CONSUMER GUIDANCE SOCIETY OF INDIA,
BLOCK ‘J’, AZAD MAIDAN,
MAHAPALIKA MARG, MUMBAI 400 001

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Fax No.: 91-22-2265 9715
E-mail: cgsibom@gmail.com

Date: 9 July 2016.

NOTICE OF 49th AGM

Notice is hereby given that the 49th Annual General Body Meeting of the Consumer Guidance Society of India will be held on Friday, 19 August 2016, at 4.00 PM at the Tendulkar Hall (Mangal Karyalaya), Saraswat Bhavan, Chatrapati Shivaji Maharaj Road (Mughal Lane), Mahim, Mumbai – 400016.

AGENDA

I. Welcome by the Chairman
II. Address by the President
III. Confirmation of the minutes of 48th AGM held on 21 August 2015
IV. Presentation of the Annual Report by Hon. Gen. Secretary
V. Presentation of Accounts for 2015-2016

NOTE

➢ We request members having any queries regarding accounts to give the same in writing to the office latest by 4.00 PM on 12 August 2016.
➢ CGSI Treasurer / Joint Treasurer will answer all queries in person on 16 August 2016 between 2.00 PM and 4.00 PM at the CGSI office

Passing of Resolution No 1: To write off the amount receivable from Income Tax Department

Background: TDS short payment received from Income Tax Department for financial year 2012-13

Resolution: Resolved hereby that TDS amount receivable from Income Tax Department amounting to Rs. 6470 be written off.

VI. Appointment of Auditors for the year 2016-2017, and fixing of their honorarium
VII. Nomination of President and Vice Presidents for the year 2016-2018
VIII. Confirmation of Panel of Returning Officers for the year 2017
IX. Any other Business with the permission of the Chair
X. Election to the Managing Committee (see N.B. below)
XI. Declaration of Election results
XII. Vote of thanks

By order of the Managing Committee

Sd/-

Dr. M. S. Kamath
Hon. Gen. Secretary

N. B.
1. The following members of the Managing Committee Mr. Simon D’Costa, Mr. Dinesh Bhandare, Mr. Santosh Shukla & Dr. Naren Israney are retiring by rotation. There are therefore four vacancies.
2. If there is no quorum, the meeting shall stand adjourned for half an hour, after which the business of the meeting shall, be carried on at the same date and venue, even if there is no quorum.
3. We request members to bring their copy of the Annual Report magazine with them. For the sake of economy, additional copies will not be available.
4. Voting will be from 5.30 PM to 7.00 PM counting of votes and results thereafter.
5. All members should bring photographic proof of identity in the form of CGSI Identity Card or any Card issued by a Statutory Authority (e.g. Voter Card, PAN Card, Driving License, Passport etc.) to vote and/or to attend the AGM.
Minutes of the 48th Annual General Meeting of Consumer Guidance Society of India, at 4.00 PM on 21 August 2015, at the Karnataka Sangh, Ground Floor Hall, T. H. Kataria Marg, Mahim, Mumbai – 400016.

Dr. M. S. Kamath, Hon. General Secretary welcoming all the members invited to the dais the President Prof. N. M. Rajadhyaksha, the Vice-President Dr. Shirish Waghalde, the Chairman Dr. Sitaram Dixit, and the Hon. Treasurer Mr. Vilas Wagh. Dr. M. S. Kamath also requested CGSI’s trustees Adv. S. D. Puri, Mr. Conrad Saldanha, and Mr. Nooruddin Sevvala to occupy the dais thereby calling the meeting to order at 4.30 PM. With due permission from the President to start the proceedings Dr. M. S. Kamath, requested the Chairman to address the members.

Welcome by the Chairman

Dr. Sitaram Dixit welcomed CGSI President, the Trustees, and all the attending members present in the house. Dr. Sitaram Dixit in his address said that it was a great honor and privilege for him to welcome the members during the golden jubilee year. He reminded members to recollect the efforts, CGSI consumer activists have taken over the years from 1966 until today in 2015 and bring CGSI to its current glorious position as one of the foremost consumer organization of our country as envisaged by its founding members. Highlighting the activities of CGSI for the year 2014 – 2015, he informed that CGSI handled over 760 complaints almost double of last year through personal counseling sessions.

Dr. Sitaram Dixit emphasized that CGSI’s consumer helpline rated last financial year as the best consumer helpline in India has further consolidated its position by attending to over 25,000 complaints in the current year. He also informed that CGSI carried out over 350 consumer awareness programs in Maharashtra, Delhi, and other Northern and Eastern India states. Dr. Sitaram Dixit informed that Dr. M. S. Kamath would spell out further details of the various activities in his report.

Address by the President

Prof N. M. Rajadhyaksha delivering the Presidential address said being a teacher of law is a witness to how fast things are changing in this field, encompassing the consumer. CGSI started by women is now acting as an instrument of responsible commerce. He said that all should try to ensure and draft more women in the organization. He hoped that lectures, which CGSI arranges for the young people, will attract them and helped by seniors the younger people will have a lot to contribute to CGSI and the consumer movement in the future.

Confirmation of the minutes of the 47th AGM

Mr. Anil Dhumak informed that he had stated his dissent at the earlier meeting however, the minutes say that the resolution was passed unanimously. Prof. Rajadhyaksha said he has to check up if he did indeed dissent. However, on checking it was confirmed that though he was dissenting about various points during discussions had earlier on the topic, he did not register his dissent when the matter was put up for voting. Prof. Rajadhyaksha further explained that the General Body is supreme. Once a majority in the AGM passes a decision it stands. CGSI publishes the AGM minutes in Keemat for comments. It is available on the website as well. The onus of checking it and writing in the correction right away rests on the member and in this specific case, the earlier decision stands.

The minutes were accepted and passed by majority with one dissent.

Proposed by Mr. B. V. Desai
Seconded by Mr. Santosh Shukla

Mr. Anil Dhumak dissented

Presentation of Annual Report by the Hon. General Secretary

Dr. M. S. Kamath in continuation to his annual report published in Keemat stated that like every year this year’s theme was “Make in CGSI”. Dr. M. S. Kamath gave a power point presentation with graphical representation of the highlights of the year 2014 – 2015 as part of the Secretary’s report. The major points are as below:

- CGSI Helpline is the best consumer helpline as per Government of India.
- All publicity expenses were borne by CGSI, which helped us in spreading awareness about consumer activism largely.
- We have successfully tackled a wide variety of complaints in the fields of telecom, domestic appliances, e-commerce, real estate, public distribution system, railways, etc.
- Mr. Girish Bapat, Minister of Food, Civil Supplies, and Consumer Protection, Government of Maharashtra inaugurated Golden Jubilee year.
- Mr. Girish Bapat also inaugurated our newly installed 5 KW Photo-voltaic Power Generating System (Solar Plant) – a first for any organization. Mr. Bapat appreciated our efforts in this area as a trailblazer.
- Many Senior Officials from the Consumer Protection Ministry and the Energy Ministry, Mantralaya graced the function.
- A seminar conducted by CGSI at Nirmala Niketan on “Malnutrition of micronutrients” an important area in nutrition, especially for children. Speakers were senior nutritionists from the City and FDA Joint Commissioner Mr. Satish Annapure.

Mr. R. B. Purohit appreciating CGSI’s solar project was keen to know the amount of electricity produced by the solar unit and the connection parameters installed by CGSI. Vice-President Dr. Waghalde said that the solar plant at peak hours could generate 3000 watts and the unit linked to the electricity grid.

The Annual Report Passed Unanimously
Proposed by Mr. B. R. Satra
Seconded by Mr. Vikrant Jindal

Presentation of Accounts for 2014-15

Dr. M. S. Kamath informed the house that Mr. B. R. Satra had sent in some written queries as per the rules and got replies, which satisfied him. He further wanted a clarification as to why CGSI is not writing off the amount of about Rs 33,807.00 standing against an ex-senior committee member as it has been in the books for a while. Hon. Treasurer Mr. Vilas Wagh explained that writing off any monies, which are recoverable from an ex-senior committee member, would set a bad precedent.

Mr. Anil Dhumak raised the same questions, which he has been doing for the past few years. Dr. Kamath raised the issue of Mr. Anil Dhumak, visiting the CGSI office on the pretext of seeking answers to his questions, demanding discussion and then starts behaving in an unruly arrogant and obnoxious way by using abusive words intimidating office bearers, staff, and all present. Dr. M. S. Kamath asked the house for what action one has to take in such cases. Prof. N. M. Rajadhyaksha condemned such actions and replied that CGSI could take strict civil/criminal action in accordance to the CGSI constitution; and also that the Managing Committee of CGSI can take suitable actions under Civil and Criminal laws in this manner.

Mr. Anil Dhumak raised a query on the matter of Rs. 11,430.00 (Rupees Eleven
Thousand Four Hundred and Thirty Only) as to why the amount is not a round figure and was why it not allowed by SEBI. Dr. Kamath explained that SEBI provides refreshment expenses only for the registered attendees of the program, but many times during the said programs, we have to provide refreshments to 10 to 12 more people including support staff from CGSI and the host college. Similarly, SEBI’s transport charges reimbursement formula is also different. This is the reason for the non-reimbursement of some of the expenses from SEBI, and thus odd figure appear in the accounts. All such charges are borne by CGSI.

Mr. Anil Dhumak then objected on writing off Rs. 125632.00 spent in the year 2012. Dr. M. S. Kamath pointed out these expenses was during the time when Prof N. M. Rajadhyaksha and Mr. Anil Dhumak were Chairman and Vice-Chairman. In fact, Mr. Anil Dhumak was the second signatory during the same. Mr. Anil Dhumak thereafter started making wild allegations on the use of the said amount. The President pointed out that CGSI should expunge all the personal defamatory allegations made by Mr. Dhumak from the minutes.

Thereon Mr. Anil Dhumak expressed his apology for his misdemeanor.

Mr. Anil Dhumak then went on and on about reopening the past accounts and how his queries were always vaguely answered by CGSI every time. The President categorically stated that once the General Body passes a resolution the same is to be accepted and binding. If he has any doubts or any queries, he may write to the Managing Committee, who will study the issue and based on the merit of the case propose the same to the society’s General Body, for consideration.

Mr. R. B. Purohit suggested that the balance sheet should reflect all the questions and doubts that members raise on accounts along with the auditors reply to it in detail. Prof. Rajadhyaksha said that CGSI could send this suggestion to the auditors and they as experts will decide. Prof. Rajadhyaksha again emphasized that as already told the General Body is supreme.

Mr. B. R. Satra questioned about the pending TDS amounts with the Income Tax, and use of RTI to recover the same. Dr. M. S. Kamath said that he and Mr. Anil Karandikar had been to the Income Tax office and CGSI has already received the said pending amount along with interest. This announcement received a huge applause.

The Accounts, Auditor’s report and Notes on Accounts was accepted and passed by majority with one dissent. Proposed by Mr. B. V. Desai
Seconded by Mr. Simon D. Costa
Mr. Anil Dhumak dissented

Appointment of Auditors for 2015 – 16

The house approved the proposal recommended by the Managing Committee to the General Body, to appoint M/s. S. Nagwekar and Co. as Auditors for CGSI Account & Maharashtra Helpline Account separately for the financial year 2015 – 16 at an annual fee of Rs. 20,000.00 per account.

Proposed by Mr. B. R. Satra
Seconded by Mr. Vikrant Jindal
Passed Unanimously


The house unanimously approved the proposal to reappoint the “Three Nominated Trustees”, namely Advocate S. D. Puri, Mr. Conrad Saldanha, and Mr. Nooruddin Sevwalla.

Proposed by the President
Prof. N. M. Rajadhyaksha
Seconded by the Chairman
Dr. Sitaram Dixit
Passed Unanimously

Confirmation of Panel of Returning Officers for 2015

The house approved the proposal to reappoint the panel of returning officers for 2016 as follows:
Advocate R. V. Paranjpe, Mr. Anil Karandikar and Ms. Mercian Saldanha

Proposed by Mr. B. R. Satra
Seconded by Ms. Anindita Kovoor
Passed Unanimously

Any Other Matter with the Permission of Chair.

Trustee Advocate S. D. Puri honored Mr. V. M. Kamath, General Manager - Helpline for his efforts in supporting the cause of CGSI and propagating its objectives during the past several years. The President thereafter declared the meeting closed and asked the Hon. Secretary Dr. M. S. Kamath and the returning officer to proceed with the election formalities.

Election to the Managing Committee

Mr. Anil Karandikar explained that as the number of applications for Managing Committee were same as the vacancies, all the candidates are elected unopposed.

The Meeting ended with thanks to the chair.

Sd/-
Prof. N. M. Rajadhyaksha
President – CGSI

RESULTS OF THE ELECTION TO THE MANAGING COMMITTEE AGM 2015

The members elected are
1. Ms. Anindita Kovoor,
2. Dr. M. S. Kamath,
3. Dr. Sitaram Dixit, and
4. Mr. Vilas Wagh.

21 Aug 2015.

Returning Officer
CGSI Elections – AGM 2015

CGSI Managing Committee: Year 2015 – 2016

<table>
<thead>
<tr>
<th>Trustees</th>
<th>President</th>
<th>Vice-President</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr. S. D. Puri, Mr. Nooruddin Sevwalla, Mr. Cornad Saldanha</td>
<td>Prof. N. M. Rajadhyaksha</td>
<td>Dr. Shirish Waghulde</td>
</tr>
<tr>
<td>Chairman</td>
<td>Vice-Chairman</td>
<td>General Secretary</td>
</tr>
<tr>
<td>Dr. Sitaram Dixit</td>
<td>Mr. Simon P. D’Costa</td>
<td>Dr. M. S. Kamath</td>
</tr>
<tr>
<td>Joint Secretary: Educational Programs</td>
<td>Joint Secretary: Navi Mumbai</td>
<td>Treasurer</td>
</tr>
<tr>
<td>Mr. Dinesh S. Bhandare</td>
<td>Mr. Santosh Shukla</td>
<td>Mr. Vilas Wagh</td>
</tr>
<tr>
<td>Joint Treasurer</td>
<td>Director: Legal</td>
<td>Editor: KEEMAT</td>
</tr>
<tr>
<td>Mr. Arun Datey (Co-opted)</td>
<td>Mr. Rajesh Kothari (Co-opted)</td>
<td>Dr. S. G. Bhat</td>
</tr>
<tr>
<td>Director: Projects</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. B. V. Desai</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Members</td>
<td>Invitees</td>
<td></td>
</tr>
<tr>
<td>Prof. Dr. Naren Irsaney, Mr. Raj Talreja, Ms. Navneet Chahal, Mr. Vikrant Jindal, Ms. Anandita Kovoor,</td>
<td>Dr. S. G. Bhat, Mr. Shirish Kamdar (Pune), Mr. Goutam Bhatia, Mr. Ranjan Varma, Ms. Devika Purav, Ms. Aishwarya Sandeep &amp; Mr. Rajiv Kakade</td>
<td></td>
</tr>
<tr>
<td>Co-opted: Mr. Anil Karandikar &amp; Ms. Jamna Vardhachary</td>
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<td></td>
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</tbody>
</table>
Friends,

2016 is a very important year for CGSI. Fifty years ago – in 1966 – the organization was born thanks to the foresight and vision of nine women who were the founder members of CGSI. It has been a long and arduous journey since then to fight for the rights and empowerment of the consumer, but today, this very organization stands as a beacon for all other NGOs in the field, as India’s First NGO in the consumer sector. The Golden Jubilee Year has been replete with activities and achievements, and it is my proud privilege to present this Annual Report on behalf of the Managing Committee in this landmark year.

Achievements

There have been some significant achievements this year, which deserve special mention:

1. Hon’ble Shri Girish Bapat, Minister of Consumer Education, Government of Maharashtra, visited CGSI Office twice this year and has lauded the selfless services of CGSI in the field of Consumer Education.
2. CGSI was invited to give its views and suggestions to the Parliamentary Standing Committee on Consumer Affairs – an unparalleled honor in the history of the organization.
3. CGSI set up a Solar Power System to ‘lead from the front’ in the search for clean and safe power generation. The first ‘Reverse Meter for Electricity Generation’ in Maharashtra was set upon on CGSI’ premises by the BEST in January 2016. Power generated by the Solar System now goes into the BEST Grid, and in addition to our savings on electricity, gives power to the system on the days/hours our office is closed. Mr. G.H. Bhatia’s stellar role in this initiative is an example of how CGSI, as a group, can give excellent results when we work together.
4. CGSI held a ‘Walkathon’ on 24 April 2016 at Juhu Beach, which was attended by over 1800 people. The Theme of the Walkathon was Consumer Empowerment, Save the Environment and to keep our Beaches Clean. Adv. Rajesh Kothari was at the forefront of this highly successful event.
5. CGSI started its own, independent ‘Mediation & Conciliation Centre’ to help consumers and industry settle their disputes amicably. The Centre has had some very significant success stories under its belt.
6. CGSI has started holding ‘MEGA Camps’ all over Maharashtra – the Camps consist of Grievance Redressal, Milk Testing and Awareness Programs. Some of the Programs were held at far off places like Nagpur, Sawantwadi and Wardha and were widely appreciated by the local people as well as the Press.
7. A Film on ‘Tareekh ya Tareef’ was produced by CGSI to encourage Mediation and Conciliation. The Legal Team, headed by Adv. Aishwarya Sandeep played a stellar role in its making.
8. CGSI organized Workshops on Cyber Security – a burning topic of today’s computer savvy world.
9. CGSI purchased a milk auto-analyzer and organized over 1500 milk tests in Mumbai and Maharashtra to educate consumers on milk adulteration and its detection.
10. CGSI was nominated to the State Consumer Protection Council, BIS, Railway and other Statutory Committees.
11. CGSI has started organizing ‘Chai pe Charcha’ – a unique platform where consumer representatives and industry captains sit across and discuss common consumer complaints and lay down Standard Operating Procedures for some of the simple, repetitive complaints that come up in every industry.
12. CGSI has published a Special Golden Jubilee Souvenir, which describes the journey of the Organization from 1966 to 2016.

With the help, support & cooperation of members, CGSI will take more steps to move forward in the field of consumer empowerment with more innovative and out-of-the box ideas in the months to come.

Activities

Regular activities of the Society are in continuous flow and thriving. Some of these are,

1. Regular Consumer Awareness Talks in Schools, Colleges and other institutions.
2. Talks and discussions on Electronic Media on the subject of consumer empowerment.
3. Running of the ‘Toll Free Consumer Helpline’ – an activity in continuous progress since 5 years. We logged about 20,000 complaints on the Helpline in 2015-2016. All logged cases were followed up by SMSes and Calls. Success Rate of resolution was about 80%.
4. Face to face counseling and advice to consumers facing problems. In the current year, we have opened a new Centre for redressal at Mahim, thanks to our member Mr. Shyam Motwani who has allowed us the use of his premises on every Wednesday from 3.00 to 5.00 p.m.
5. Legal Aid and Drafting of Cases continues under the able guidance of the Legal Team. Online filing of petitions is soon going to be added to their repertoire.
6. Complaint Counseling and Legal Aid are also now available on Skype – a tremendous source of succor to Senior Citizens and those staying at faraway places. Counselors speaking to people at Pune are now a common sight in the CGSI Office!
7. About 400 Financial Literacy Programs were held all over India in the current year. The unique feature of these was the presence of independent CFPs who carried out these programs and the wide enthusiasm with which they were met with by audiences.
8. On National Consumer Day, CGSI was prominent in the celebrations and shared the dais with the Minister for Consumer Protection, Government of Maharashtra.

Finance

From a stage of penury, CGSI has virtually risen out of the ashes to reach the safe grounds of financial security.

Our Current Balance Sheet shows a healthy figure of about Rs. 2.50 crores in hand, out of which the current year’s addition itself is about Rs. 50 lakhs. Stringent control of expenses and using every opportunity to strengthen the financial position has been the sole mantra for this achievement.

Treasurer Mr. Vilas Wagh and Joint Treasurer Mr. Arun Datey have meticulously put the accounts together under the watchful eye of our Auditor Mr. Sandesh Nagvekar. Between them, every rupee has been accounted for and invested wisely.

Managing Committee

In the current year, the Managing Committee and invitees thereto have strived might and main to enhance the working, performance and image of CGSI.

Our representative in Pune Mr. Shirish Kamdar’s dedication has been tremendous – for the Walkathon at Juhu, he came to Mumbai one night in advance and turned up with eight persons, including his grandchildren!

Our Chairman, Vice-Chairman and other committee members have also been a source of inspiration and pillars of strength to the Society.
Report of the Hon. Secretary on the activities of CGSI in 2015-2016

Staff

Our disciplined, hard-working staff led by Shri V.M. Kamat needs no kudos to members of CGSI. Their sincerity of purpose has led the organization to the stage where it stands today.

External Consultants and our Auditors have also played no mean role in achieving the high place in which CGSI finds itself today.

Conclusion

Fifty years is a very short time in an institution’s life. The Golden Jubilee Year is an opportunity for all of us to take stock of what we have achieved, what we are capable of and what we intend to do in the years to come.

CGSI has been known for out-of-the-box thinking in its entire life span. The Managing Committee has no hesitation to say that this unique quality will continue in the years to come and will lead CGSI to greater heights and glory in the years to come.

Now is your ‘Golden Chance’ to help your Society in its ‘Golden Jubilee Year!’

In its Golden Jubilee Year, CGSI has come out with a special ‘Golden Jubilee Souvenir’, which captures the journey of this organization over the last 50 years.

We request Keemat readers to kindly purchase a personal copy, of the ‘Souvenir’ on a token donation of Rs. 500/- to the Society. We will arrange to send the ‘Golden Jubilee Souvenir’ to their address by Speed Post/Courier.

The amount will be a sign of appreciation from your side for CGSI's yeoman services to Society and also a good way of building up funds for CGSI seamlessly.

Kindly send your donations by cheque drawn in favor of ‘Consumer Guidance Society of India’ with details of your name and address.

Alternately, you may pay the amount in cash at any one of the following banks and send a photocopy/scanned copy of the bank receipt to cgsibom@gmail.com with your name and address.

Name of the account holder – Consumer Guidance Society of India

<table>
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<tr>
<th>Name of the Bank</th>
<th>Name of Branch</th>
<th>Account No</th>
<th>FSC CODE/RTGS/NEFT</th>
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Dr. M. S. Kamath - Hon. Secretary
### Balance Sheet as at 31st March, 2016

**Name of the Public Trust:** CONSUMER GUIDANCE SOCIETY OF INDIA

**Registration No.:** E-1381 (BOM)

<table>
<thead>
<tr>
<th>PREVIOUS YEAR 2014-15</th>
<th>FUNDS AND LIABILITIES</th>
<th>CURRENT YEAR 2015-16</th>
<th>PROPERTY AND ASSETS 2015-16</th>
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<tr>
<td>1,566,327.00</td>
<td>TRUST FUNDS OR CORPUS</td>
<td>1,566,327.00</td>
<td>FURNITURE AND FIXTURES</td>
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<td>1,161,966.26</td>
<td>OTHER EARMARKED FUNDS</td>
<td>2,049.63</td>
<td>a) Furniture and fixture</td>
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<td>12,000.00</td>
<td>Reserve Fund (Balance as per last I/S)</td>
<td>1,161,966.26</td>
<td>Less: Depreciation for the year @ 10%</td>
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<td>12,000.00</td>
<td>Add: Transfer from Testing Project A/C</td>
<td>2,049.63</td>
<td>(204.96)</td>
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<td>25,000.00</td>
<td>Add: Consumer Club a/c</td>
<td>128,000.00</td>
<td>Balance as per last Balance sheet</td>
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<td>10,000.00</td>
<td>Add: Transfer to Foreign Contribution Fund</td>
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<td>50,568.54</td>
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<td>12,000.00</td>
<td>Specific Corpus Fund</td>
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<td>G.L. Mehta Memorial Fund</td>
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<td>10,000.00</td>
<td>Leela Jog Fund (For StaT Welfare)</td>
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<tr>
<td>12,000.00</td>
<td>G.V.SIRUR Corpus Fund (Staff Welfare)</td>
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<td>2,309,115.00</td>
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<td>Consumer Education Fund</td>
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<td>1,670.42</td>
<td>Consumer Welfare &amp; Education Fund</td>
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<td>Balance as per last Balance sheet</td>
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<td>1,670.42</td>
<td>Office Renovation &amp; Repairs work</td>
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<td>Balance as per last Balance sheet</td>
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<td>3,352,315.00</td>
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<td>Foreign Contribution Account</td>
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<td>Add: Purchased during the year</td>
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<td>2,323,832.00</td>
<td>Office Renovation &amp; Repairs work</td>
<td>2,323,832.00</td>
<td>Balance as per last Balance sheet</td>
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<tr>
<td>2,323,832.00</td>
<td>Add: Transfer to Reserve Fund</td>
<td>2,323,832.00</td>
<td>Less: Depreciation for the year @ 15%</td>
</tr>
<tr>
<td>84,292.00</td>
<td>Encashment of Proceeds</td>
<td>84,292.00</td>
<td>37,769.00</td>
</tr>
<tr>
<td>84,292.00</td>
<td>Printed Material</td>
<td>37,769.00</td>
<td>75,724.25</td>
</tr>
<tr>
<td>37,769.00</td>
<td>Encashment of Proceeds</td>
<td>37,769.00</td>
<td>682,825.25</td>
</tr>
<tr>
<td>1,415,325.00</td>
<td>Fixed Assets - Consumer Help Line Project</td>
<td>1,415,325.00</td>
<td>a) Mezzanine Floor</td>
</tr>
<tr>
<td>1,415,325.00</td>
<td>FIXED ASSETS - CONSUMER HELPLINE PROJECT</td>
<td>1,415,325.00</td>
<td>b) Renovation work</td>
</tr>
<tr>
<td>1,415,325.00</td>
<td>RSI Grant for Fixed Assets</td>
<td>1,415,325.00</td>
<td>c) Computer software and Data Creation</td>
</tr>
<tr>
<td>51,502.94</td>
<td>b) Office Equipments</td>
<td>49,030.00</td>
<td>d) Office Equipments</td>
</tr>
<tr>
<td>51,502.94</td>
<td>Consumer Helpline Grant</td>
<td>49,030.00</td>
<td>46,414.00</td>
</tr>
<tr>
<td>51,502.94</td>
<td>a) Grant for Non Reverting Expenses (Fixed Assets)</td>
<td>49,030.00</td>
<td>46,414.00</td>
</tr>
<tr>
<td>51,502.94</td>
<td>Consumer Help Line Grant</td>
<td>49,030.00</td>
<td>e) Hardware Expenses</td>
</tr>
<tr>
<td>51,502.94</td>
<td>Current Assets - Loans and Advances</td>
<td>51,502.94</td>
<td>69,580.00</td>
</tr>
<tr>
<td>1,623,000.00</td>
<td>Recieved during the year</td>
<td>1,623,000.00</td>
<td>f) Telephone connection - Land Line</td>
</tr>
<tr>
<td>1,623,000.00</td>
<td>1,623,000.00</td>
<td>1,623,000.00</td>
<td>g) Laptop</td>
</tr>
<tr>
<td>1,623,000.00</td>
<td>1,623,000.00</td>
<td>1,623,000.00</td>
<td>h) Solar Power System</td>
</tr>
<tr>
<td>1,623,000.00</td>
<td>1,623,000.00</td>
<td>1,623,000.00</td>
<td>650,000.00</td>
</tr>
<tr>
<td>1,623,000.00</td>
<td>1,623,000.00</td>
<td>1,623,000.00</td>
<td>2,287,325.00</td>
</tr>
<tr>
<td>1,623,000.00</td>
<td>1,623,000.00</td>
<td>1,623,000.00</td>
<td>1,623,000.00</td>
</tr>
</tbody>
</table>

**Notes:**
- All figures are in Rs.
- Percentage calculations are approximate.
- Depreciation rates vary and are applied as per the policy of the Trust.
- All assets are considered fully depreciated except where noted.
- Fixed Assets include tangible and intangible assets.
- Loans and Advances include short-term and long-term financial obligations.

**THE BOMBAY PUBLIC TRUST ACT, 1950**

**SCHEDULE - VIII**

[Vide Rule 17 (1) ]

**PREVIOUS YEAR 2014-15**

**FUNDS AND LIABILITIES**

1. Trust Funds or Corpus
   - Other Earmarked Funds
   - Reserve Fund
   - Add: Transfer from Testing Project A/C
   - Add: Consumer Club a/c
   - Add: Transfer to Foreign Contribution Fund
   - Specific Corpus Fund

2. Life Membership/Corpus
   - Office Premises Fund
   - Consumer Education Fund
   - Add: Transfer from Income & Expenditure A/C

3. Consumer Welfare & Education Fund
   - Add: During the year

**PROPERTY AND ASSETS**

1. Furniture and Fixtures
   - a) Furniture and fixture
     - Less: Depreciation for the year @ 10% (204.96)

2. Consumer Education Fund
   - b) Photocopier Machine
     - Less: Depreciation for the year @ 15% (1,261.09)

3. Consumer Welfare & Education Fund
   - c) Desks and Chairs
     - Less: Depreciation for the year @ 15% (533.53)

4. Office Premises Fund
   - d) Weighing Machine
     - Less: Depreciation for the year @ 15% (1,419.42)

5. Consumer Education Fund
   - e) Lockers
     - Less: Depreciation for the year @ 15% (57,486.69)

6. Office Renovation & Repairs work
   - f) Office Renovation & Repairs work
     - Less: Depreciation for the year @ 15% (682,825.25)

7. Consumer Helpline Grant
   - g) Handy Camera
     - Add: Purchased during the year (19,887.00)

8. Current Assets - Loans and Advances
   - a) Deposits & Advances
     - Advances to Employees (38,029.00)

9. Consumer Helpline Grant
   - b) Office Renovation & Repairs work
     - Add: Purchased during the year (33,807.00)

10. Consumer Helpline Grant
    - c) Computer software and Data Creation
        - Add: Purchased during the year (4,151.00)

11. Consumer Helpline Grant
    - d) Office Equipments
        - Add: Purchased during the year (650,000.00)

12. Consumer Helpline Grant
    - e) Hardware Expenses
        - Add: Purchased during the year (2,287,325.00)

13. Consumer Helpline Grant
    - f) Telephone connection - Land Line
        - Add: Purchased during the year (650,000.00)

14. Consumer Helpline Grant
    - g) Laptop
        - Add: Purchased during the year (2,287,325.00)

15. Consumer Helpline Grant
    - h) Solar Power System
        - Add: Purchased during the year (650,000.00)

**Notes:**
- All figures are in Rs.
- Percentage calculations are approximate.
- Depreciation rates vary and are applied as per the policy of the Trust.
- All assets are considered fully depreciated except where noted.
- Fixed Assets include tangible and intangible assets.
- Loans and Advances include short-term and long-term financial obligations.
### Grants for Recurring Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance as per Last Balance sheet</td>
<td>811,878</td>
</tr>
<tr>
<td>Less: Transfer to Income &amp; Expenditure a/c to the extent of amount utilized during the year</td>
<td>811,878</td>
</tr>
<tr>
<td>Total</td>
<td>31,087</td>
</tr>
<tr>
<td>Tax Deducted at Source (2008-2009)</td>
<td>31,087</td>
</tr>
</tbody>
</table>

### Loans (Secured or Unsecured)

- From Trustee
- From Others
- Interest Accrued on F.D.
- Other - Receivable for Seminars and Programs

### Other Liabilities

- Liability for Expenses
  - Audit Fees: 20,000.00
  - Payable to Mr. Ganesh Hat: 4,050.00
- Levience India System Pvt. Ltd: 128,000.00

### Income and Expenditure Account

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance as per Last Balance Sheet</td>
<td>4,598,336.70</td>
</tr>
<tr>
<td>Less: Appropriation if any</td>
<td>2,056,448.03</td>
</tr>
<tr>
<td>Add: Surplus for the Year</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>5,056,546.93</td>
</tr>
</tbody>
</table>

### Cash and Bank Balances

- Corporation Bank - A/C. No. 1260013
- Kotak Mahindra Bank: 1,601,681.00
- Bank of Baroda - General a/c. No. 10412: 11,817.14
- Bank of Baroda - Life Membership Account: 29,111.07
- Bank of Baroda - Testing Committee Account: 22,417.70
- Bank of Baroda - Govt. Project A/C. No. 14410: 498,848.87
- Corporation Bank S B Account: 2,131,893.84

### Fixed Deposits

- Fixed Deposits with Bank of Baroda: 1,222,000.00
- Fixed Deposits with IDBI Bank: 1,300,000.00
- Fixed Deposits with The Saraswat co-op bank: 90,000.00
- Fixed Deposits with The Corporation Bank: 11,601,130.00
- Fixed Deposits with Bank of Baroda - Milk Testing - CWF: 10,000.00
- Fixed Deposits with F. D. Bank of Baroda - Foreign Contribution A/c: 10,000.00
- Fixed Deposits with F. D. Bank of Baroda - General Account: 530,000.00
- Fixed Deposits with F. D. Bank of Baroda - Life Membership A/c: 190,000.00
- Fixed Deposits with F. D. Bank of Baroda - Testing Account: 250,000.00
- Fixed Deposits with F. D. Bank of Baroda - Govt. Project A/C: 2,000.00
- Fixed Deposits with Corporation bank (Corp Classic a/c): 3,376,123.26
- With Trustees - General account: 92.00
- With The Manager - Cash in Hand: 129.00

### Other Details

- Help Line Project: 221.00

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**AS PER OUR REPORT OF EVEN DATE**

**FOR OUR CONSUMER GUIDANCE SOCIETY OF INDU**

**FOR S. NAGWEKAR & CO**

**CHARTERED ACCOUNTANTS**

**SANDESH C. NAGWEKAR**

(Proprietor)

M. NO. 043140

DATE: 7 JULY 2016

**CHAIRMAN**

**RON. SECRETARY**

**TREASURER**

**DR. SITARAM DIXIT**

**DR. M. S. KAMATH**

**SHRI VILAS WAGI**
## INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH, 2016

<table>
<thead>
<tr>
<th>PREVIOUS YEAR 2014-15</th>
<th>EXPENDITURE</th>
<th>Rs.</th>
<th>CURRENT YEAR 2015-16</th>
<th>INCOME</th>
<th>Rs.</th>
<th>CURRENT YEAR 2015-16</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TO EXPENDITURE IN RESPECT OF PROPERTIES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rates, Taxes, Cesses</td>
<td>-</td>
<td>-</td>
<td></td>
<td>By Rent --- Accrued</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Repairs and Maintenance</td>
<td>-</td>
<td>-</td>
<td></td>
<td>Realized</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Salaries</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td>-</td>
<td>9,630.00</td>
<td></td>
<td>Interest on Savings Bank Account</td>
<td>113,158.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Interest on Fixed Deposits with Banks</td>
<td>1,449,660.63</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(Including Accrued Interest)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TO ESTABLISHMENT EXPENSES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travelling and Conveyance</td>
<td>11,683.00</td>
<td>12,891.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>26,760.00</td>
<td>23,032.30</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone, Postage and Courier Charges</td>
<td>17,064.00</td>
<td>27,965.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salary &amp; Wages</td>
<td>124,857.00</td>
<td>81,000.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electricity Charges</td>
<td>25,436.00</td>
<td>18,504.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office Rent</td>
<td>6,972.00</td>
<td>8,137.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repairs &amp; Maintenance</td>
<td>281.00</td>
<td>14,848.00</td>
<td></td>
<td>By Donations received in cash or Kind</td>
<td>65,520.00</td>
<td>124,000.00</td>
</tr>
<tr>
<td>Miscellaneous Expenses - Office expenses</td>
<td>33,466.00</td>
<td>27,453.00</td>
<td></td>
<td>By Grant from Govt.</td>
<td>2,471,826.00</td>
<td>811,878.00</td>
</tr>
<tr>
<td>Professional Fees / Legal Fees</td>
<td>18,500.00</td>
<td>16,734.00</td>
<td></td>
<td>By Membership and Subscriptions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounting Charges</td>
<td>29,232.00</td>
<td>32,400.00</td>
<td></td>
<td>Ordinary Membership</td>
<td>22,310.00</td>
<td></td>
</tr>
<tr>
<td>Bank Charges</td>
<td>133.00</td>
<td>5,316.00</td>
<td></td>
<td>Associates and Institutional Membership</td>
<td>32,250.00</td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td>3,220.00</td>
<td>-</td>
<td></td>
<td>Income from Keemat</td>
<td>900.00</td>
<td></td>
</tr>
<tr>
<td>Management Committee Meeting Expenses</td>
<td>9,968.00</td>
<td>10,327.00</td>
<td></td>
<td>Advertisement in Keemat</td>
<td>22,300.00</td>
<td></td>
</tr>
<tr>
<td><strong>Recurring Expenses - Consumer Help Line Project</strong></td>
<td></td>
<td></td>
<td></td>
<td>By Income from Other Sources (In details as far as possible)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calls Charges - Telephone Expenses</td>
<td>137,614.00</td>
<td>137,300.00</td>
<td></td>
<td>Display of Banners/Sponsorship Received</td>
<td>75,200.00</td>
<td></td>
</tr>
<tr>
<td>Manpower Expenses</td>
<td>1,279,188.00</td>
<td>1,388,248.00</td>
<td></td>
<td>Complaint Handling Charges</td>
<td>114,120.00</td>
<td>83,310.00</td>
</tr>
<tr>
<td>Training and Administrative Expenses</td>
<td>431,401.00</td>
<td>699,811.00</td>
<td></td>
<td>Honorarium for Consumer Awareness programmes</td>
<td>500.00</td>
<td>8,000.00</td>
</tr>
<tr>
<td>Publicity Expenses</td>
<td>623,623.00</td>
<td>1,723,625.00</td>
<td></td>
<td>Income from sale of old news papers and periodicals</td>
<td>2,460.00</td>
<td>650.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Other income</td>
<td>6,937,548.00</td>
<td>10,060.00</td>
</tr>
<tr>
<td>Less : Amount of Expenses carried forward to next year to the extent grant not received during the year.</td>
<td>3,56,307.13</td>
<td>5,34,499.19</td>
<td></td>
<td>By Income from Seminars and Programs</td>
<td>7,499,600.64</td>
<td>7,677,950.64</td>
</tr>
<tr>
<td><strong>To Remuneration (in the case of math) to the head of math</strong></td>
<td></td>
<td></td>
<td></td>
<td>By Transferred from BSE Grant for Fixed Assets</td>
<td>7030.33</td>
<td>5,017.00</td>
</tr>
<tr>
<td>To Legal Expenses</td>
<td>211,968.00</td>
<td>44,500.00</td>
<td></td>
<td>By Old creditors written off</td>
<td>10,300.00</td>
<td></td>
</tr>
<tr>
<td>TO AUDIT FEES</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Bad Debts</td>
<td>135,632.00</td>
<td>137,300.00</td>
<td></td>
<td>Display of Banners/Sponsorship Received</td>
<td>75,200.00</td>
<td></td>
</tr>
<tr>
<td>b) Scholarships</td>
<td></td>
<td>-</td>
<td></td>
<td>Complaint Handling Charges</td>
<td>114,120.00</td>
<td>83,310.00</td>
</tr>
<tr>
<td>c) Irrecoverable rent</td>
<td></td>
<td>-</td>
<td></td>
<td>Honorarium for Consumer Awareness programmes</td>
<td>500.00</td>
<td>8,000.00</td>
</tr>
<tr>
<td>d) Other Items -- Loss on sale of Fixed Assets</td>
<td></td>
<td>-</td>
<td></td>
<td>Income from sale of old news papers and periodicals</td>
<td>2,460.00</td>
<td>650.00</td>
</tr>
<tr>
<td>To Miscellaneous Expenses</td>
<td></td>
<td>-</td>
<td></td>
<td>Other income</td>
<td>6,937,548.00</td>
<td>10,060.00</td>
</tr>
<tr>
<td>To DEPRECIATION</td>
<td></td>
<td></td>
<td></td>
<td>By Income from Seminars and Programs</td>
<td>7,499,600.64</td>
<td>7,677,950.64</td>
</tr>
<tr>
<td>To Expenditure on Object Of the Trust</td>
<td></td>
<td></td>
<td></td>
<td>By Transferred from BSE Grant for Fixed Assets</td>
<td>7030.33</td>
<td>5,017.00</td>
</tr>
<tr>
<td>a) Religious</td>
<td></td>
<td></td>
<td></td>
<td>By Old creditors written off</td>
<td>10,300.00</td>
<td></td>
</tr>
<tr>
<td>b) Educational</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Keemat Expenses</td>
<td>177,832.00</td>
<td>85,441.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amount spent on Seminars and Programs</td>
<td>3,049,697.00</td>
<td>2,882,020.60</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical Relief</td>
<td></td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relief of poverty</td>
<td></td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Charitable Objects</td>
<td></td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total Income** | | | 9,21,81.00 | **Total Expenditure** | | | 8,69,77.00 | **Balance** | 5,241.00
| To Amount transfer to Reserves or specific fund | - | - | 5,000,000.00 | - |
| Consumer Education Fund | Consumer Welfare & Education Fund | By Deficit Carried over to Balance sheet | - |
| 3,500,000.00 | 1,127,876.01 | 908,091.33 | - |
| Total Rs. | - | 10,328,728.04 | 11,447,607.94 | - |

**AS PER OUR REPORT OF EVEN DATE**

FOR CONSUMER GUIDANCE SOCIETY OF INDIA

FOR  S. NAGWEKAR & CO,
CHARTERED ACCOUNTANTS

CA Sandesh C. Nagwekar (Proprietor) CHAIRMAN HON. SECEETARY TREASURER
M.NO. 043440 DATE: 7 JULY 2016 DR. SITARAM DIXIT DR. M. S. KAMATH SHRI VILAS WAGH

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**S. NAGWEKAR & CO.**
CHARTERED ACCOUNTANTS

**REPORT OF THE AUDITORS TO THE MEMBERS OF CONSUMER GUIDANCE SOCIETY OF INDIA**

1. We have audited the attached Balance Sheet of CONSUMER GUIDANCE SOCIETY OF INDIA as at 31 March 2016 and the Income and Expenditure Account for the year ended on that date annexed thereto. The 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.

2. We conducted our audit in accordance with auditing standards generally accepted 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 the 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.

3. a. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.
   b. In our opinion, proper books of accounts as required by law have been kept by the society so far as appears from our examination of books.
   c. The Balance Sheet and Income and Expenditure account dealt with by the Report are in the agreement with the books of accounts.
   d. In our opinion and to the best of our information and according to explanations given to us, they said accounts give a true and fair view in conformity with the accounting principles generally accepted in India:

   i. In the case of Balance Sheet of the state of affairs of the Society’s affairs as at 31st March, 2016 and
   ii. In the case of the Income and Expenditure Account of the Surplus for the society for the year ended 31 March 2016.

For S. Nagwekar & Co.
CHARTERED ACCOUNTANTS

**DATE: 07/07/2016**

**Place: Mumbai.**

[CA] SANDESH C. NAGWEKAR (PROPRIETOR)
M.NO. 043440
NOTES ON ACCOUNTS FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED ON: 31ST MARCH, 2016

1. METHOD OF ACCOUNTING:
   - The accounts are prepared in accordance with the generally accepted accounting principles. The incomes is accounted on receipt basis except Interest on Fixed deposits which are accounted on accrual basis.
   - Expenditures are accounted on payment basis.

2. FIXED ASSETS:
   - The fixed assets are shown in Balance Sheet at W. D. V. i.e., Cost less depreciation charged until 31 March 2016.
   - Depreciation on fixed assets are provided (wherever applicable) at the rates prescribed by Income tax act, 1961.
   - Depreciation charged on assets purchased against grant received from Bombay Stock Exchange is debited to Income Expenditure A/c & Amount of grant to the extent of depreciation is credited to Income & Expenditure A/c.
   - Depreciation on Fixed assets acquired Grant received from Dept. of Consumer affairs, Govt. of Maharashtra, is not provided since these assets are though in the possession of trust but owned by the Dept. of Consumer affairs, Govt. of Maharashtra.

3. Adjusting Event occurring after the Balance Sheet Date:
   - Consumer Guidance society of India has transferred Rs. 50,00,000/- to Consumer Welfare & Education Fund for Educating, Guiding, Protecting and Promoting the interest of the consumers as per Resolution passed at the Managing Committee Meeting held on 11th June, 2016

4. Government Grant:
   - Consumer Guidance Society of India has received Grant for Recurring expenses amounting to Rs. 33,64,220/- on 5 April 2016 towards the expenses for the period of 01/04/2015 to 31/03/2016 from Dept. of Consumer affairs, Govt. of Maharashtra.
   - During the year the Consumer Guidance Society of India has incurred total recurring expenses towards consumer helpline project Rs. 31,56,307/- & against that Rs. 8,11,878/- Utilized Grant Outstanding as on 31st March 2015 was Utilized & balance expenses are to adjusted against Grant received as mentioned above & shown in the balance sheet as expenses to be adjusted against Grant Receivable.

5. Contingent Liabilities:
   - As per Inspection Report on Helpline accounts for the period 01-09-2011 to 31-08-2014 by Department of Consumer Affairs, Govt., Of Maharashtra following comments/observations were made & pending till 31st March 2016.
   - Expense incurred on account of 'Office Renovation/Mezzanine' amounting to Rs. 7,71,200.00, is pending for clearance from Department of Consumer Affairs.

6. Cash payments more than Rs.20,000/- :
   - The following cash payments in excess of Rs.20,000/- were made during the financial year 2015 - 16:

<table>
<thead>
<tr>
<th>DATE</th>
<th>PARTICULARS</th>
<th>AMOUNT/Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/08/2015</td>
<td>Seminar Expenses</td>
<td>20,000</td>
</tr>
<tr>
<td>03/08/2015</td>
<td>Seminar Expenses</td>
<td>20,000</td>
</tr>
<tr>
<td>12/12/2015</td>
<td>Seminar Expenses</td>
<td>20,000</td>
</tr>
<tr>
<td>23/12/2015</td>
<td>Seminar Expenses</td>
<td>30,000</td>
</tr>
<tr>
<td>16/01/2016</td>
<td>Travelling Expenses</td>
<td>25,335</td>
</tr>
</tbody>
</table>

   - Above payments are mainly towards meeting expenses in connection with seminars & expenses like Lodging & Boarding, Travelling expenses, Postage & Courier, Conveyance etc., all these expenses are required to be paid in cash.


8. The Balance Sheet and Income & Expenditure A/C figures are regrouped as and where felt necessary.

As per our report of even date

For S. Nagwekar & Co.
CHARTERED ACCOUNTANTS

Date: 07/07/2016.

Place: Mumbai

FOR CONSUMER GUIDANCE SOCIETY OF INDIA

[CA] SANDESH C. NAGWEKAR
(PRORIETOR) M. NO. 043440

DR. SITARAM DIXIT
CHAIRMAN

SHRI VILAS WAGH
TREASURER

DR. M.S. KAMATH
HON. SECRETARY
<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>Whether accounts are maintained regularly and in accordance with the provisions of the Act and the rules</td>
<td>YES</td>
</tr>
<tr>
<td>b.</td>
<td>Whether receipts and disbursements are properly and correctly shown in the accounts</td>
<td>YES</td>
</tr>
<tr>
<td>c.</td>
<td>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</td>
<td>YES</td>
</tr>
<tr>
<td>d.</td>
<td>Whether all books, deeds, accounts, vouchers or other documents or records required by the auditor were produced before him</td>
<td>YES</td>
</tr>
<tr>
<td>e.</td>
<td>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</td>
<td>TRUST DOES NOT OWN IMMOVABLE PROPERTY</td>
</tr>
<tr>
<td>f.</td>
<td>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</td>
<td>YES</td>
</tr>
<tr>
<td>g.</td>
<td>Whether any property or funds of the trust were applied for any object or purpose other than the object or purpose of the trust</td>
<td>NO</td>
</tr>
<tr>
<td>h.</td>
<td>The amounts of outstanding for more than one year and the amounts written off if any</td>
<td>YES</td>
</tr>
<tr>
<td>i.</td>
<td>Whether tenders were invited for repairs or construction involving expenditure exceeding Rs.5000/-</td>
<td>N.A.</td>
</tr>
<tr>
<td>j.</td>
<td>Whether any money of the public trust has been invested contrary to the provisions of Section 35</td>
<td>NO</td>
</tr>
<tr>
<td>k.</td>
<td>Alienations, if any, of the immovable property contrary to the provisions of Section 36 which have come to the notice of the auditors</td>
<td>NO</td>
</tr>
<tr>
<td>l.</td>
<td>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 trustees or any other person while in the management of the trust</td>
<td>NO SUCH CASES</td>
</tr>
<tr>
<td>m.</td>
<td>Whether the budget has been filed in the form provided by rule 16A</td>
<td>YES</td>
</tr>
<tr>
<td>n.</td>
<td>Whether the maximum and minimum number of the trustees in maintained</td>
<td>YES</td>
</tr>
<tr>
<td>o.</td>
<td>Whether the meetings are held regularly as provided in such instrument</td>
<td>YES</td>
</tr>
<tr>
<td>p.</td>
<td>Whether the minute books of the proceedings of the meeting is maintained</td>
<td>YES</td>
</tr>
<tr>
<td>q.</td>
<td>Whether any of the trustees has any interest in the investment of the trust</td>
<td>NO</td>
</tr>
<tr>
<td>r.</td>
<td>Whether any of the Trustees is a debtor or creditor of the trust</td>
<td>NO</td>
</tr>
<tr>
<td>s.</td>
<td>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</td>
<td>N.A.</td>
</tr>
<tr>
<td>t.</td>
<td>Any special matter, which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner</td>
<td>NO</td>
</tr>
</tbody>
</table>
CONSUMER GUIDANCE SOCIETY OF INDIA, MUMBAI
Election to the Managing Committee – 49th AGM – Nomination Paper (2016)

I propose Shri./Smt. ____________________________________________________
as a candidate for the Managing Committee of the Consumer Guidance Society of India for the ensuing election to be held at the 49th Annual General Body Meeting.

NAME:
MEMBERSHIP NO:
ADDRESS:

DATE: 
SIGNATURE OF PROPOSER

I second the above nomination of Shri./Smt. ____________________________________________________ as a candidate for the Managing Committee of the Society at the ensuing election.

NAME:
MEMBERSHIP NO:
ADDRESS:

DATE: 
SIGNATURE OF SECONDER

I hereby consent to my nomination as a candidate for the Managing Committee of the Society at the ensuing election. I declare that I am not disqualified by proviso in Regulation 18 of the Society’s Rules.

NAME:
MEMBERSHIP NO:
OCCUPATION:
ADDRESS:

DATE: 
SIGNATURE OF CANDIDATE

Special Notes:
Last date of receiving nomination forms is 12 August 2016 up to 1.00 PM.
Scrutiny of nomination papers on 13 August 2016 at 2.00 PM.
Withdrawal of candidature not later than 3.00 PM on 16 August 2016
Announcement of final list of candidates, 16 August 2016, 4.00 PM

on CGSI office notice board

1. Members needing additional nomination papers can collect the same from CGSI office.
2. All the Founder Members and Life Members who are on the roll 30 days prior to the issuance of notice of election, and all Ordinary Members whose names are on the roll at least one year prior to the issuance of the notice of election and who are not in arrears of the subscription for more than 30 days before the date of issuance of such notice of election, shall be eligible to contest the election (subject to proviso in Regulation 18 of the Society’s Rules.)
3. As per the Rules, a member who has been in arrears of the membership subscription for more than 30 days immediately before the date of the meeting shall not be eligible to vote.
4. Contestants may submit their brief bio-data (not more than 100 words) along with nomination paper. Any false declaration, or suppression of facts, will render the candidature null and void.
5. Members list available from the office at Rs. 200 per set.