

ANJUMAN- E -ABDULLAH

KHAMBAT TRUST



HIJRI 1443 - YEAR 2021

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ANJUMAN - E- ABDULLAH (KHAMBAT) TRUST

CURRENT TRUSTEES

Sr. No.	<u>Names</u>	<u>CONTACT Nos.</u>	
1.	Dr Mustafa Shk. Ahmedali Parekh (<i>President</i>)	9820022743	66518084/85
2.	Zakiuddin Huseini Khambati (<i>Secretary</i>)	9323144258	23429190
3.	Mikhdad Kurbanhusein Khambati	9820078652	9930950086
4.	Mansoor Talib Khambati	9757094852	8169209541
5.	Yusuf Yahya Miyajiwala	9820331485	23704111
6.	Huzaifa Shk.Taher Khambata (<i>Jt. Secretary</i>)	9324242416	----
7.	Murtaza Shk.Mohammed Goolamabbas	9821352398	23012106
8.	Imran Zainuddin Mesiwala	9820159950	22831701
9.	Kuresh Hatim Khambati (<i>Treasurer</i>)	9892092005	----



L To R (seating) Mansoorbhai Khambati, Dr. Mustafa Parekh (President), Zakiuddinbhai Khambati (Secretary), Mikhdadbhai Khambati
L To R (standing) Kureshbhai Khambati, Huzaifabhai Khambata, Yusufbhai Miyajiwala, Imranbhai Mesiwala, Murtazabhai Goolamabbas

With Best Wishes from :

ZAIN

EYE CARE

Dr. Mustafa A. Parekh

M.B.B.S., D.O.M.S., D.N.B. (Ophthalmology)

**MEDICAL DIRECTOR
CONSULTANT SURGEON**

Zain Eye Care

3rd Floor, 3-D Kakad House
11, Sir Thackersey Marg,
Opp. Liberty Cinema, Mumbai - 20.
Mob.: +91 9820022743
Tel.: +91-22-6651 8084 / 8085
Mon to Fri : 4.30 p.m. to 7.00 p.m.
Wed & Sat : 8.30 a.m. to 11.30 a.m.

137, Sarang Street,
Saifee Manzil, 1st Floor,
Hotel Sadanand Lane,
Crawford Market,
Mumbai - 400003.
Tel.: +91-22-6550 1655
Wed : 4.00 p.m. to 5.00 p.m.

By Appointment only

Nanavati Hospital

Vile Parle West,
Mumbai - 56.
Tel.: +91 9004226699

Saifee Hospital

15/17, M.K. Marg,
Charni Road, Mumbai - 04.
Tel. : +91-22- 6757 0111
(Wed -11a.m., Thu -2.00 p.m.,
Sat -4.30 p.m.)

www.zaineyecare.com

E-mail : zaineyecare@gmail.com



Dear Khambatis,

*With Dua and Raza Mubarak of Syedna Aliqadr Muffadal Saifuddin Saheb TUS, the Trustees of Anjuman-E-Abdullah (Khambat) are pleased to extend the invite to you and your family members for majlis of Panjatan Pak (AS) and Janab-e-Abbas Alamdar (AS) on mehram raat of Urs Mubarak of Kaka Akela Saheb and Kaki Akela Saheba. On **13th Safar 1443 H , Monday 20th September 2021** evening on digital media via zoom, Inshallah.*

The link details shall be provided on broadcast group later on.

The program this year is as follows:

- 1. Majlis*
- 2. Awarding students for excelling in Xth standard.*
- 3. Address by the President Dr Mustafabhai Parekh*
- 4. Niyaaz*
- 5. Donation*

*We are pleased to inform that we have embarked upon having a website of our own under **www.anjumanabdullahkhambhattrust.org**. It is under construction and soon it will be operational. At present the Trustees have decided to fund its capital cost. However, if any one wants to sponsor the site please contact the Trustees for further details.*

*We appreciate and thank the contribution towards the **Scholarship fund** from **MALEKABHEN KAMRUDDINBHAI KHAMBATY (G.K.)** of **Rs. 1,00,000 (Rupees One Lac)**. May the Almighty GOD, bestow her with good health and long life. Jazakallah.*

As in the past, this year also we shall honor children of Khambati families for scoring highest marks in SSC / ISC in the academic year ending 2021. The Trustees should receive the mark sheet of such student's atleast 2 days before the majlis event.

Due to ongoing pandemic, and Govt. guidelines and maintaining social distancing norms, this year too the Niyaz shall be distributed to everyone's residence, Inshallah.

**The Niyaz food packets shall be distributed on Sunday,
26th September 2021 before lunch time, Inshallah.**

Anjuman-E-Abdullah (Khambhat) Trust, appreciates your donation & contribution and are sure it shall be forthcoming this year too. We hope last year we were able to serve almost all our esteemed members.

You are requested to deposit Hoob for Niyaz fund or Scholarship fund, into our Trust Bank A/c either by NEFT / GooglePay / UPI through IFSC code.

The bank details are:

Anjuman E Abdullah (Khambhat) Trust

DCB Bank Ltd. Current A/c. No. : 01921900005883

Mohammedali Road Branch, Mumbai.

IFSC : DCBL0000019

OR - handover the amount to any of our Trustees

*After depositing directly by you in bank, please send an image of the payment details on our **Mobile No. : (+91) 87794 71760** or **Email : aeatkhambhat@gmail.com** so that it is accounted for in your name.*

Your Donation is the fuel of our activities which keeps us going. We would like to whole heartedly thank our all Donors & our Advertisers for their financial support to help us carry out the goals of the Trust. Jazakallah.

Vasalam

Abde Syedna (TUS)

Anjuman-E-Abdullah (Khambhat) Trustees.



TOTAL SCHOLARSHIP GIVEN TO 7 STUDENTS
Rs. 95,000.00
from funds received last year F.Y. (2019-20)

The Trust offers Scholarship to those students whose
father is a Khambati by birth.

Contact for request for application form for Scholarships:

Mr. MANSOOR TALIB KHAMBATI

Tel : (+91) 9757094852 / 8169209541

Email : mansurkhambati110@gmail.com

Mr. HUZAIFA T. KHAMBATA

Tel : (+91) 9324242416

Email : htkbajeria@gmail.com

ANJUMAN - E- ABDULLAH (KHAMBAT) TRUST

C/o. Cosmos Jewellery Tools

18, Bherumal House, Third Agiyari Lane, Behind Zaveri Bazaar,
Mumbai - 400 003. Tel.: (022) 2342 9190

Mob..:(+91) 87794 71760 Email : aeatkhambat@gmail.com



The Bombay Public Trusts Act, 1950

SCHEDULE - IX
(Vide Rule 17 (d))

Registration No: E-28158(MUMBEAL)

Name of the Public Trust: **ANJUMAN-E-ABDULLAH (Khambhat) TRUST**
Income and Expenditure Account for the year ending **31/03/2021**

EXPENDITURE	Rs.	Rs.	INCOME (accrued) + (realised)	Rs.	Rs.
To Expenditure in respect of properties: -					
Rent, Taxes, Ceases			By Rent		
Repairs and maintenance - Electric/Water Chgs					
Salaries			By Interest ----- + (accrued) (realised)		
Insurance			On Securities		
Depreciation (by way of provision of adjustment)			On Loans		
Other Expenses:					
To Establishment Expenses					
To Remuneration To Trustees: → Bank Charges					
To Remuneration (in the case of a math) to the head of the math, including his household exp. if any		6,000.00			
To Legal Expenses - A/c. Charges & Prof. Fees					
To Audit Fees					
To Contribution and Fees to Charity Comm.					
To Amount written off			On Bank Account		
(a) Bad Debts			On FD with Bank		
(b) Loan Scholarship			By Dividend		
(c) Irrecoverable Rents			By Donations in Cash or Kind		2,43,027.00
(d) Other Items			By Grants		
To Miscellaneous Exp. → Office Exp & Print & Stat.			By Income from other sources (in details As far as possible)		4,21,012.00
To Depreciation			Transfer from Reserve		
To Amount transferred to Reserve or Specific Funds			Deficit Carried over to Balance Sheet		
To Expenditure on Objects of the Trust					
(a) Religious					
(b) Educational					
(c) Medical Relief					
(d) Relief of Poverty					
(e) Other Charitable Objects					
To Surplus carried over to Balance Sheet					
Total Rs.		6,64,039.00	Total Rs.		6,64,039.00



H.Q. Ghoshali - Certified / Authorised Auditors

HOZFA QURESH GHADIALI

Certified / Authorised Auditor

MEM. No. 126/2019

[Signature]

ANJUMAN-E-ABDULLAH (KHAMBHAT) TRUST

STATEMENT OF COLLECTIONS FROM HOOB AND SCHOLARSHIP - H. 1442 , 2020-2021

Receipt No.	Name of Donor	Niyaz Hoob	AMOUNTS IN INR.	
			Scholarship	Total Donations
00297	MALEKABHEN KAMRUDDINBHAI KHAMBATY (G.K.) IN MEMORY OF LATE AKBARBHAI DIVECHA	-	40,000	40,000
00297	MALEKABHEN KAMRUDDINBHAI KHAMBATY (G.K.) IN MEMORY OF LATE PARVIN DIVECHA	-	30,000	30,000
00297	MALEKABHEN KAMRUDDINBHAI KHAMBATY (G.K.) IN MEMORY OF LATE SHAIKH HASANBHAI SOLICITOR	-	30,000	30,000
00100	SHK IMDADBHAI SADIQBHAI BOXWALA	21,000	-	21,000
00145 & 00178	KURESHBHAI HATIMBHAI KHAMBATI	5,300	15,000	20,300
00282	KHADIJABHEN SHK. AHMEDIBHAI PAREKH	7,800	10,000	17,800
00157	ZAKIUDDINBHAI HUSEINIBHAI KHAMBATI	7,860	6,000	13,860
00221	FIRKHANBHAI SHK TAHERBHAI BALDIWALA	11,000	-	11,000
00170	IN MEMORY OF MARHOOM SHK.MOHAMMEDBHAI SHK.TAHERBHAI GOOLAMABBAS	-	11,000	11,000
00174	KUBRABHEN ZAINUDDINBHAI MESIWALA	-	11,000	11,000
00177	MIKDADBHAI KURBANHUSEINBHAI KHAMBATI	-	11,000	11,000
00137	SHAMIMBHAI JABIRBHAI PAREKH	-	11,000	11,000
00136	SHK. TAHERBHAI MU ABDULRAHIMBHAI KHAMBATA	-	11,000	11,000
00207	HANIFBHAI- ZAKIRBHAI -JUZERBHAI	-	10,000	10,000
00134	MUBARAKABHEN SHK. MUSTANSIRBHAI DOHADWALA	-	10,000	10,000
00135	SAKINABHEN SHK. SHABBIRBHAI MEEYAJIWALA	-	10,000	10,000
00296	SHABBIRBHAI KAMRUDDINBHAI KHAMBHATI	-	10,000	10,000
00185	LATE MULLA FAZLEHUSAINBHAI KHAMBATI	7,869	-	7,869
00158	KHATIJABHEN MOHAMMEDIBHAI KHAMBATI	7,860	-	7,860
00216	M. NAFISABHEN SHK. MOHAMMEDIBHAI GOOLAMABBAS	7,200	-	7,200
00101	MURTAZABHAI SIRAJBHAI KASAMKHAN	1,500	5,300	6,800
00181	SHK. SHABBIRBHAI SHK. ABDEALLYBHAI TALIB	5,553	-	5,553
00171	H H DR SYEDNA TAHER SAIFUDDIN MEMORIAL FOUNDATION	-	5,300	5,300
00186	IQBALBHAI MULLA FAZLEHUSAINBHAI KHAMBATI	-	5,253	5,253
00279	ANISABHEN S KHAMBATI	5,001	-	5,001
00250	ASMABHEN HAIDERBHAI KHAMBATI	1,500	3,500	5,000
00203	BATULBHEN F. TIJORIWALA	-	5,000	5,000
00173	KHOZEMA SUHAGPURWALA	-	5,000	5,000
00208	LATE VAZIRABHEN NURUDDINBHAI KHAMBATY	-	5,000	5,000
00194	MANNANBHAI KAIYOOMBHAI KHAMBATI	-	5,000	5,000
00176	RAEKABHEN MANSOORBHAI HASANALI	-	5,000	5,000
00276	SHENAZBHEN KHAMBATI	-	5,000	5,000
00175 & 00180	MURTAZA SOABBHAI KHAMBATI	1,553	3,053	4,606
00232 & 00234	MUNIRABHEN ELIASBHAI SHIKARI	1,500	2,500	4,000
00217	M. MURTAZABHAI SHK. MOHAMMEDBHAI GOOLAMABBAS	3,553	-	3,553
00211	HUZEFA HAIDER KHAMBATI	3,208	-	3,208
00229	A DONOR	3,000	-	3,000
00104	HUSEINIBHAI TALIBBHAI KHAMBATI (DAMMAM)	3,000	-	3,000
00111	JUZERBHAI SHK SHABBIRBHAI MEEYAJIWALA	3,000	-	3,000
00215	YUSUFBHAI MOHSINBHAI KHAMBATI	1,000	2,000	3,000
00105	HUZAIFABHAI SAFDERBHAI KHAMBATI (SINGAPORE)	2,786	-	2,786
00298	SHK. HUSEINIBHAI M. ABDEALLYBHAI VILLA	2,750	-	2,750
00206	HANIFBHAI ADULHUSEINBHAI CHHATRIWALA	2,700	-	2,700
00205	JUZERBHAI MANSOORBHAI CHHATRIWALA	2,700	-	2,700
00204	ZAKIRHUSAINBHAI NURUDDINBHAI KHAMBATY	2,700	-	2,700
00172	SHABANABHEN YUSUFBHAI ADENWALA	-	2,600	2,600
00107	SHK. TAIYEBBHAI M ABDEALLYBHAI VILA	2,553	-	2,553

ANJUMAN-E-ABDULLAH (KHAMBHAT) TRUST

STATEMENT OF COLLECTIONS FROM HOOB AND SCHOLARSHIP - H. 1442 , 2020-2021

Receipt No.	Name of Donor	Niyaz Hoob	AMOUNTS IN INR.	
			Scholarship	Total Donations
00255	FATEMABHEN TAHERALI	-	2,500	2,500
00144	HATIMBHAI ZAINUDDINBHAI KHAMBATI (SOLICITOR)	2,101	-	2,101
00129	AZIZBHAI JUZERBHAI JARWALA	2,100	-	2,100
00230	JUMANABHEN QURAISHBHAI MITHIWALA	2,100	-	2,100
00167	SHK BURHANUDDINBHAI BADRUDDINBHAI MASSEY	2,100	-	2,100
00210	SHK JUZERBHAI MIYAJIWALA	1,400	700	2,100
00219	SOFIBHEN ABIDBHAI KHAMBATY	2,100	-	2,100
00141	SUGRABHEN FAKHRUDDINBHAI LAHOREWALA	2,100	-	2,100
00236	LATE FIRDOSBHAI GULAMABBASBHAI CHINWALA	2,052	-	2,052
00245	FARIDABHEN SAVLIWALA	1,001	1,001	2,002
00143	LATE HAFIZABHEN AND LATE ZAINOODDINBHAI KHAMBATI (SOLICITOR)	2,002	-	2,002
00166	ALISHABHEN SHABBIRBHAI IN MEMORY OF FATEMABHEN FAKHRUDDINBHAI	-	2,000	2,000
00139	AZIZBHAI BANATWALA	1,000	1,000	2,000
00237	ELIZABHEN SHABBIRBHAI KAPADIA	2,000	-	2,000
00160	HAMIDABEN FIROZBHAI KHAMBATI	-	2,000	2,000
00156	IN MEMORY OF NURUDDINBHAI ABDULRAHIMBHAI & FATEMABHEN FIDAALIBHAI	-	2,000	2,000
00184	MARHUM FATEMABHEN C/O.ZAKIRHUSAINBHAI GODERYA	2,000	-	2,000
00284	MURTUZABHAI KUTBUDDINBHAI KHAMBATI	-	2,000	2,000
00238	RAZIYABHEN ADNANBHAI DADLA	2,000	-	2,000
00162	SAIFEEBHAI G K IN MEMORY OF GULAMALIBHAI KAMRUDDINBHAI	-	2,000	2,000
00164	SHABBIRBHAI FAKHRUDDINBHAI IN MEMORY OF FAZLEABBASBHAI GK	-	2,000	2,000
00165	SHABNAMBHEN SHABBIRBHAI IN MEMORY OF BATULBHEN FAZLEABBASBHAI	-	2,000	2,000
00149	SHK YUNUSBHAI MOHSINBHAI KHAMBATI	2,000	-	2,000
00197	TASNEEMBHEN KHAMBATI (RATLAMWALA)	1,000	1,000	2,000
00163	YASMINBHEN SAIFEEBHAI IN MEMORY OF MARIYAMBHEN GULAMALIBHAI	-	2,000	2,000
00147	NASIRBHAI ZAINUDDINBHAI KHAMBATI (SOLICITOR)	1,701	-	1,701
00148	SAIFEEBHAI ZAINUDDINBHAI KHAMBATI (SOLICITOR)	1,701	-	1,701
00246	FAKHRUDDINBHAI CHHATRIWALA	1,553	-	1,553
00209	GULAMALIBHAI ABBASBHAI KHAMBATI	1,553	-	1,553
00241	LATE RASHIDABHEN ASGARBHAI LAKDAWALA	1,500	-	1,500
00116	MUSTANSIRBHAI D LILAMWALA	1,500	-	1,500
00146	YASINALIBHAI HATIMBHAI GABUJI	1,500	-	1,500
00183	ZAKIRBHAI KHAMBATY	1,500	-	1,500
00293	ALIASGARBHAI MULLA MOHSINBHAI PETIWALA	1,400	-	1,400
00275	SHK.MOHAMMEDBHAI DAWOODBHAI LILAMWALA	1,400	-	1,400
00188	DR. YUNUSBHAI NURUDDINBHAI KHAMBATI	1,053	253	1,306
00253	MOIZBHAI LILAMWALA	1,253	-	1,253
00247	HUSEINIBHAI ENAYATHUSAINBHAI KHAMBATI	1,152	-	1,152
00280	ZUBEDABHEN FEROZBHAI BHOJANI	1,152	-	1,152
00122	SHABBIRBHAI KADERBHAI BANATWALA	1,111	-	1,111
00228	ABBASBHAI ASGARBHAI KHAMBATI PRESSWALA	1,100	-	1,100
00159	ABDE SYEDNA	1,100	-	1,100
00281	ASHFAQBHAI FEROZBHAI BHOJANI	-	1,100	1,100
00227	AZIZBHAI ASGARBHAI KHAMBATI PRESSWALA	1,100	-	1,100
00128	FIROZBHAI M BANATWALA	1,100	-	1,100
00220	HUZAIFABHAI AGA	1,100	-	1,100
00133	ILYASBHAI ASGARBHAI PRESSWALA	1,100	-	1,100

ANJUMAN-E-ABDULLAH (KHAMBHAT) TRUST

STATEMENT OF COLLECTIONS FROM HOOB AND SCHOLARSHIP - H. 1442 , 2020-2021

Receipt No.	Name of Donor	Niyaz Hoob	AMOUNTS IN INR.	
			Scholarship	Total Donations
00218	INSIYAHBHEN ZOEGBHAI KAMDAR	1,100	-	1,100
00291	KUTBUDDINBHAI MUNSHI	1,100	-	1,100
00254	MURTUZABHAI ARSIWALA	1,100	-	1,100
00256	MUSLIMBHAI HABIBBHAI KHAMBATI	1,100	-	1,100
00121	MUSTAFABHAI INAYATBHAI PAINTER (IMADI)	1,100	-	1,100
00127	SHABBIRBHAI T MALEKJEE	1,100	-	1,100
00182	SHIRINBHEN ATTARWALA	1,100	-	1,100
00108	SHK. SAIFUDDINBHAI MU ABDULRAHIMBHAI KHAMBATA	1,100	-	1,100
00288	TAHERBHAI YAHYABHAI KHAMBATI	1,100	-	1,100
00110	DR MUSTAFABHAI T BAPAI	1,053	-	1,053
00109	DR RASHIDABHEN DR MUSTAFABHAI BAPAI	1,053	-	1,053
00235	NAFISABHEN FIRDOSBHAI CHINWALA	1,052	-	1,052
00283	ABBASBHAI DR. MANSOORBHAI KHAMBATY	1,000	-	1,000
00285	BRIGHT PRINTERS	1,000	-	1,000
00252	FAKHRUDDINBHAI KANCHWALA	500	500	1,000
00114	FAZLEABBASBHAI T MEEYAJIWAL	1,000	-	1,000
00179	HUSENI H. KHAMBATI	1,000	-	1,000
00106	JUMANABHEN ARIFBHAI TAMBAWALA	1,000	-	1,000
00249	JUZARBHAI MALEKJEE	1,000	-	1,000
00150	MOHSINBHAI ABBASBHAI YUNUSBHAI BAJARIA	1,000	-	1,000
00119	NAFISABHEN SHAKIRBHAI PATRAWALA	1,000	-	1,000
00259	NAFISABHEN SLATEWALA	1,000	-	1,000
00169	SHABBIRBHAI NURUDDINBHAI KHAMBATY	1,000	-	1,000
00168	SHOEBBHAI M ABDULALIBHAI BAJERIA	1,000	-	1,000
00191	YUNUSBHAI (SETHNA) KHAMBATY	1,000	-	1,000
00192	QURESHBHAI KUTBUDDINBHAI DARWAJAWALA	553	252	805
00222	DURRIYABHEN ABDULLAHBHAI FANUSWALA	786	-	786
00161	FIROZBHAI HUSEINIBHAI KHAMBATI	786	-	786
00265	SHABBIRBHAI TURABBHAI DALAL	786	-	786
00189	NAJMUDDINBHAI SAIFUDDINBHAI LOKHANDWALA	753	-	753
00140	KUTBUDDINBHAI A KHAMBATI	750	-	750
00123	MUSTAFABHAI KUTBUDDINBHAI BANATWALA	750	-	750
00294	SHK. SIRAJBHAI KHAMBATI	750	-	750
00267	TASNEEMBHEN MERCHANT	500	250	750
00240	AKBARBHAI D ADENWALA	700	-	700
00213	BATULBHEN ABDULLAHBHAI JHABUAWALA	600	-	600
00190	MUSTAFABHAI ONALIBHAI MITHAIWALA	553	-	553
00233	MUSTAFABHAI SAIFUDDINBHAI ADENWALA	553	-	553
00131	OANBHAI ABBASBHAI KHAMBATI	553	-	553
00257	SAIFYABHEN M.MOHAMMEDBHAI BARODAWALA	553	-	553
00202	FAKHRUDDINBHAI F TIJORIWALA	552	-	552
00244	FARIDABHEN POCKETWALA	552	-	552
00151	LATE ABDULHUSAINBHAI T PAREKH	552	-	552
00152	LATE TAHERBHAI ABDULHUSAINBHAI PAREKH	552	-	552
00262	RASHIDABHEN MANSOORBHAI POONAWALA	552	-	552
00231	SARRAHBHEN HUSAINBHAI SARABAR	552	-	552
00271	YUSUFBHAI SAIFUDDINBHAI KHAMBATY	552	-	552
00214	A DONOR	550	-	550
00124	FATEMABHEN MIGDADBHAI SHEIKH (BANATWALA)	550	-	550
00113	FATEMABHEN SALEHBHAI KUKSHIWALA	550	-	550
00115	HAMZABHAI JUZARBHAI ARSIWALA	550	-	550
00278	NAFISABHEN ELYASBHAI RANGWALA	550	-	550
00112	SAIFEEBHAI M GHIA	550	-	550
00290	HUSANIBHAI MU ABDULRAHIMBHAI KHAMBATA BAJERIA	501	-	501
00212	SAIFUDDINBHAI EBRAHIMBHAI KHAMBATI	501	-	501

ANJUMAN-E-ABDULLAH (KHAMBHAT) TRUST

STATEMENT OF COLLECTIONS FROM HOOB AND SCHOLARSHIP - H. 1442 , 2020-2021

Receipt No.	Name of Donor	Niyaz Hoob	AMOUNTS IN INR.	
			Scholarship	Total Donations
00138	ABBASBHAI SHABBIRBHAI KHAMBATI	500	-	500
00239	ABIZHERBHAI HAKIMUDDINBHAI AGA	500	-	500
00242	AZHARBHAI HAKIMUDDINBHAI AGA	500	-	500
00243	DURAIYABHEN ABDULHUSSAINBHAI MACHINEWALA	500	-	500
00102	FATEMABHEN Y KHAMBATY	500	-	500
00201	HUSAMUDDINBHAI FAKHRUDDINBHAI MESIWALA	500	-	500
00193	HUSEINABHEN KAIYOOMBHAI KHAMBATI	500	-	500
00130	ISMAILBHAI MUSLIMBHAI PRESSWALA	500	-	500
00286	JUZERBHAI TAHERBHAI KHAMBATI	250	250	500
00154	M SHABBIRBHAI SHK JAFFERBHAI NABIJEE	500	-	500
00153	NAFISABHEN HUSAINBHAI NABJI	500	-	500
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00287	NAJMUDDINBHAI KHAMBATI	500	-	500
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00187	REHANABHEN M SHOEGBHAI BHANPURWALA	500	-	500
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00264	SHABBIRBHAI GHADIYALI	500	-	500
00292	SHOAIBBHAI N KHAMBATI	500	-	500
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00268	VAZIRABHEN HATIMBHAI AHMEDABADWALA	500	-	500
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00224	ABDULLAHBHAI QAIYUMBHAI KHAMBATI	300	-	300
00118	ASMABHEN SOEBBHAI VARNISHWALA	300	-	300
00266	MUFFADAL MOLA TARAF SI	253	-	253
00263	SAFIYABHEN MULLA BADRUDDINBHAI NAJMI	253	-	253
00248	FAKHRUDDINBHAI FIDAHUSEINBHAI TIJORIWALA	252	-	252
00289	FARIDABHEN MUSTAFABHAI INDOREWALA	252	-	252
00260	LATE SHABBIRBHAI SIAMWALA	252	-	252
00196	NAJMUDDINBHAI MULLA FAZLEHUSAINBHAI KHAMBATI	252	-	252
00120	SAKINABHEN ISHAKBHAI RAMPURAWALA	252	-	252
00274	SAKINABHEN RATLAMWALA	252	-	252
00269	YUSUFBHAI ADENWALA	252	-	252
00270	YUSUFBHAI AZIZBHAI KHAMBATY	252	-	252
00155	BADRUDDINBHAI KHAMBATA	250	-	250
00251	BATULBHEN F MERCHANT	250	-	250
00103	MURTAZABHAI ADENWWALA	250	-	250
00225	HOZEFABHAI KHAMBATI	201	-	201
00117	ABDULHUSAINBHAI KHAMBHATI	200	-	200
00142	SAKINABHEN SALEHBHAI KHAMBATI	200	-	200
00195	ABDULKADIRBHAI HUNEDBHAI GHADIALI	153	-	153
00199	ABBASBHAI MANSOORBHAI KHAMBATI	152	-	152
00198	FATEMABHEN KAIYYUMBHAI KHAMBATI	152	-	152
00200	HUSSAINABHEN NOORUDDINBHAI LAKDAWALA	152	-	152
00277	TASNEEMBHEN YUSUFBHAI MADRASWALA	110	-	110
00226	MUSTAFABHAI KHAMBATI	101	-	101
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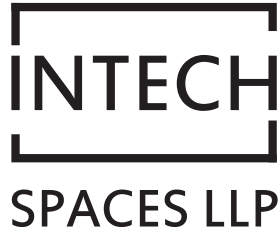


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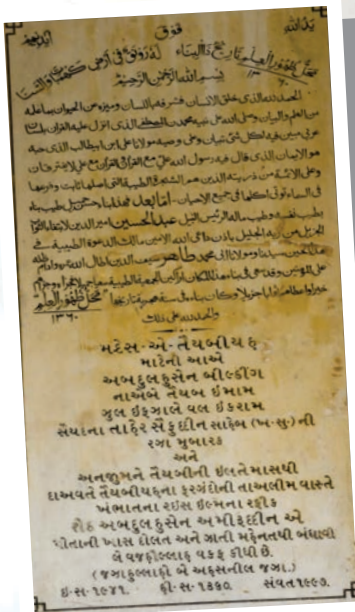
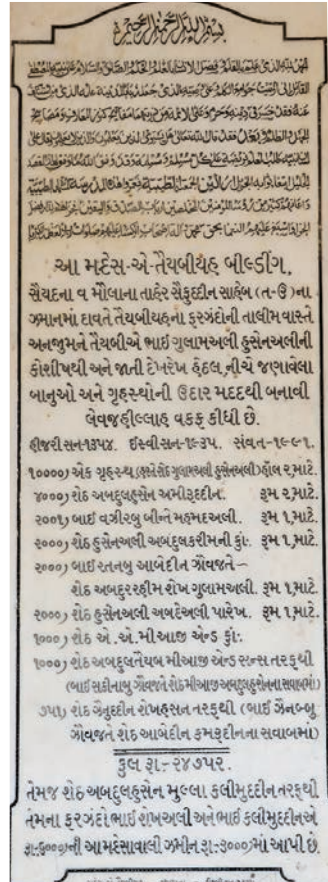
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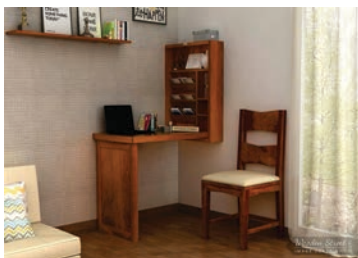


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PREVENT A POTENTIAL BANKING FRAUD

(Article contributed by Farida Kuresh Khambati)

Banking Fraud is an ever-present threat posing a risk to all its users. There are several places in the customer-bank journey where actioning timely checks and measures can reduce fraud considerably. Situations like cloning of debit/credit cards when used in shops or restaurants or other places, receiving calls pretending to be from a bank trying to steal your card/PIN number, receiving fake emails linking you to the sites that try to steal your log-in details, scams that promise to transfer money into your account but steal all your data instead are some frequent strategies adopted by fraudsters where one can lose money.

With upscale digitalization in the banking sector and access to many banking services online conducting various financial transactions on a finger tip via internet has become an easy and convenient task. Due to some ignorance or silly mistakes one can easily fall into the trap of cyber criminals.

These are some of the tips for safe internet banking which could help prevent fraudsters from swindling your hard earned money; like:

- 1) Avoid online banking by latching onto unsecured or public Wifi systems. Change your password regularly and use only a strong one like longer passwords, using a phrase rather than a single word, a mix of upper & lowercase letters including numbers and permitted special characters. Never reveal your password to anyone.
- 2) Always check the URL of your bank's website before logging in. If you see anything other than the bank's genuine URL, it has to be a fake one.
- 3) Avoid signing-in to your net-banking account via mailers or web searches. It is always safer to type the bank URL yourself than getting redirected to it via a promotional mail or any other third party website.
- 4) When shopping online, look for sites with "https" in their web addresses (the "s" stands for "secured") and the green lock icon; make sure the URL includes the correct company's name, rather than a close-but-not-correct version; and, even on a secured site, share your information only if you know how it will be used.
- 5) Avoid clicking on spams or suspicious mails as they may attempt to trick you into divulging your bank account or credit card details.



- 6) Always check “last logged” as most banks have a last logged in panel on their website.
- 7) Two-factor or multi-factor authentication can help you step up your security
- 8) Banking alerts and notifications are one of the easiest ways to stay on top of your banking activity and to monitor security. Subscribe to email or sms alerts to receive notifications.
- 9) Choose wisely when downloading financial apps. If you’re planning to use mobile apps to bank, the first step is making sure you’re using your bank’s official app and the next step is being careful with whom you allow to access your online and mobile banking details.
- 10) Always use genuine and reputed anti-virus software to protect your computer from phishing, malware, and other security threats.
- 11) Avoid falling prey to session hijacking and cross-site scripting exploits by always logging out of your online banking session when you’re done. Computer or cell phone, you can add another layer of protection by using a private browser that clears its cache at the end of every session.

Like online banking frauds, Bank Card vandalism is also becoming a new increasing phenomenon in India. Safeguarding your banks cards like ATM/Debit/Credit cards often comes down to common sense and it’s not just about defense—being proactive could prevent from being a victim of an Card frauds and reduce the potential for loss/theft before they happen.

One could prevent from being a victim of a card fraud by following these simple mantras :

- 1) Sign the back of a new card right away. Check for any suspicious activity or person in and around the ATM. Check for a CCTV; try to use an ATM that has one – or at least one that has a security guard outside.
- 2) Your PIN is the most valuable security measure when you access your account through an ATM or handheld machine, so make sure you keep it a secret. Always block the view of the ATM/machine keypad with your hand while entering the PIN.
- 3) Check the ATM/handheld machines carefully. There have been instances where fraudsters have rigged inconspicuous electronic devices called ‘skimmers’ that can record anything you input.
- 4) Notify your bank if you move. That way your statements and other info will follow you to your new address and won’t end up in anyone else’s hands. Closely monitor your bank or card statements, as well as your balances, and immediately report any concerns to your bank.

- 5) If there is extra space on your receipt like space for tips etc, draw a line through it so no one can write in any additional numbers.
- 6) In addition, think about using a digital wallet, because digital wallets use encryption, tokenization and authentication, they have the potential to be safer than carrying a credit card.
- 7) While travelling plan to use a prepaid or low-limit credit card. Set alerts (via SMS or email) when your balance goes over a certain amount.
- 8) Never allow your browser to store your credit card number, as it could be vulnerable and consider turning off the Autofill function in each browser that you use.
- 9) Never share your card details like card number, expiry, CVV, PIN or OTP with anyone, even if they claim to be bank officials. Do not save your card details on online merchant websites. Re-enter card details every time when required for purchases. Never enter your details on emails with input fields asking for your cards details, ATM PIN, CVV, UPI PIN etc.
- 10) Avoid using your cards on unauthorised payment gateways such as those of gaming websites, lottery, gambling, and more.
- 11) Never sign a blank application form with the promise of it being filled later on by the bank representative.



Lastly as the old saying goes "**Better be safe than sorry**" holds true in today's world of digital banking. By sticking to these bunch of simple practices one can avoid being a victim to malicious tactics and save their hard earned money.



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EXPERIENCE OF A LIFETIME..!!!

"I had the experience of a lifetime !!" When you hear someone say this, it sounds very cliched, doesn't it? But this is exactly what I felt when I travelled the daunting, enchantingly expansive landscape of pristine Leh Ladakh. Words fail me as I begin to pen down my once in a lifetime journey that I undertook. I was a little skeptical, surely, but urged by all round encouragement, I made it to the magnetic and magnificent mountains of Leh Ladakh.

The ravishing and picturesque vast landscape of Ladakh had always been on my Bucket List, and I was waiting for that moment to tick that off the list. Little had I imagined that the D- Day would arrive so soon and so suddenly. We planned our trip on 20th June 2021 for a week. To ride through the elephantine, winding stretch of roads of the rocky landscape of Ladakh is every biker's dream, but not everyone can make it. I was lucky to have gotten a taste of that. The mighty mountainous roads of Ladakh pose the ultimate test both for man and machine. One needs a lot of years of steady biking experience as also a powerful and sturdy bike to take on the highest motorable road in the world at 17,982 ft. However, I met this challenge with fortitude when I travelled the road on my meagre yet faithful 125CC Access bike and this was no mean task for both MAN (ME) and MACHINE (MY ACCESS). My scooty has been my constant companion on the dingy, potholes laden roads and bylanes of Mumbai where I have often whetted my riding skills, like any other regular homemaker in Mumbai considering the scooty is an indispensable companion. But there on the ruthless landscape of Ladakh, my scooty would have a lot to prove.

Our journey was through the frigid and often frozen Leh -Khardungla - Numbra Valley -Pangong -Changla and up to Leh which was organized by HIGHLANDERS INDIA. We were an entourage of 6 bikers riding on the super Royal Enfield bikes, equipped for riding on rough terrain while I stoically rode my humble chariot, the Access 125CC bike. All through the journey I was encompassed from all sides with words and actions of support from my co-riders; my husband, Yusuf Miyajiwala, my children Zainab and Hussain, and the others among whom were Shabbir Khambaty, Abbas Malekji, Mehul and Zaid, we all being a part of our biking group BIKERS BROTHERHOOD CLUB. What a wonderful troupe we made..!!

The started from Leh to Khardungla which is about 40km. It takes a little less than two hours to cover the stretch. The weather was unbeatable and I was in high spirits, soaking in all of the awesome surroundings; the chilly air brushing against me and the winding roads beckoning me further on. In some places, the road appeared muddy and slushy, with pebbles and sometimes big stones marking the path as if to claim their ownership of this glorious land.

The wheels of my Access churned them over in a show of triumph. There were times where it became difficult to maneuver my small wheels on the dark red soil, which on one side of the road were several towering trees marked the course of the valley, like a narrow winding stream of rich lush green and On the other side, a deep uninviting gorge precariously hanging from the edge of the road proclaimed near death with one false move. I could barely maneuver my bike at basic speed considering the rough terrain but obstinately I persisted; eyes narrowed and on the road and shoulders hunched almost tight in a hard knot of pain. At one point, I turned breathless, the glow from my radiant and flushed face turning to a pale white. I felt I needed a strong rush of oxygen. This forced me to stop midway; draw up the helmet visor and pump in gushes of fresh mountain air which revived me immediately. Needless to say, the entire team supported & motivated me to move on in spite of these unfounded delays.

I rode along wary and wise now, flying past numerous checkpoints and halts. The inquisitive and awestruck eyes of other riders and Army men were quiet surprised to see how I managed with such small wheels (my scooty) on such rough terrains and their ever so prompt signs of a thumbs-up was the only motivation I needed to keep going. My heart swelled with pride in my chest as I felt no less than all those seasoned bikers riding their prized possessions, the strong and able Royal Enfield bikes.

By evening time, now full of purpose and seriousness, we finally reached the top, the epitome of our journey. The welcoming sign board which read 17982 ft - Highest Motorable Road in the world was a sight for our sore eyes. We stood there transfixed and dumbfounded, exulting in the magnitude of the open space around us. It was a overwhelming marvellous sight for our eyes to behold. Our feet stood rooted to the ground, refusing to obey and it started to snow due to which we had to move ahead on our journey. Reluctantly and with silent promises of return to this phenomenal place, we retraced our steps, our minds, restive.

Indeed, it was the journey of my life. A week later, I returned home with my head held high, proud of myself as the only WOMAN of our riding group to ride the roads of ladakh on small wheels (Access 125) I thank Allah for this joyous experience that only His wisdom and benevolence has afforded me”.

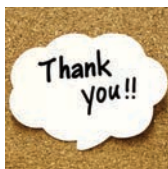


Femida Yusuf Miyajiwala

Thank You

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since 2010 till date...*



*“ When you are thankful
for what you have,
you are always rewarded
with more “*

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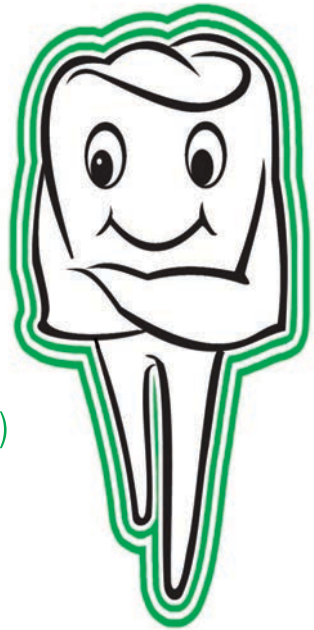
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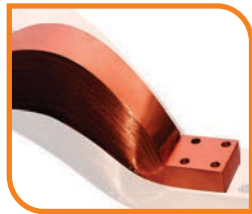


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