.Y. 2009-2010	803.00	
160.00	A.Y. 2010-2011	160.00	
160.00	A.Y. 2012-2013	160.00	
8,214.13	A.Y. 2018-2019	-	
49,968.64	A.Y. 2019-2020	49,968.64	
<u>59,305.77</u>	A.Y. 2020-2021	<u>76,585.00</u>	1,27,676.64
	CASH & BANK BALANCES As per Schedule ' B ' attached		3,94,40,665.72
3,74,61,458.92	Total Rupees		3,95,90,592.36

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

As per our report of even date
Sd/- For **Rao & Ashok**,
Chartered Accountants, Partner

THE CHITRAPUR SARASWAT EDUCATION & RELIEF SOCIETY (REGD.) MUMBAI

Registration No. F- 119 (BOM)

Balance Sheet as at 31st March 2020

2018-19 ₹	EXPENDITURE	₹	2019-20 ₹
	To Establishment Expenses		
34,826.00	Printing, Stationery	38,213.00	
19,023.00	Postage & Courier	19,229.00	
10,935.00	Rent	1,766.00	
2,650.00	Repairs & Maintenance	2,580.00	
3,043.66	Bank Charges	3,090.14	
333.00	Travel Expenses	210.00	
14,239.00	Telephone / Website Expenses	6,754.63	
<u>5,550.00</u>	General Expenses	<u>6,115.00</u>	
90,629.66			77,957.77
8,850.00	To Audit Fees	15,930.00	
-	For eFiling Income Tax Returns	-	
-	For eFiling Charity Commis Returns	-	
			15,930.00
<u>8,850.00</u>			
5,000.00	To Legal fees		-
32.00	To Depreciation		24.00
	To Expenditure on Objects of the Trust :-		
14,59,000.00	Educational Aid paid	16,51,000.00	
-	C. S. Talmaki Prize	2,000.00	
1,000.00	S. S. Honavar Prize	1,000.00	
1,000.00	S. S. Mudbidri Prize	1,000.00	
<u>11,000.00</u>	Smt. Mitrabai Scholarship Prize	<u>7,000.00</u>	16,62,000.00
14,72,000.00			
	To Medical Relief		
7,73,500.00	Medical Relief paid		6,52,000.00
	To Other Charitable Objects		
9,61,000.00	Distress Relief paid		11,46,000.00
4,33,511.30	To Surplus carried over to Balance Sheet		4,26,710.89
37,44,522.96	Total		39,80,623.66

Shri A., D. Hemmady, Chairman
Shri G. U. Gulvady, Hon. Secretary
Capt. A. S. Lajami, Hon. Treasurer
TRUSTEES

MUMBAI : 1st October 2020.

THE CHITRAPUR SARASWAT EDUCATION & RELIEF SOCIETY (REGD.) MUMBAI

Registration No. F- 119 (BOM)

Balance Sheet as at 31st March 2020

2018-19 ₹	INCOME	₹	2019-20 ₹
16,784.63	By Interest :-		
1,56,640.00	On Savings Bank Accounts	9,582.79	
29,80,083.33	On Fixed Deposits (Cumulative)	1,47,318.00	
<u>10.00</u>	On Fixed Deposits (Simple Interest)	31,78,976.00	
31,53,517.96	On TDS refund	<u>575.87</u>	33,36,452.66
	By Donations (Cash or Kind) :-		
3,07,360.00	For Educational Aid	3,13,960.00	
2,26,420.00	For Distress Relief	2,33,110.00	
<u>7,000.00</u>	For Medical Relief	<u>10,000.00</u>	5,57,070.00
5,40,780.00	By Income from Other Sources :-		
225.00	Miscellaneous Income	100.00	
-	Advertisements	-	
<u>50,000.00</u>	Towards AR Printing	<u>87,001.00</u>	87,101.00
<u>50,225.00</u>			
37,44,522.96	Total		39,80,623.66

MUMBAI : 1st October 2020.

As per our report of even date
Sd/- For **Rao & Ashok,**
Chartered Accountants, Partner

THE CHITRAPUR SARASWAT EDUCATION & RELIEF SOCIETY (REGD.) MUMBAI

Regd. No. F - 119 (BOM)

Schedule of Investments as at 31st March, 2020

Schedule "A"

2018-19 ₹		2019-20 ₹
50.00	Shares: 1 Share of the Saraswat Suburban Coop. Housing Society Ltd.	50.00
50.00	Total	50.00

Schedule "B"

2018-19 ₹			2019-20 ₹
1,26,43,664.00	Fixed Deposits		
8,83,100.00	With SVC Bank (LC)	1,15,52,418.00	
2,04,92,769.00	With SVC Bank (FC)	8,83,100.00	
11,00,000.00	With Saraswat Bank (LC)	2,38,54,800.00	
18,58,000.00	With Saraswat Bank (FC)	11,00,000.00	
1,00,000.00	With HDFC (GOI Bonds) LC	18,58,000.00	
<u>3,70,77,533.00</u>	With HDFC (GOI Bonds) FC	<u>1,00,000.00</u>	3,93,48,318.00
	In Savings Bank Account		
	With SVC Bank Ltd.:		
2,25,669.41	A/c No. 100803130002383	27,374.85	
46,705.29	A/c No. 100803130007463	46,867.26	
	With Saraswat Bank :		
1,019.12	A/c No. 157200100972931	6,401.12	
	With Syndicate Bank :		
2,339.83	A/c No. 50602010082830	4,031.62	
	With Canara Bank :		
<u>6,414.50</u>	A/c No. 0128101010613	<u>3,099.87</u>	87,774.72
3,07,148.15			
680.00	Cash on hand		4,573.00
3,73,85,361.15	Total		3,94,40,665.72

MUMBAI

DATE : 1st October 2020.

Shri A. D. Hemmady, Chairman.

Shri G. U. Gulvady, Hon Secretary.

Capt. A. S. Lajami, Hon Treasurer.

TRUSTEES

For **Rao & Ashok,**

Chartered Accountants

Sd/-

Partner

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

Registration No : F - 119 (Bom)
Name of the Public Trust : THE CHITRAPUR SARASWAT EDUCATION & RELIEF SOCIETY
For the year ending : 31st March 2020

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

MUMBAI
Date : 1st October 2020.

For Rao & Ashok,
Chartered Accountants
Sd/-
Partner

THE BOMBAY PUBLIC TRUSTS ACT, 1950
SCHEDULE - IX C
[Vide Rule 32]

Statement of income to contribution for the year
ending 31st March 2020.

THE CHITRAPUR SARASWAT EDUCATION & RELIEF SOCIETY (REGD.) MUMBAI.

		₹	₹
I.	Income as shown in the Income and Expenditure Account (Schd IX)		39,80,623.66
II.	Items not chargeable to Contribution under Section 58 Rules 32 :		
	(a) Amount spent for the purpose of secular Education	16,62,000.00	
	(b) Amount spent for the purpose of Medical Relief	<u>6,52,000.00</u>	23,14,000.00
	Gross annual Income Chargeable to contribution.		16,66,623.66

Certified that while claiming deductions admissible under the above schedule, the Trust has not claimed any amount twice, either wholly or partly, against any of the items mentioned in the Schedule which have the effect of double - deduction.

Mumbai
DATE : 1st October 2020.

For Rao & Ashok
Chartered Accountants
Sd/-
Partner

Shri A. D. Hemmady, Chairman.
Shri G. U. Gulvady, Hon Secretary.
Capt. A. S. Lajami, Hon Treasurer.
TRUSTEES

=== x x === x x ===

Applications are invited in the prescribed forms from economically weaker section and deserving Chitrapur Saraswats for the following aid :-

- (A) **EDUCATIONAL AID:** From students studying in schools, colleges or pursuing other courses, like Engineering, Medical and other Professional Courses. The last date for receipt of applications is 30th September.
- (B) **PRIYA HATTIANGDI SCHOLARSHIP FUND:** From students pursuing courses in English Literature, Arts, encompassing Painting, Crafts, Calligraphy etc. The last date for receipt of applications is 30th September.
- (C) **MEDICAL RELIEF AID:** From those who have incurred expenditure for treatment of a major illness, hospitalisation or surgery and need financial assistance. The last date of receipt of applications is 31st August.
(Medical Expenditure below ₹ 1,00,000/-)
- (D) **DISTRESS RELIEF AID:** From the aged, invalid, infirm, uncared for and other needy persons. The last date for receipt of applications is 31st August.

-: Application forms for the above can be obtained from. - The Hon.Secretary, Chitrapur Saraswat Education & Relief Society, F-1(a), Saraswat Colony, Talmiki Road, Santacruz (W).
Mob. No. 98 33 99 76 46 or download from www.csers.org

=== x x === x x ===

Girl students who scored highest marks in 10th / 12th / any professional degree from all over India and whose names appear in KSA Magazine (September issue) will be awarded a cash prize in the name of Late Smt. Mitrabai Anand Chandavarkar.

Please contact KANARA SARASWAT ASSOCIATION.

Tel : 22-2380 2263 eMail : admin@kanarasaraswat.in

List of Endowments in FY 2019 - 20 (* * indicates addition to earlier donation)

Educational Aid (E), Distress Aid (D), Medical Relief (M)

NAME(S) OF THE DONOR	Amt ₹	IN THE NAME OF
Shri Adur Kishore G	25,000	M
Shri Aldangady Uday R	10,001	E
Smt Alekal Akshaya **	5,003	M Late Smt Meena Mohan Koppikar (Mother) to needy Cancer pateint
Shri Amladi Anand D **	2,500	D Late Smt Shanta & Shri Durgadas Ramkrishna Amladi (Parents)
Shri Amladi Anand D **	2,500	M Late Smt Sushila & Shri Devidas Seshgiri Chandavarkar (Grand Parents)
Shri Amladi Anand D **	2,500	M Late Smt Anusuya & Shri Ramkrishna Anandrao Amladi (Grand Parents)
Smt Amladi Geeta A **	2,500	E Smt Kumud & Shri Ganpat B Herwatte (Parents)
Smt Amladi Sangeeta D **	2,50,000	E Late Shri Jnanesh Dattanand Amladi (Son)
Smt Amladi Sangeeta D **	2,50,000	D Late Shri Jnanesh Dattanand Amladi (Son)
Smt Amladi Swati A	2,000	E
Shri Arur Vikas S	5,000	E
Smt Babulkar Savitri R **	5,000	E Late (Col) Ramesh Babulkar (Retd) (Husband)
Shri Badakere Niranjan D	2,000	E
Shri Bajekal M S	1,00,000	E Shri Vasant & Kum Smita V Nadkarni (Mulund East)
Shri Bajekal M S	1,00,000	M Shri Vasant & Kum Smita V Nadkarni (Mulund East)
Shri Bajekal M S	1,00,000	D Shri Vasant & Kum Smita V Nadkarni (Mulund East)
Shri Balsavar Srikar S	5,000	M
Shri Bantwal Ramdas L **	2,001	E Late Smt Krishnabai & Shri L V Bantwal (Parents)
Shri Bantwal Ramdas L **	2,001	M Late Smt Krishnabai & Shri L V Bantwal (Parents)
Shri Bantwal Ramdas L **	2,001	D Late Smt Krishnabai & Shri L V Bantwal (Parents)
Shri Bhat Anirudh K **	2,000	E
Shri Bhat Krishnanand N	2,001	E
Dr Chandavarkar Meenakshi G	2,000	D
Miss Chandavarkar Santosh G	7,000	E
Smt Chickermane Pramila A **	15,000	E Late Shri Ashok M Chickermane (Husband)
Dr Gokarn Ashok N **	3,000	E Late Smt Muktabai & Shri Nagesh Ganapat Gokarn (Parents)
Lt Gen Gokarn Prakash, Smt Geeta, Shri Ranjit, Smt Kajoli & Chi Adiya	10,000	E Shri Kodikal Sanjeevarao, R B Kagal Bhavanishankar & Smt Mathurabai, Fly off Kagal Dayanand B, Shri Kagal Nandan B, Smt Carmen N, Brig Gokarn Ashok G & Dr (Smt) Indira A Gokarn
Lt Gen Gokarn Prakash, Smt Geeta, Shri Ranjit, Smt Kajoli & Smt Adiya	10,000	E Fly Off Dayanand Kagal, MsTara Lall (nee Kodikal), Smt Mathurabai Kagal, Smt Carmen Kagal, Shri Harikishen Lall, S/Shri Nandan Kagal, Ramrao Sanjeevrao Kodikal, Sanjeevrao Kodikal, R B Bhavanishankar R Kagal
Lt Gen Gokarn Prakash, Smt Geeta, Shri Ranjit, Smt Kajoli, Smt Adiya & Shri Ajit	10,000	E Shri Nagarkar Dattatreya (Anna), Smt Radhabai (Saan Amma), Smt Nayampali (nee Kumta) Kalyanibai (Hodamma), Shri Gangadhar D Gokarn, Dr (Smt) Indira Gokarn, Dr Balkrishna Nagarkar, Shri Nagarkar Niranjan & Smt Sushila, Shri Kisan Gokarn, Shri Gokarn Mangesh & Smt Mirabai, Shri Shirali Ramkrishna & Smt Sumitrabai
Estate of Smt Golikeri Sitabai & Smt Kundapur Umabai **	5,000	D Late Smt Golikeri Sitabai & Smt Kundapur Umabai
Smt Gulvady Geeta & Shri Gurudas U **	6,000	D Late Smt Sushila & Shri Umesh Gulvady (his Parents)& Late Shri Vasant (His Brother)
Smt Gulvady Geeta & Shri Gurudas U **	4,000	D Late Smt Sharada & Shri SanjivRao Khambadkone (her Parents)
Smt Gulwady Vidya	2,001	E
Shri Gunavanthe Sanjay B **	2,000	M Late Smt Jaya B Gunavanthe (Mother)
S/Shri Haldipur Harish & Rahul	1,000	M
Ved Hattangadi Bhavanishankar Bhat **	2,001	E
Shri Heble Nityanand V **	10,000	E
Shri Hervatta Ravikiran S	3,000	E
Shri Irde Jaiprakash A **	5,000	E Late Smt Lalita & Shri Atmaram Shivrao Irde (Parents)
Shri Irde Jaiprakash A **	5,000	D Late Smt Lalita & Shri Atmaram Shivrao Irde (Parents)
Shri Irde Jaiprakash A **	3,000	M Late Smt Lalita & Shri Atmaram Shivrao Irde (Parents)
Shri Kabse Shankar R **	1,500	M Late Smt Padmavati & Shri Ramrao Kabse (Parents)
Smt Kadam Kirti A	1,000	E
Shri Kaikini Anil N	10,000	M In memory of late Smt Sudha Anil Kaikini (Wife)
Wg Cdr Kalavar Prakash S	25,000	E Late Smt Meera S Kalavar (Mother)
Smt Katre Nandini N	4,000	M
Shri Kembre Chaitanya D	10,000	M Late Smt Keerthan Chaitanya Kembre (Wife)
Smt Kembre Vasanti D	10,000	M Shri Gurudatt Mahabaleshwar Gokarn (Brother)
Shri Kolke Dheeraj Kumar **	5,000	E
S/Shri Koppikar Rajesh, Mahesh & Subhas M **	10,000	D Late Smt Umabai Kundapur & Smt Sitabai & Shri Ramakant Golikeri
Mast Kowshik Ayan Ketan	3,001	M
Smt Kulkarni Poornima	5,000	E Late Smt Sheela Suresh Gersappa (Mother) (21.07.1946 to 05.04.2018)
Capt Lajami Arun S	10,000	M Late Smt Sangeeta (Sunila) Uday Balse (Sister)
Shri Mallapur Kishore M **	10,001	E
Smt Manikeri Radhika K	10,001	E Late Shri Kishore Umesh Manikeri (Husband)
Shri Mankekar Ramkishore M	10,000	E
Dr Mankikar Mohan S **	5,001	M Late Smt Vimalabai & Shri Shantaram V Mankikar (Parents)
Shri Mavinkurve Gopinath M	30,000	M Late Shri Mohan Shankar Mavinkurve (Father)
Shri Mavinkurve Ishaan S	1,000	D
Smt Moolky Kumud Y **	20,000	E Late Shri Yeshwnt S Moolky (Husband)

Shri Mundkur Gurudatt **	50,000	E	
Smt Nadkarni Lata & Dr Ashok Dayanand **	10,000	E	Relatives, Friends & Well Wishers
Smt Nadkarni Padma V	5,001	D	Shri Vinayak S Nadkarni (Husband)
Smt Nadkarni Shaila R **	25,000	M	Late Shri Rammohan G Nadkarni (Husband)
Smt Nadkarni Sujata & Ashwin S **	1,001	M	Late Shri Shankar Nadkarni (his Father)
Shri Nagarkar Vivek S	25,000	E	
Dr Padbidri Sandeep D	10,000	E	Late Smt Tara & Shri Dayanand Padbidri (Parents)
Smt Pai Divya **	1,000	E	Late Shri Ramadas Hattangadi (Father)
Smt Pandit Vandana & Shri Rajiv **	7,500	D	
Shri Ragade Rammohan S	20,000	E	Late Shri Shridhar Rao Ragade (Father)
Shri Ragade Rammohan S	20,000	D	Late Smt Saguna & Shri Balkrishna Baljekar (Sister & Bro-in-Law)
Smt Rajee Talgeri Shivani	3,001	M	
Smt Row Anita S	5,000	M	
Shri Savkur Shantanu S	50,000	E	
Dr Savur Krishna S	10,000	M	
Smt Sharma Aparna & Shri Sunil **	10,000	D	Late Shri Gulvady Umesh Rao (her Grand father)
Shri Shirali Sharatchandra M **	20,000	E	Late Smt Kamala & Shri Manjunath Shirali (Parents)
Smt Talgeri Surekha A	1,00,000	M	Late Shri Anilchandra P Talgeri (Husband)
Shri Ubhayakar Abhijit C	5,000	D	
Smt Ubhayakar Shriya A **	5,000	E	
Smt Vaknalli Sunila S **	51,000	M	Late Dr Sharad Vaknalli (Husband)
Well Wishers **	54,400		For Distress, Educational and Medical

Educational Aid distributed in 2019 - 20

No.	Name of Applicant	Place	Course	Amt ₹	No.	Name of Applicant	Place	Course	Amt ₹
001	Alekal Akshay Kavitha	Udupi	BCom 1	12,000	042	Nadkarni Kritika Gourang	Bailur	BCom 3	12,000
002	Basrur Ankit Gurudutt	Andheri W	BE 3	50,000	043	Nagarkatte Pavankumar Shankar	Manki	Std 3	10,000
003	Basrur Surekha Suresh	Shimoga	MBBS 3	40,000	044	Nagarmat Meghana Bharat	Mangalore	Std 9	10,000
004	Bedramane Vidit Sunil	Kasarkod	BE 4	40,000	045	Padubidri Aditi Manjunath	Puttur	PUC 1	12,000
005	Betrabet Pranam Rajesh	Brahmavar	BE 4	40,000	046	Pandit Ameya Shailesh	Mangalore	Std 9	10,000
006	Bhat (Kaikini) Akshay Vasant	Virar W	MSc(IT)	30,000	047	Pandit Ananth Pradeepkumar	Shirali	PUC 2	12,000
007	Bhat Supriya Durgesh	Hubli	BE 2	50,000	048	Pandit Arya Ananth	Sagar	PUC 1	12,000
008	Gokarn Gowri Shyam	Davangere	Eng Com.Sc 4	30,000	049	Pandit Atharva Ananth	Sagar	Std 2	10,000
009	Jothady Hrishikesh Nandkishore	Sorab	BE 4	40,000	050	Pandit Avani Ganapathi	Sagar	BCom 2	12,000
010	Kagal Laasya Milind	Bankikodla	Std 2	10,000	051	Pandit Bhoomi Ganapathi	Sagar	Std 9	10,000
011	Kaikini Pranamya Ravindra	Kaikini	Std 7	10,000	052	Pandit Girish Pradeepkumar	Shirali	Std 7	10,000
012	Kaikini Vaishnavi Vishwanath	Sagar	Std 9	10,000	053	Rao (Konaje) Ananthakrishna Vivekananda	Mangalore	BCom 2	12,000
013	Kalbag Parth Amit	Satara	BE 2	50,000	054	Rao (Vombatkere) Neeraja N	Grant Rd	BBA 3	12,000
014	Kalbag Samarth Aneelkumar	Shirali	Std 4	10,000	055	Rayas Shreyas Prakash	Honnavar	Std 10	10,000
015	Kalbag Samvith Suneelkumar	Shirali	Std 3	10,000	056	Rayas Vinyas Vinay	Honnavar	Std 2	10,000
016	Kambadkone Anant Ravi	Dandeli	Std 10	10,000	057	Shirali Amey Raghavendra	Bengre	Std 6	10,000
017	Kandlur Rakshita Premanand	Sorab	PUC 2	12,000	058	Shirali Ayush Uday	Shirali	Std 6	10,000
018	Kaushik Goutami Ganesh	Talmaki	Std 5	10,000	059	Shirali Pranav Uday	Shirali	Std 10	10,000
019	Kaushik Rhishikesh Ganesh	Talmaki	Std 9	10,000	060	Shiroor Ananth Dinesh	Manki	Std 9	10,000
020	Kodange Mandar Radhakrishna	Nashik	B.Tech 2	40,000	061	Shirur Lavanya Goutam	Grant Road	BA 1	12,000
021	Kodange Mayur Radhakrishna	Nashik	Std 8	10,000	062	Sowkur Praveen Naganand	Udupi	Std 9	10,000
022	Kodikal Hema Sairam	Puttur	Std 9	10,000	063	Tallur Sourabh Mahesh	Mundgod	K.G.	10,000
023	Kodikal Mahalasa Sairam	Puttur	Std 7	10,000	064	Tallur Tanmay Mahesh	Mundgod	Std 5	10,000
024	Kokrady Abhinav Shyamsundara	Marpady	Std 9	10,000	065	Tirkannad Shubhra Sukumar	Kanhangad	Std 5	10,000
025	Kombrabail Vinay Vasanthrao	Bantwal	Std 9	10,000	066	Tirkannad Sudarshan Sukumar	Kanhangad	Std 2	10,000
026	Koppikar Amogh Sandeep	Bappankodlu	Std 7	10,000	067	Trasi Omkar Gautam	Kirimanjeshwar	PUC 1	12,000
027	Koppikar Avaneesh Chaitanya	Mira Rd E	Std 9	10,000	068	Trasi Unnathi Gowrang	Davangere	K.G.	10,000
028	Koppikar Dattatreya Laxminarayan	Bailur	Std 11	12,000	069	Udiawer Aishwarya Pradeep	Dadar W	B.H.M.1	15,000
029	Koppikar Jayesh Kailash	Vasai W	Std 11	12,000	070	Ullal Shanthashree Vivekanand	Ullal	Std 10	10,000
030	Koppikar Sudheesh Chaitanya	Mira Rd E	Std 9	10,000	071	Ulman Prasad Dinesh	Shirali	Std 8	10,000
031	Koppikar Vaibhavi Vinod	Hubli	Std 3	10,000	072	Ulman Shankar Dinesh	Shirali	BCom 3	12,000
032	Koppikar Vedant Laxminarayan	Bailur	Std 9	10,000	073	Uppone Ganesh Vittal	Sagar	Std 9	10,000
033	Koushik Tanay Vasanth	Talmaki	Std 1	10,000	074	Uppone Namrata Nagesh	Sagar	Std 3	10,000
034	Koushik Tejas Vasanth	Talmaki	Std 9	10,000	075	Upponi Akshay Radhakrishna	Sagar	Std 10	10,000
035	Kumble Idhant Rohit	Dadar	Std 4	15,000	076	Upponi Anusha Radhakrishna	Sagar	BCom 2	12,000
036	Mallapur Dhruv Ravikiran	Mundgod	Std 5	10,000	077	Yederi Deepak Prakash	Mira R E	BMS 3	12,000
037	Mangalore Likitha Shivanand	Coimbatore	BSc 3	12,000	078	Alekal Shruvan Deepak	Sorab	Std 7	10,000
038	Manjeshwar Omkar Adithiyya Prakash,M'lore	Prakash,M'lore	B.Dsgn	40,000	079	Alekal Karthik Bhat	Sorab	I.T.I.	5,000
039	Mavinkurve Mithali Mangesh	Mavinkurve	PUC 2	12,000	080	Vittal Aadya Karthik Bhat	Vittal	K.G.	10,000
040	Nadkarni Ananya Anil	Gokarn	Std 9	10,000	081	Vittal Atharv Karthik Bhat	Vittal	Std 5	10,000
041	Nadkarni Ankita Anil	Gokarn	El & Comm	50,000					

Educational Aid distributed in 2019 - 20 (Continued)

082	Balse Varun Vinod	Malad E	Std 7	10,000	100	Chandavarkar Akanksha Sudheer	Talaguppa	Std 3	10,000
083	Balsekar Ananya Jnanesh	Siddapur	Std 3	10,000	101	Chandavarkar Akshaya Sudheer	Talaguppa	Std 9	10,000
084	Balsekar Pramatkumar Rajesh	Shirali	Std 6	10,000	102	Chandavarkar Tanupriya Jnanesh	Karla	BA 2	12,000
085	Bhat Omkar Gajanan	Mallapur	PUC 2	12,000	103	Dhadeshwar Poorvi Vijay	Moodbidri	Std 9	10,000
086	Kagal Jayesh Milind	Bankikodla	Std 9	10,000	104	Gersappa Neha Manoj	Old Panvel	BCom 3	12,000
087	Kaikini Anusha Amarnath	Sagar	MCom	12,000	105	Gokarn Anuja Abhay	Kalaghatagi	Std 2	10,000
088	Kaikini Anvitha Ananthbhat	Shirali	PUC 2	12,000	106	Gunavante Anand Vinay	Dandeli	K.G.	10,000
089	Kaikini Vivek Ravindra	Kaikini	BCA	12,000	107	Gunavante Ananya Vinay	Dandeli	Std 7	10,000
090	Kalambi Chethan Chandranandan	Moodbidri	BCA	12,000	108	Haldipur Sharanya Nageshbhat	Shirali	BCom 3	12,000
091	Kalbag Pratham Amit	Satara	BCom 2	12,000	109	Haridas Avanti Prashant	Mangalore	PUC 2	12,000
092	Bellare Amej Shailesh	Mangalore	Std 10	10,000	110	Haridas Vaishnavee Krishnadas	Shirali	PUC 1	12,000
093	Bhat (Hattangadi) Ananya Ashwin	Hubli	Std 4	10,000	111	Hemadree Rajashree Hemant	Nallasopara	Std 12	12,000
094	Bhat Krishna Anand	Bhatkal	Std 9	10,000	112	Kadle Prateeksha Prashant	Shirali	BCom 2	12,000
095	Balvally Akhil Atul	Margao	PHSF	50,000	113	Kadle Pratham Prashant	Shirali	PUC 2	12,000
096	Bhat (Kaikini) Aditya Vasant	Virar W	Std 10	10,000	114	Kagal Adya Durgesh	Bankikodla	Std 8	10,000
097	Arur Vrashank Vinay	Shirali	PUC 2	12,000	115	Kagal Dwiti Durgesh	Bankikodla	Std 3	10,000
098	Bhat (Mirjankar) Bhavya Deepak	Mirjan	Std 5	10,000	116	Balse Vaishnavi Kishan	Mallapur	Std 5	10,000
099	Chandavarkar Aishwarya Jnanesh	Karla	Std 2	10,000					

No. 78 Donation from Shri Anandashram, Khar.

From No. 79 to 81 On behalf of Anand Chandavarkar Foundation.

From No. 82 to 85 On interest from Donation in memory of Late Shri Amladi Jnanesh D.

From No. 86 to 91 Donation from Konkani Charitable Fund.

From No. 92 to 94 On Interest from Donations received from Shri M. S. Bajekal & Family.

No. 95 From Priya Hattiangadi Scholarship Fund.

No. 96 In memory of Late Rao Bahadur S. S. Talmaki

From No.97 to 115 From Donation received from Saraswat Foundation USA.

No. 116 On Interest from Donation in memory of Smt Mukta & Shri Vasudev Shripad Kallianpur.

Distress Relief distributed in 2019 - 20

No.	Name of Applicant	Place	Amt ₹	No.	Name of Applicant	Place	Amt ₹
1	Balsekar Sumitra Ganesh	Siddapur	3,000	36	Kaushik Nirmala Ganesh	Talmaki	4,000
2	Gangolli Pushpa Atmaram	Dharwad	4,000	37	Kaushik Ramdas Ganesh	Pune	12,000
3	Gersappa Dayanand Ramakant	Thane	10,000	38	Kaushik Shobha Ramdas	Pune	10,000
4	Gokarn Bharati Ashok	Mundgod	2,000	39	Kaushik Surekha Suresh	Talmaki	10,000
5	Gokarn Sunanda Satish	Mundgod	2,000	40	Kaushik Suresh Ganesh	Talmaki	12,000
6	Gokarn Sunita Shyam	Davangere	5,000	41	Kilpady Anjani Jayaram	Hyderabad	8,000
7	Haldipur Sharada Prakash	Nallasopara W	8,000	42	Koppikar Asmita Laxminarayan	Bailur	3,000
8	Haridas Murlidhar Ramachandra	Shirali	3,000	43	Koppikar Gitanjali Vimalanand	Bailur	8,000
9	Hattangadi Ramesh Maruti	Samsi	8,000	44	Koppikar Kanchan Kailash	Vasai Road W	5,000
10	Hattangadi Rekha Ramesh	Samsi	5,000	45	Koppikar Lalita Dayanand	Bailur	8,000
11	Kadle Mamata Ramdas	Virar E	5,000	46	Koushik Vasanth Suresh	Talmaki	4,000
12	Kadle Mangesh Raghavendra	Shirali	12,000	47	Koushik Vijaya Vasanth	Talmaki	4,000
13	Kadle Shrikar Dattatraya	Grant Road	10,000	48	Kowshik Ashok Kamalakar	Dombivali E	8,000
14	Kadle Vatsala Mangesh	Shirali	10,000	49	Kowshik Dilip Kamalakar	Sirsi	8,000
15	Kagal Jyotsna Devidas	Bankikodla	8,000	50	Kowshik Prakash Kamalakar	Sirsi	14,000
16	Kagal Milind Devidas	Bankikodla	9,000	51	Kowshik Vidya Dilip	Sirsi	5,000
17	Kagal Sahana Milind	Bankikodla	3,000	52	Kowshik Vijaya Ashok	Dombivali E	8,000
18	Kaikini Alakananda Sathyanarayan	Sagar	10,000	53	Kulkarni Harshad Gurunath	Airoli	10,000
19	Kaikini Arun Nagesh	Sagar	8,000	54	Kulkarni Manisha Harshad	Airoli	5,000
20	Kaikini Padmini Shrikant	Gokarn	4,000	55	Mallapur Ashalata Ashok	Hubli	8,000
21	Kaikini Sathyanarayan Dattatreya	Sagar	12,000	56	Mallapur Radhabai Murali	Mallapur	12,000
22	Kaikini Vinutha Vishwanath	Sagar	3,000	57	Mangalore Girish Jagannath	Sirsi	10,000
23	Kaikini Vishwanath Sathyanarayan	Sagar	4,000	58	Mangalore Prashant Jagannath	Sirsi	5,000
24	Kalbag Durgadas Bhavanishankar	Bailur	10,000	59	Mangalore Shailaja Shivanand	Coimbatore	5,000
25	Kalbag Shailaja Sripad	Shirali	5,000	60	Mangalore Shrutthi Prashant	Sirsi	4,000
26	Kalthod Ajith Rajaram	Shirali	9,000	61	Manikere Durgesh Sundararao	Sagar	8,000
27	Kandloor Manjunath Ranganath	Sagar	4,000	62	Manikere Suman Durgesh	Sagar	8,000
28	Kandloor Prashanth Ranganath	Sagar	4,000	63	Mankikar Sharda Chaitanya	Sirsi	8,000
29	Kandloor Sangeetha Ranganath	Sagar	8,000	64	Marballi Gopal Mukund	Marballi	8,000
30	Kandlur Sanjeevinibai Eshwar	Sorab	12,000	65	Marballi Radhika Gopal	Marballi	8,000
31	Kandlur Shyamala Eshwar	Sorab	10,000	66	Mavinkurve Hirendra Krishna	Honnavar	5,000
32	Karnad Seetabai Ramdas	Pune	10,000	67	Mavinkurve Nidhi Hirendra	Honnavar	3,000
33	Kaushik Archana Ramdas	Pune	9,000	68	Mavinkurve Prema Krishna	Shiruru	5,000
34	Kaushik Ganesh Suresh	Talmaki	4,000	69	Mavinkurve Shyamala Mangesh	Mavinkurve	4,000
35	Kaushik Girish Gurudatta	Pune	8,000	70	Mudhatkal Smita Vivek	Belgaum	5,000

Distress Relief distributed in 2019 - 20 (continued)

71	Murdeshwar Asha Ashok	Murdeshwar	5,000	120	Vaknalli Vijaya Ratnakar	Pune	10,000
72	Murdeshwar Jyotsna Bhavanishankar	Goregaon E	8,000	121	Vaknalli Vijayalaxmi Narayan	Virar E	8,000
73	Murdeshwar Sheela Shyam	Murdeshwar	8,000	122	Wagle Annapurna Vinayak	Virar W	5,000
74	Murdeshwar Veena Manjunath	Murdeshwar	8,000	123	Baindur Ajit Mohan	Dharwad	8,000
75	Nadkarni Arun Laxmanrao	Shirali	10,000	124	Divgi Lalita Nagesh	Divgi	10,000
76	Nadkarni Ravikiran Laxman	Gokarn	8,000	125	Hattangadi Anita Arun	Samsi	4,000
77	Nagarkatte Anasuya Bhaskar	Mallapur	8,000	126	Tavanandi Latha Pandurang	Vittal	4,000
78	Nagarkatte Jyothi Shankar	Manki	3,000	127	Bailur Smitha Mangesh	Ahmednagar	4,000
79	Nagarkatte Mangala Shantaram	Manki	8,000	128	Baindur Sandhya Ajit	Dharwad	5,000
80	Nalkur Gurudas Dattatraya	Hubli	8,000	129	Balavalli Bhagirathi Sachin	Gokarn	3,000
81	Nayak (Tonse) Ranjana Damodar	Dharwad	8,000	130	Balavalli Mangala Shrikant	Gokarn	8,000
82	Pandith (Basrur) Jayamma Swamyrao	Sagar	8,000	131	Balavalli Shrikant Dinkar	Gokarn	8,000
83	Prabhu (Nadkarni) Rashmi Satish	Bhadravati	4,000	132	Balse Radha Kishan	Mallapur	2,000
84	Rao (Ulpe) Sheela Ratnakar	Chandor	10,000	133	Balsekar Rajesh Ganesh	Shirali	4,000
85	Sambranikar Mangala Madhukar	Hubli	4,000	134	Balsekar Vijaylaxmi Ganesh	Siddapur	8,000
86	Savant (Hattangadi) Geeta Gajanan	Akola	5,000	135	Balse Leela Mohan	Mallapur	10,000
87	Shanbhag (Hattangadi) Deepa Dattatray	Kumta	4,000	136	Balvally Shobhana Devarao	Dharwad	12,000
88	Sharma (Mavinkurve) Poomima Dineshkumar,Nurmahal		4,000	137	Basrur Nagaraj Gurunath	Shimoga	6,000
89	Shibad Prema Vitthal	Gokarn	12,000	138	Basrur Sumathi Nagaraj	Shimoga	5,000
90	Shirali Uday Laxminarayan	Shirali	4,000	139	Bellare Suprabha Raghuram	Yerwada	8,000
91	Shirali Yamuna Ramesh	Shirali	5,000	140	Bhat (Hattangadi) Anagha Ashwin	Hubli	4,000
92	Shiroor Dinesh Mangesh	Manki	10,000	141	Bhat (Hattangadi) Ashwin Krishnanand	Hubli	5,000
93	Shiroor Sharadabai Mangesh	Manki	12,000	142	Bhat (Hattangadi) Pallavi Pandurang	Kumta	3,000
94	Shiroor Sushela Dinesh	Manki	4,000	143	Bhat (Hattangadi) Sharada Bhaskar	Kumta	12,000
95	Shiroor Suvarna Mangesh	Manki	10,000	144	Bhat (Kaikini) Jyothi Vasant	Virar W	4,000
96	Shirur Mohanmurthy Narayanarao	Sagar	8,000	145	Bhat (Mirjankar) Deepak Venkat	Mirjan	5,000
97	Shirur Shantha Mohanmurthy	Sagar	5,000	146	Bhat (Mirjankar) Jyothi Deepak	Mirjan	4,000
98	Shirur Uma Devadas	Udupi	8,000	147	Bhat (Mirjankar) Pradeep Venkat	Mirjan	5,000
99	Shiruru Jyothi Prabhakar	Shiruru	5,000	148	Bhat (Mirjankar) Premakala Venkat	Mirjan	10,000
100	Shukla Gowritha Girish	Shirali	5,000	149	Bhat Hema Ananth	Shirali	5,000
101	Singh (Balvalli) Shilpa Santosh	Dombivali E	4,000	150	Bijur Sharad Ganesh	Borivali W	8,000
102	Sorab Lalitha Rajaram	Sagar	8,000	151	Chandavar Malini Ranganatha	Bhadravathi	8,000
103	Tavanandi Shakuntala Ramamurthy	Sorab	12,000	152	Chandavar Ranganatha Atmaram	Bhadravathi	8,000
104	Ubhaykar Shivanand Ramdas	Virar	10,000	153	Chandavarkar Jyothi Jayant	Sagar	8,000
105	Udiaver Deepali Deepanand	Calicut	4,000	154	Chandavarkar Purnima Shankaranand	Mallapur	3,000
106	Uppone Deepa Vittal	Sagar	3,000	155	Chandavarkar Shankaranand Dayanand	Mallapur	5,000
107	Uppone Ganesh Dattobharao	Sagar	5,000	156	Chandavarkar Shantabai Radhakrishna	Shirali	10,000
108	Uppone Nagesh Dattobharao	Sagar	8,000	157	Chandavarkar Sumana Ananth	Sagar	10,000
109	Uppone Sharmila Nagesh	Sagar	4,000	158	Chandawerker Nikhil Dattanand	Grant Road	5,000
110	Uppone Vittal Dattobharao	Sagar	5,000	159	Chickeramane Ambika Bhavinishankar	Gokarn	5,000
111	Upponi Dhanajaya Prabhakar	Sagar	13,000	160	Chickeramane Bhavanishankar Gananath,	Gokarn	8,000
112	Upponi Mukta Devidas	Shirali	10,000	161	Chickramane Gopal Gananath	Adukal	5,000
113	Upponi Radhakrishna Prabhakar	Sagar	4,000	162	Chickramane Trapthi Gopal	Adukal	5,000
114	Upponi Ramesh Dattobharao	Sagar	4,000	163	Chickramane Nayana Ambadas	Bhayander E	8,000
115	Upponi Vanitha Radhakrishna	Sagar	4,000	164	Desai (Gangolli) Suma (Shubangi) Nagesh,	Dharwad	4,000
116	Vaknalli Lata Manohar	Pune	10,000	165	Gaddemane Prakash Mangesh	Gokarn	8,000
117	Vaknalli Manohar Umesh	Pune	12,000	166	Gangolli Anand Atmaram	Dharwad	4,000
118	Vaknalli Parvati Bhavanishankar	Shirali	10,000	167	Gersappa Vidyalakshimi Dayanand	Thane	8,000
119	Vaknalli Rajani Bhavanishankar	Shirali	5,000				

From No. 123 to 126 On behalf of Anand Chandavarkar Foundation
From 127 to 134 On Interest from Donation in memory of Late Shri
Amladi Jnanesh D

No. 135 In memory of Late Rao Bahadur S. S. Talmaki
From No. 136 to 167 Donation from Saraswat Foundation USA.

Medical Relief distributed in 2019 - 20

No.	Name of Applicant	Place	Amt ₹	No.	Name of Applicant	Place	Amt ₹
1	Aldangdi Vinodini Manohar	Matunga E	30,000	9	Chandavarkar Sudheer Ananth	Talaguppa	2,000
2	Alekal Annapoorna Kamalakar	Sorab	6,000	10	Chandavarkar Tanupriya Jnanesh	Karla	13,000
3	Alekal Kamalakar Shivanand	Sorab	25,000	11	Gokarn Vasanti Deepak	Kalaghatagi	25,000
4	Baindur Vijaya Ananth	Shivamogga	35,000	12	Hattangadi Raghavendra Maruti	Virar W	18,000
5	Balse Shalini Ananth	Malad E	18,000	13	Hemadee Kshama Hemant	Nallasopara	22,000
6	Balsekar Anand Narsing	Grant Road	50,000	14	Kadle Sangeeta Ramdas	Virar E	19,000
7	Bhat (Kaikini) Sushila Dattatrey	Virar W	24,000	15	Kagal Devidas Durgadas	Bankikodla	5,000
8	Chandavarkar Jayanth Narayanarao	Talaguppa	2,500	16	Kaikini Amarnath Ramchandra	Sagar	9,000

Medical Relief distributed in 2019 - 20 (continued)

17	Kalbag Sandhya Amit	Satara	6,000	28	Murdeswar Manjunath Ganesh	Murdeswar	14,000
18	Kalbag Sushama Suresh	Satara	15,000	29	Nadkarni Anil Ramakant	Kalyan E	17,000
19	Kalyanpurkar Vandana Ramdas	Parel	15,000	30	Nadkarni Krishna Ramarao	Bankikodla	24,000
20	Kalyanpurkar Varuna Ramdas	Parel	19,000	31	Nadkarni Suvarna Gangadhar	Bailur	30,000
21	Kambadkone Ramesh Ramakant	Dandeli	15,000	32	Nagarkatti Durgadas Raghavendra	Grant Road	7,000
22	Kandlur Premanand Eshwar	Sorab	4,000	33	Nalkur Lalitha Gurudas	Hubli	9,500
23	Kilpady Jayaram Umashankar	Hyderabad	40,000	34	Pandit Sumithra Devidas	Sagar	3,000
24	Mallapur Ashok Gajananrao	Hubli	24,000	35	Savkur Tara Ramdas	Santacruz W	12,000
25	Mangalore Shivanand Sadashivarao	Coimbatore	14,000	36	Udiawer Pradeep Giridhar	Dadar W	12,000
26	Manikeri Prakash Maruthirao	Davangere	13,000	37	Upponi Anusuya Radhakrishna	Sagar	10,000
27	Mudbidri Shamala Vasant	Virar W	35,000	38	Murdeswar Girish Bhavanishankar	Goregaon E	10,000

No. 37 Donation from Nilekani Memorial Relief Trust, Sirsi.

No. 38 In memory of Late Rao Bahadur S. S. Talmaki

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An Appeal to Aid Recipients

CSERS has been helping needy families for more than seventy years and many of them are well settled now. Some aid recipients have taken positions of responsibility in their career and have been very successful either in India or even abroad.

A few such aid recipients have come forward and given substantial donation to CSERS and also have become members of this Institution.

CSERS is not at all considering that it is obligatory on the part of these recipients to come forward and make donations or become members. However, at the same time the Institution feels, that as a gesture of goodwill, these recipients should come forward and primarily make a substantial donation on their own and also become members (one time payment of ` 1,000/-) of the Institution. This will help other deserving and needy students to reap the benefit in these days of high inflation in India.

LIST OF FOUNDER MEMBERS ENROLLED DURING THE YEAR 2019-20

1	Miss Aldangadi Pia P	18	Shri Kaikini Anjan A	35	Shri Rao (Shiroor) Prasanna P
2	Shri Aldangadi Prashant B	19	Miss Kaikini Anusha A	36	Miss Rao (Shiroor) Soumya S
3	Miss Amladi Adishri S	20	Miss Kaikini Divya J	37	Miss Ray Aayra A
4	Shri Amladi Rohan S	21	Smt Kalbag Dipti	38	Shri Rayas Muralidhar M
5	Shri Bellare Aditya P	22	Miss Khambadkone Rutuja R	39	Smt Savur Seema D
6	Shri Bellare Santoshkumar	23	Miss Kodange Niyati N	40	Shri Shirali Raghavendra V
7	Shri Bhat Harish D	24	Miss Manikere Rashmi P	41	Shri Shukla Saurabh S
8	Shri Bhat Ravishankar D	25	Shri Marballi Kartik G	42	Miss Tallur Anusha R
9	Shri Bijoor Deepak G	26	Shri Marballi Omkar G	43	Mast Tallur Gagan B
10	Shri Bijoor Uday G	27	Shri Nadkarni Ajay A	44	Mast Tallur Kishore B
11	Miss Gangavalli Pallavi V	28	Shri Nadkarni Ashok S	45	Miss Ulman Amruta A
12	Miss Gangavalli Tanvi V	29	Shri Nadkarni Dinesh S	46	Shri Ulman Chandrakant D
13	Shri Golikeri Rahul N	30	Mast Nadkarni Swaroop S	47	Ved Ulman Gurunath D
14	Smt Golikeri Rupali R	31	Mast. Nagarmat Amit B	48	Smt Upponi Janhavi J
15	Miss Haldipur Janhavi N	32	Miss Nagarmat Meghana B	49	Shri Yederi Omkar G
16	Miss Jothady Ashwini N	33	Miss Padubidri Apurva A	50	Smt Yederi Vrinda G
17	Shri Jothady Hrishikesh N	34	Miss Rao (Shiroor) Anuya S		

Our bank account details

A) Shamrao Vithal Co-op. Bank, Santacruz West Branch, Mumbai 400-054. SB A/c: 100803130002383 IFSC: SVCB0000008	B) Saraswat Bank, Santacruz West Branch, Mumbai 400-054. SB A/c: 157200100972931 IFSC: SRCB0000157	C) Canara Bank, Santacruz West Branch, Mumbai 400-054. SB A/c: 0128101010613 IFSC: CNRB0000128
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Medical Relief distributed in 2019 - 20 Above bank accounts are for Indian nationals only.

Cheques to be made in favour of "The Chitrapur Saraswat Education & Relief Society". Donors may send their cheques directly to 'F-1(a), Saraswat Colony, Santacruz (W), Mumbai 400054' or by NEFT / RTGS to any of the above relevant accounts. Please give your PAN code.

If amount is directly remitted to the above accounts, please inform the Society's Hon. Secretary (09833997646) immediately or email to 'csers_educaid@yahoo.com' giving details of the donations and PAN code.

For persons of other nationality, (i.e. holding foreign passport) pls send photocopy of passport alongwith a letter / cheque to above address.

Request NEFT / ABB transfers to contain sender's name in narrative for easy reconciliation.

Our Society is Registered under section 6(1) of the Foreign Contribution (Regulation) Act 1976 (as amended in 2010) and has been allotted a registration number. Our Society is authorized to receive foreign contributions (in foriegn currencies).

The Society is fully compliant with all the current rules and regulations.

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Annual Reports for last three years including 2019 - 20, Application forms for Educational Aid, Distress Aid & Medical Aid, Donation Forms and Membership forms can be viewed / downloaded from our website :

www.csers.org

DTP Composing : Capt. Arun S. Lajami