



Annual Report FY 2024-2025



“59 Years in the Service of Consumers”

CONSUMER GUIDANCE SOCIETY OF INDIA



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Inside this issue

- Notice of the 58th AGM & Elections
- Hon. General Secretary's Report
- Minutes of 57th AGM & Extra Special GBM
- Income & Expenditure, Balance Sheet and other Investment Statements.
- Election – Nomination Forms
- Auditors Report & Accounts Notes

Book Post

Consumer Guidance Society Of India (CGSI)

Block J, Azad Maidan, Mahapalika Marg, Opp Cama Hospital, Mumbai 400001.

Landline: +91-22-2262 1612 Cellular: 8591373571, 8591375883, 8591398781, 9082860054, 9372786613

Email: cgsibom@gmail.com Website: cgsiindia.org; cgsi.godaddysites.com

Page 1

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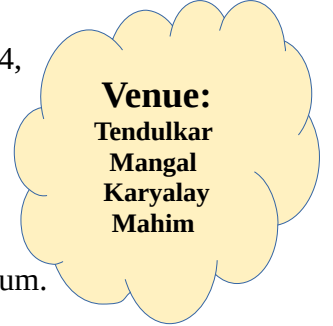
August 7, 2025

NOTICE – GENERAL BODY MEETING

The 58th Annual General Body Meeting of Consumer Guidance Society of India (CGSI) will be held on Friday 12 September 2025, at 5.00 PM at Saraswat Hitavardhak Mandal, Tendulkar Mangal Karyalay, Chhatrapati Shivaji Maharaj Marg, {Venue is between Matunga (West) & Mahim (West) Railway Stations, Mumbai.} Mahim, Maharashtra 400016.

AGENDA

1. Welcome words by the Chairman.
2. Address by the President.
3. Confirmation of the minutes of 57th AGM held on Friday, 20 September 2024, Special General Body Meeting held on Friday, 6 June 2025 and Extra Special General Body Meeting held on Friday, 25 July 2025
4. Annual Report FY 2024 – 25, Presentation by Hon. Gen. Secretary.
5. Presentation of Accounts for the FY 2024 – 25.
6. To elect the President for the Year 2026 – 2028.
7. Appointing the Auditors for the FY 2025 – 2026 and fixing of their honorarium.
8. Confirming the 'Panel of Returning Officers' of the society.
9. Any other Business with the permission of the Chair.
10. Election to the Managing Committee (see Notes below).
11. Declaration of Election results.
12. Vote of thanks.



- *Members having any queries regarding accounts may send the same to CGSI by Email to ID cgsibom@gmail.com latest by 4.00 PM on Friday, 5 September 2025.*
- *The Treasurer / Joint Treasurer will answer all queries by Email.*

By order of the Managing Committee

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

Notes:

1. There are in all 12 vacancies in the Managing Committee for which elections are being held.
2. If there is no quorum, the meeting shall stand adjourned for half an hour, after which the business of the meeting shall continue at the same date and venue, even if there is no quorum.
3. We request all members to bring their copy of the Annual Report FY 2024-2025 with them. For the sake of economy, additional copies will not be available.
4. Voting will be from 6.00 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., Aadhar Card, Voter Card, PAN Card, Driving License, Passport, etc.) to vote and/or to attend the AGM.

Annual Report of the Hon. General Secretary, CGSI

Dear Members,

It is with great satisfaction and a sense of responsibility that I present this **Annual Report** to the General Body of the Consumer Guidance Society of India (CGSI) for the year ending 2025. The past year has been both eventful and significant in our journey as one of the country's premier consumer organizations. I would like to highlight some of the key developments and achievements during this period:

1. Finalization and Approval of the New Constitution of CGSI

One of the most important milestones achieved this year was the **revision and adoption of a new Constitution** of the Society. This was a long-standing requirement in order to bring our governing framework in line with modern legal, regulatory, and functional needs. Two Special General Meetings were convened and held successfully on **6th June 2025 & 25th July 2025 respectively**, where members reviewed, deliberated, and ultimately approved the proposed changes. This has laid a strong foundation for transparent governance and future growth of the Society.

2. Cessation of Maharashtra Government – Sponsored Consumer Helpline.

The **state-sponsored Consumer Helpline** which CGSI had been operating for several years was **discontinued during this year**, following a decision by the Government to centralize all such services through a single national portal based in Delhi.

While this brings a certain era to a close, it also allows us to **focus more intensively on our independent educational and grievance redressal activities**, where CGSI continues to have a strong and credible presence.

3. Core Activities of Education and Grievance Redressal

Despite various external changes, our core mandate has remained firm. We have continued to:

- Conduct **consumer education sessions** in schools, colleges, housing societies, and community forums.
- **Redress individual consumer complaints**, through personal counseling, correspondence with vendors, and, where necessary, guidance for legal recourse.

Our reputation for **fair, unbiased, and effective handling of consumer grievances** remains intact, and we take pride in the difference our interventions have made in the lives of ordinary citizens.

4. Excellent Support from Managing Committee and Staff

None of the above would have been possible without the **dedicated cooperation of the Managing Committee and the loyal support of our staff**. Despite challenges and changes, the entire CGSI team has shown commendable commitment to the Society's mission and goals. I would like to express my deep appreciation to each and every one of them.

5. Improved Financial Standing of CGSI

I am pleased to report that CGSI's **financial position has strengthened** over the past year. Our **net asset base now exceeds Rs. 6.50 crores**, reflecting prudent management, cost control, and responsible investments. This provides a robust platform for future initiatives and ensures sustainability of our key programs.

6. Preparations for CGSI's Golden Jubilee Year (2026)

As we approach our **60th year of existence in 2026**, we have already begun preparatory work to **celebrate the Diamond Jubilee Year** in a manner that befits our legacy and vision.

Plans are underway for a series of programs aimed at:

- **Empowering consumers with knowledge and tools** for asserting their rights.
- **Reinforcing CGSI's public image** as a vigilant and proactive voice for consumer welfare.
We invite all members to actively participate and contribute to this landmark celebration.

7. Participation in National Consumer Awareness Efforts

CGSI continues to play an important role in **public policy and regulatory consultations**. We have maintained regular engagement with bodies such as:

- **Insurance Regulatory and Development Authority (IRDA)**

- **Telecom Regulatory Authority of India (TRAI)**

- **Securities and Exchange Board of India (SEBI)**

Through participation in workshops, publications, and public interface events, we strive to promote **financial, digital, and consumer literacy** across various sectors.

In conclusion, this has been a **year of consolidation, transition, and forward planning**. We are grateful to all our members, volunteers, and stakeholders for their trust and engagement.

I look forward to your continued support in the exciting times ahead as we gear up to mark **six decades of service to Indian consumers**.

Warm regards,



Dr. M. S. Kamath.

Hon. Secretary,
Consumer Guidance Society of India,
2nd August 2025.

CONSUMER GUIDANCE SOCIETY OF INDIA (CGSI)

The Societies Registration Act XXI of 1860: Ref. No. BOM 33/1966 GBBSD 04/04/1966 &
The Bombay Public Trusts Act XXIX of 1950: Reg. No. F — 1381 (BOM) 20/05/1966

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Editor – Ms. Jamna Vardhachary. **Printed by** Ms. Jamna Vardhachary, **Published by** Ms. Jamna Vardhachary on behalf of Consumer Guidance Society of India (CGSI), 'J' Block, Opp Cama Hospital, Mahapalika Marg, Mumbai 400001.

The views expressed in 'Keemat' do not necessarily reflect those of CGSI, but rather are the personal opinions of the author(s) concerned.

Minutes of the 57th ANNUAL GENERAL MEETING of Consumer Guidance Society of India (CGSI), held on 20 September 2024 at Late Sripad Dattatraya Tendulkar Mangal Karyalay, Chatrapati Shivaji Maharaj Marg (Mogul Lane), Mahim, Mumbai 400 016.

The meeting began at 5.00 PM instead of the scheduled time 4.30 PM. with Dr. M. S. Kamath, Hon. General Secretary inviting CGSI Chairman Dr. Sitaram Dixit on the Dias and thereafter Trustee Shri. Nooruddin Sevwal on to the stage with Dr. Sitaram Dixit presenting a bouquet welcoming him.

Dr. M. S. Kamath, Hon. General Secretary thereafter welcomed the dignitaries Dr. Shirish Waghulde Vice-President, Shri. Sandeep Puri Vice President, Shri. Nandakumar Menon Treasurer and Vice Chairman Shri. A. G. Basutkar on the dais.

Shri. Conrad Saldanha was unable to attend due to ill health. Since CGSI President Shri Sunil Karve was unable to attend the AGM the house requested Dr. Shirish Waghulde Vice-President, to preside over the meeting.

Welcome Address by Consumer Guidance Society of India, Chairman Dr. Sitaram Dixit

Dr. M. S. Kamath thereafter invited CGSI Chairman Dr. Sitaram Dixit to give his welcome address to the gathering.

Dr. Sitaram Dixit spoke about CGSI's work and activities across the board; he mentioned that the year 2023 – 2024 was a mixed year as 2023-24 saw CGSI suffering loss of their esteemed colleagues Vice Chairman Simon D'Costa, Vice Chairman Shri. Gautam Bhatia and lastly beloved Trustee Shri. B. V Desai. The three of them had rendered Yeoman Services for the cause which CGSI stands for. The gathering rose as one to pay their respects to the departed souls by maintaining silence for one Minute.

Work wise: CGSI's public awareness programs and educational reports and follow-up reports were excellent. CGSI also organized over 362 seminars to increase awareness of consumer issues and basic financial/investment matters as

part of the Financial Literary Programs. Director Legal, Adv. Rajesh Kothari worked with a team of students from Pravin Gandhi Law College and Kohinoor Business School to formulate a 'Right to Repair Act,' and CGSI has sent it to the Ministry of Consumer Affairs for consideration and to be passed as Law.

Address by CGSI Vice – President Dr. Shirish Waghulde & AGM Acting President:

The President asked the Hon Secretary to start the AGM proceedings.

Confirmation of the minutes of the 56th AGM

The minutes of the previous AGM, held on 15-Sep-23 were available in the Annual report booklet, which was circulated well in advance as there were no queries or comments, Dr Kamath requested that the minutes be taken as read and confirmed the proposal was accepted by the members

Proposed by Smt. Jamna Varadhachary.
Seconded by Shri. Anil Karandikar.
Passed unanimously.

Presentation of Annual Report for FY 2023-24:

The Secretary. Dr, Kamath presented the Annual Report for FY 2023-24. He highlighted that the President of the Maharashtra State Consumer Disputes Redressal Commission visited CGSI Office and was impressed with the work of CGSI, especially the Helpline.

The Principal Secretary, Consumer Protection of the Government of Maharashtra also visited CGSI Office and reviewed the work of the State Consumer Helpline also chipping in with valuable guidelines on how to improve its working. Shri. A.G. Basutkar had led the way in inviting the dignitaries & follow up as continuous ongoing cooperation.

Dr. Kamath stated the Annual Report for activities for 2023-24 were sent in advance in the AGM Notice Booklet and requested that the same be adopted. The Annual Report was then adopted.

***Proposed by Shri. Chetan Prabhu.
Secoded by Shri. Raj Talreja.
Adopted unanimously.***

Presentation of Accounts for 2023-24:

Dr. M.S. Kamath invited CGSI Treasurer, Shri. Nandakumar Menon, to present the accounts for 2023-24. Shri. Nandakumar Menon mentioned that CGSI has a healthy balance Sheet with a Surplus of Rupees Fifteen Lakhs in 2023-24, as expenses of the organization had been kept to the barest minimum without cutting costs and hurting CGSI activities. He also said that the committee had received a few queries regarding the accounts, which were answered to the questioners' satisfaction, inviting any further queries regarding the accounts if any.

Shri. Nandakumar Menon mentioned that maximum care is taken in investing the surplus of the society. Investments are made only in safe financial products like Fixed Deposits in reputed Banks and Central Government Bonds – e. g. Bonds issued by NABAARD, Rural Electrification Power Finance Corporation, and Indian Railways Finance Corporation.

He informed members that a strict supervision on the expenses and measures like installation of Solar Panels with net metering had contributed to the surplus. When the office is not working, the electricity generated by the solar panels is fed into the electricity grid and for which BEST provides credit resulting in lower electricity bills.

Shri. Menon ended his speech on this positive note. Dr. M. S. Kamath further added that in this Financial Year CGSI has added an amount of Rupees Forty Lakhs, as mentioned in the Annual Report.

The audited financial for FY 2023-24 then approved.

***Proposed by Shri. D Bhandare.
Secoded by Shri. Radhakrishnan Nair.
Approved unanimously***

Appointment of Auditors for 2024 -25

The Managing Committee expressed satisfaction with the services of the current auditors, M/s S. Nagwekar & Co. and recommended to the general body that they be re-appointed as auditors for the FY2024-25.

It was decided to re-appoint M/s S. Nagwekar & Co as auditors for FY 2024-25 for the CGSI accounts as well as the Maharashtra Helpline accounts at a remuneration of Rs. 40,000/- (Rupees Forty thousand) for each account.

***Proposed by Shri. Satyavan Gaonkar.
Secoded by Shri. Vikrant Jindal.
Approved unanimously.***

Appointment of President and Vice President for 2024 -26:

It was proposed that Shri. Sunil Karve be re-appointed as President and Dr. Shirish Waghulde and Shri. Sandeep Puri be re-appointed as Vice Presidents. The General Body approved the re-appointments unanimously,

***Proposed by Shri. Rajesh Kothari.
Secoded by Smt. Jamna Vardachary
Approved unanimously.***

Panel of Returning Officers for 2025

The house approved the proposal of the Managing Committee to reappoint Advocate R. V. Paranjape, Shri. Anil Karandikar and Smt. Mercian Saldanha to the panel of Returning Officers for 2024.

***Proposed by Shri Dinesh Bhandare.
Secoded by Shri. Vikrant Jindal
Approved unanimously***

With Permission of the Chair

Due to the sad demise of Shri. B.V. Desai, a position of a Trustee was vacant. The Managing Committee proposed that Shri. T. Singaravel, ex-IGP, be appointed as a Trustee. This was welcomed by the General Body and the appointment of Shri. T. Singaravel as a Trustee was approved unanimously.

Approved unanimously

Shri T. Singaravel, now Trustee was invited to speak a few words, he stated that having retired as IG Police, he planned to take active interest in the workings of CGSI & be useful as Trustee, being entrusted & associated with an Organization like CGSI was a proud moment for him.

Dr. Kamath informed that it was time that the CGSI constitution made in 1966 was re-written and updated to meet the current needs. CGSI intends to call for special General Body once the

draft constitution was ready to discuss and finalize. All members present agreed saying that they look forward to the same.

MC Member Anindita Koor suggested increase in the membership fees by making appropriate provisions in the amended constitution.

Shri. Deodhar suggested that CGSI should increase its visibility, by contributing to suggestions to the Government of India during pre-budget surveys and at various other forums and offered to volunteer himself for the same.

Vote of thanks

The meeting concluded with thanks to the President.

Signed
Dr. Shirish Waghulde
(Vice-President)
Acting President at the 57th AGM

CGSI Managing Committee: Year 2024 – 2025		
Trustees: Shri. Conrad Saldanha Shri. Nooruddin Sevvala Shri. T. Singaravel IPS	President Shri. Sunil Karve	Vice-Presidents: Dr. Shirish Waghulde Shri. Adv. Sandeep Puri
Chairman Dr. Sitaram Dixit	Vice-Chairman Shri. Arvind Basutkar	General Secretary Dr. M. S. Kamath
Treasurer Shri. Nandakumar Menon	Joint Secretary (Educational Programs) Shri. Dinesh S. Bhandare	Joint Secretary (Navi Mumbai) Shri. Santosh Shukla
Joint Secretary (Pune) Mr. Shirish Kamdar	Joint Secretary (Goa) Smt. Anindita Koor	Director (Legal) Shri Adv. Rajesh Kothari
Committee Member Shri. Vikrant Jindal	Joint Treasurer & Editor (Keemat) Smt. Jamna Vardhachary	
Co-opted Committee Members: Shri. Anil Karandikar, Smt. Sailaja Ravindranath, Dr. J. V. Parekh, Dr. Shobhana Vasudevan, Dr. Meena Mehta		
Invitee Committee Members: Shri Raj Talreja, Dr. Anita Kini, Shri. Rajeev Singhal		

Minutes of the EXTRA SPECIAL GENERAL BODY MEETING of the Consumer Guidance Society of India (CGSI), held on 25th July 2025 at Late Sripad Dattatraya Tendulkar Mangal Karyalay, Chatrapati Shivaji Maharaj Marg, Mahim, Mumbai 400 016.

The meeting began at the scheduled time 5.00 PM as adequate quorum of 29 Members were present at the designated time with Dr. M. S. Kamath, Hon. General Secretary inviting CGSI Trustee Shri. Conrad Saldana, Vice-President Shri. Sandeep Puri requesting him to conduct the meeting as the Acting President in the absence of the President Shri. Sunil Karve, Chairman Dr. Sitaram Dixit, Vice-Chairman Shri. A. G. Basutkar, to the dais. Shri. Adv. Rajesh Kothari, Director (Legal), joined others in the dais a little later.

Dr. M. S. Kamath then invited CGSI Chairman Dr. Sitaram Dixit to give his welcome address.

Welcome address, by Chairman Dr. Sitaram Dixit

Dr. Sitaram Dixit firstly welcomed and thanked all attendees. He began his address stating that members are aware that in the earlier Special General Body Meeting held on 6 June 2025 all attending members had gone through the circulated amended constitution, page by page and point by point, and after due deliberation had carried out changes, corrections in the technical language of the amendments, and various other errors observed. All the suggestions, approved by the house is now printed and circulated to members, and we are holding this Extra Special General Body Meeting today to finalize the approved amended constitution prior to submission and seeking approval from the Charity Commissioner of Societies. Thereafter Dr. Dixit requested the Vice-President Shri. Sandeep Puri, and today's Acting President to preside over the meeting and take charge of the proceedings.

Address by Vice President, Shri. Advocate Sandeep Puri – Acting President

Shri. Advocate Sandeep Puri, welcomed the gathering saying that the need to amend the 'Constitution of CGSI' was felt for the past many years, due to several reasons including clarity in some clauses, correction of inadvertent typographical errors, and most importantly, to update it in consonance with the changing times and changing concepts in the world of consumerism and complimented the Constitution Amendment Committee for taking up the work in a very transparent manner. He then requested Dr. M. S. Kamath, the

General Secretary, to proceed with his presentation as per agenda.

Presentation of the amended constitution approved by the Special General Body Meeting (SGBM) held on 6 June 2025 for ratification by Hon. Gen. Secretary Dr. M. S. Kamath.

Dr. M. S. Kamath made his presentation on the salient point of the various amendments incorporated in the new constitution (printed amendments were already sent to individual members) starting with the Memorandum of Association followed by Rules & Regulation and Election Bye-laws, point by point, putting every point to vote for approval by the General Body with every member raising their hands up as a sign of their approval. Post completion of the entire presentation, the approved amended constitution was again put to vote and the General Body agreed to its submission to seek approval from the Charity Commissioner of Societies. All members raised their hands up as a sign of their support for the same.

Passed Unanimously.

Vote of thanks

Shri. Shirish Kamdar, Hon. Joint Secretary (Pune) proposed the vote of thanks to all the members on and off the dais, appreciating the efforts the Constitution Amendment Committee and other members for spending their valuable time and energy in providing their valuable suggestion in finalizing our society's constitution. Shri. Kamdar also conveyed sincere thanks to Shri. Puri – Acting President on behalf of the society members for conducting the Extra Special General Body Meeting.

Thereafter, Shri. Puri concluded the meeting and declared it as closed.

Signed

**Shri. Advocate Sandeep Puri (Vice-President)
Acting President –
Extra Special General Body Meeting**

THE BOMBAY PUBLIC TRUST ACT 1950 (Vide Rule 17 (1))							
Name of the Public Trust: CONSUMER GUIDANCE SOCIETY OF INDIA BPT Registration No.: F - 4381 (Bombay)							
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2025							
F.Y. 2023-24	EXPENDITURE	Rs.	F.Y. 2024-25	F.Y. 2023-24	INCOME	Rs.	F.Y. 2024-25
	TO EXPENDITURE IN RESPECT OF PROPERTIES				By Interest		
	TO ESTABLISHMENT EXPENSES				Interest on Saving Bank Account	1,31,603.00	
10,988.00	Travelling and Conveyance	26,984.00	1,94,029.00	Interest on Bonds & Securities	48,30,798.93		
13,685.72	Printing and Stationery	7,685.00	47,21,678.17	Interest of Income Tax Refund 2021-2022			49,62,401.93
2,874.01	Telephone Charges	3,189.33	3,624.00				
2,50,250.00	Salary & Wages	1,82,459.00	17,250.00	By Donations received in cash or Kind			20,200.00
10,776.00	Office Rent	10,776.00					
13,201.00	Repairs & Maintenance	10,311.33	22,93,932.95	By Grant from Govt			
71,250.00	Annual General Meeting Expenses	65,252.00		Grant from Dept. of Consumer Affairs Govt. of Mah)	25,00,000.00		25,00,000.00
19,842.78	Office expenses	33,230.09					
1,28,500.00	Professional Fees / Legal Fees	3,02,500.00					
11,07,490.24	Income Tax	13,19,489.33					
19,385.00	Staff Welfare Expenses	8,790.00					
3,753.13	Bank Charges	2,568.18	11,930.00	By Membership and Subscriptions			11,335.00
2,500.00	Profession Tax	2,500.00		Ordinary Membership			
1,804.00	Electricity exp	982.00					
18,279.86	GST Charges	10,000.00		By Income from Other Sources			
56.83	Misc exp	0.00		Advertisement in Keemat	30,000.00		30,000.00
7,500.00	Honorarium to legal committee mem	15,000.00	20,01,716.26	Advt Income of Annual Report	10,000.00		10,000.00
				GST Refund of FY 2022-23	26,670.00		26,670.00
	Recurring Expenses - Consumer Help Line Project			200.00	Sale of Old Newspapers And Scarp	350.00	
55,491.64	Calls Charges - Telephone Expenses	79,079.60			Complaint Handling Charges	205.00	
16,448,636.00	Manpower Expenses	20,13,973.25		50,97,224.00	Income from Seminars and Programs	26,37,797.00	27,05,022.00
5,89,805.31	Training and Administrative Expenses	5,81,255.98					
		26,74,308.83					
	Less Excess Grant of Previous year 2023-2024	1,21,566.89	25,52,741.94				
18,51,539.31	Amount spent on Seminars and Programs	9,68,948.21					
	To Amount transfer to Reserves or specific fund						
50,00,000.00	Consumer Welfare & Education Fund	45,00,000.00					
15,52,259.29	To Surplus carried over to the Balance Sheet	1,75,552.52					
1,23,79,868.12	Total Rs.	1,01,98,958.93	1,23,79,868.12		Total Rs.		1,01,98,958.93

AS PER OUR REPORT OF EVEN DATE
FOR S. NAGWEKAR & CO.
CHARTERED ACCOUNTANTS

CA SANDESH C. NAGWEKAR
(Proprietor)
M. NO. 043440
UDIN : 25043440EMLCYY6168

DATE: 04/08/2025.

FOR CONSUMER GUIDANCE SOCIETY OF INDIA

Signed

CHAIRMAN
DR. SITARAM DIXIT

HON. SECRETARY
DR. M. S. KAMATH

TREASURER
SHRI NANDKUMAR MENON

[Vide Rule 17 (1)]

Name of the Public Trust: CONSUMER GUIDANCE SOCIETY OF INDIA
BALANCE SHEET FOR THE YEAR ENDED 31ST MARCH, 2025

F.Y. 2023-24	F.Y. 2024-25	F.Y. 2023-24	F.Y. 2024-25	Sched ule	Rs.	PROPERTY AND ASSETS	Sche dule	Rs.	F.Y. 2024-25
15,66,327.00	15,66,327.00					CURRENT ASSETS, LOANS AND ADVANCES	C		
						a) Prepaid expenses		34,391.51	
						b) Deposits & Advances	D	1,06,307.00	
						c) Income Tax	E	22,73,806.00	
5,56,39,830.44	6,01,43,430.44		28,96,882.22	A		d) Sundry Debtors	F	4,28,992.00	28,43,496.51
						Cash and Bank Balances			
					27,86,269.87	a) In Saving Account With			
27,86,269.87	27,86,269.87					Kotak Mahindra bank		31,24,826.89	
						Bank of Baroda - General a/c. No. 10412		8,95,889.66	
						Bank of Baroda - Govt Project A/C. No.14410		56,933.92	
4,44,610.37	-			B		Yes Bank a/c		1,43,870.95	
						b) Cash in Hand	G	859.07	42,22,380.49
						FIXED ASSETS			
						INVESTMENTS	H		
98,69,144.88	1,81,203.31					Interest on Bond Receivable		-	35,30,075.69
						GST Credit		-	6,40,08,989.33
						Grant Receivable		-	1,16,986.00
						TOTAL RS.			7,47,21,928.02
7,03,06,182.56	7,47,21,928.02	7,03,06,182.56	7,47,21,928.02			TOTAL RS.			7,47,21,928.02

AS PER OUR REPORT OF EVEN DATE
FOR S. NAGWEKAR & CO.
CHARTERED ACCOUNTANTS

CA SANDESH C. NAGWEKAR
(Proprietor)
M. NO. 043440
UDIN : 25043440BMLCYY6168

DATE: 04/08/2025.

FOR CONSUMER GUIDANCE SOCIETY OF INDIA

CHAIRMAN
DR. SITARAM DIXIT

TREASURER
SHRI NANDKUMAR MENON

Signed

RESERVE FUND

Schedule "A"

PARTICULAR	Opening Balance 1/04/2024	Addition	Utilisation	Total Amount 31/03/2025
BSE Grant Fixed Assets	45,885.94	-	-	45,885.94
Consumer Education Fund	44,00,000.00	-	-	44,00,000.00
G.L. Mehta Memorial Fund	10,000.00	-	-	10,000.00
G.V Sirur Corpus (Staff Welfare)	25,000.00	-	-	25,000.00
Leela Jog Fund (For Staff Welfare)	12,000.00	-	-	12,000.00
Life Membership Corpus	24,84,975.00	3,600.00	-	24,88,575.00
Office Premises Fund	12,00,000.00	-	-	12,00,000.00
Office Repairs & Renovation	10,00,000.00	-	-	10,00,000.00
Corpus Fund	16,88,460.50	-	-	16,88,460.50
Consumer Welfare & Education fund	4,47,35,740.00	45,00,000.00	-	4,92,35,740.00
Milk Testing Project- CWF New Delhi	37,769.00	-	-	37,769.00
Total Rs.	5,56,39,830.44	45,03,600.00	-	6,01,43,430.44

PROVISION

Schedule "B"

PARTICULAR	Amount
Audit fees	72,000.00
Professional Fees	17,550.00
Telephone Exp	5,834.00
Kotak security charges	740.50
Google Meet (Net Charges)	325.68
Total Rs.	96,450.18

Prepaid Expenses

Schedule "C"

PARTICULAR	Amount
Godaddy Domain Name	579.79
Godaddy cgsiindiaorg web site	13,106.00
Godaddy SSL Certificate	9,388.00
Insurance premium (staff)	7,130.72
Insurance premium (solar)	879.00
Subscription charges	3,308.00
Total Rs.	34,391.51

DEPOSITS & ADVANCE

Schedule "D"

PARTICULAR	Total Amount 31/03/2024
Advance for Travelling	33,807.00
Advance To Ankit Kumar (staff)	8,000.00
Advance To T K Pawar (staff)	25,000.00
Advance To Bhagyashree Kale	15,000.00
Advance To Tirthraj Panday	20,000.00
Advance To Milan Mestry (staff)	4,500.00
Total Rs.	1,06,307.00

Income Tax

Schedule "E"

PARTICULAR	Amount
IT for F.Y. 2017-18	4,22,660.00
IT for F.Y. 2018-19	6,40,800.00
IT for F.Y. 2024-25	12,10,346.00
Total Rs.	22,73,806.00

SUNDRY DEBTORS

Schedule "F"

PARTICULAR	Amount
B S E LTD (IP F)	5,250.00
BSE LTD (Receivable)	1,200.00
National Stock Exchange of India Ltd	1,83,600.00
Security of Exchange Board of India	2,38,942.00
Total Rs.	4,28,992.00

Fixed Assets

Schedule "G"

PARTICULAR	AS ON 01.04.2024	ADDITION Up to 30.9.2024	ADDITION After 30.9.24	Depreciation for For 2024-25	AS ON 31.03.2025
a) Furniture And Fixture-BSE Grant	33,178.49	-	-	-	33,178.49
b) Furniture And Fixture	1,345.57	-	-	-	1,345.57
c) Handy Camera	12,213.40	-	-	-	12,213.40
d) Locker	30,008.49	-	-	-	30,008.49
e) Milk Analyzer	32,104.00	-	-	-	32,104.00
f) Office Renovation & Repair Work	4,19,356.65	-	-	-	4,19,356.65
g) Projector	25,287.00	-	-	-	25,287.00
h) Weighing Machine	871.46	-	-	-	871.46
i) Laptop -BSE Grant	35.76	-	-	-	35.76
j)Computer Monitor	4,799.00	-	-	-	4,799.00
k)Premium Metal Laptop	27,990.00	-	-	-	27,990.00
l) Air Conditioner	1,08,171.12	-	-	-	1,08,171.12
m) Computer software and Data Creation	49,030.00	-	-	-	49,030.00
n) Desktop System Hardisk	93,580.00	-	-	-	93,580.00
o) EPBX System	28,590.00	-	-	-	28,590.00
p) External Hard Disk	7,299.00	-	-	-	7,299.00
q) Hardware Expenses	6,92,201.00	-	-	-	6,92,201.00
r) Havells Pedestal Fan	1,999.00	-	-	-	1,999.00
s) HP Laser Jet Printer	22,500.00	-	-	-	22,500.00
t) Idea Pad Laptop	37,990.00	-	-	-	37,990.00
u) Laptop	22,000.00	-	-	-	22,000.00
v) Led Monitor	9,322.04	-	9,598.00	-	18,920.04
w) Lenovo Idea Centre CPU	33,812.71	-	-	-	33,812.71
x) Mezzanine Floor	7,18,200.00	-	-	-	7,18,200.00
y)Office Cupboard	13,058.00	-	-	-	13,058.00
z) Office Equipments	46,404.00	-	-	-	46,404.00
aa) Renovation Work	53,000.00	-	-	-	53,000.00
ab) Samsung Printer 2876ND	12,035.00	-	-	-	12,035.00
ac) Solar Power System A/c	9,25,517.00	-	-	-	9,25,517.00
ad) Telephone Connection-Land Line	56,490.00	-	-	-	56,490.00
ae) Water Purity	2,089.00	-	-	-	2,089.00
Total Rs.	35,20,477.69	0.00	9,598.00	0.00	35,30,075.69

INVESTMENTS

Schedule "H"

PARTICULARS	Amount
a) NABARD - LTIF 3E & 62 BD	51,77,903.01
b) Power Finance Corpn - Series 184 B	57,32,936.80
c) Power Finance Corpn - Series 187 B	75,10,800.51
d) Power Finance Corpn - Series 2500 Unit	25,00,000.00
e) Rural Elect Corps Series 168 8 56 NCD	1,03,39,996.49
f) Rural Elect Corps Series 175 8 87 BD	56,86,304.26
g) National Highway Authority of India SRV 7.14 BD	62,51,305.67
h) National Highway Authority of India SRV 7.90 BD	2,75,000.00
i) Indian Railways Finance Corporation LTD	75,88,989.85
j) Powar Finance Corp.LTD Series - 100Units	10,13,317.58
k) Powar Finance Corp. Ltd Series - 2Units (8.94%)	22,13,545.56
l) Rural Elect Corps Series 3Units (8.97%)	54,29,292.12
m) Rural Elect Corps Series 3 Unit (8.63%)	32,81,114.48
n) FD with Suryoday Bank	5,00,000.00
o) FD with Unity Small Bank	5,00,000.00
Interest Receivable	
a) Interest Receivable on FD with The RBL bk	8,483.00
Total Rs.	6,40,08,989.33

CONSUMER GUIDANCE SOCIETY OF INDIA
Statement of Securities

SR No	KOTAK SECURITIES	DATE OF ISSUE	DATE OF RECEPTION	Units	Face value	Amount	Value Including Premium Per Unit	Amount	Other Charges Accrued Int	Total Amt	Interest Received 2024-2025	Amount	TDS 23-24	Interest Received Amt
1	NABARD SERIES 3E 8.62 BD 14 MR34 FVRS 10 LAC	14/03/2019	14/03/2034	5	10,00,000	50,00,000	10,30,531	51,52,655	25,248	51,77,903	Received Dt 14-03-2025	4,31,000	43,100	3,87,900
2	RURAL ELECTRIFICATION CORPN LTD SERIES 168E 8.56 NCD 29 NV 28 FVRS 10 LAC	29/11/2018	29/11/2028	4	10,00,000	40,00,000	10,43,405	41,73,620	20,451	41,94,071	Received Dt 29-05-2024	4,25,661	42,567	3,83,094
3	RURAL ELECTRIFICATION CORPN LTD SERIES 168E 8.56 NCD 29 NV 28 FVRS 10 LAC	05/07/2019	29/11/2028	6	10,00,000	60,00,000	10,24,321	61,45,926	-	61,45,926	Received Dt 29-11-2024	4,30,339	43,034	3,87,305
4	RURAL ELECTRIFICATION CORPN LTD SERIES 178 8.97 BD	13/01/2020	28/03/2029	5	10,00,000	50,00,000	10,65,942	53,29,710	3,56,594	1,60,26,301	Received dt 28-3-2025	4,48,500	44,850	4,03,650
5	POWER FINANCE CORPN LTD; SERIES 184 B. 8.85%	13/01/2020	25/05/2029	5	10,00,000	50,00,000	10,73,489	53,67,445	3,65,492	57,32,937	Received dt 27-05-2024	4,42,500	44,250	3,98,250
6	POWER FINANCE CORPN LTD; SERIES 187 B.9.10%	07/08/2019	23/03/2029	5	10,00,000	50,00,000	10,42,341	52,11,705	25,537	52,37,242	Received dt 25-03-2025	5,73,300	-	5,73,300
7	Power Finance Corp.Ltd Series - 2500 Unit,6.95%	22/1/2021	22/01/2036	2500	1,000	25,00,000	1,000	25,00,000		25,00,000	Received Dt 22-1-2025	1,56,373	-	1,56,373
8	National Highways Authority of India,7.03%	8/7/2021	15/12/2040	4	10,00,000	40,00,000	10,12,087	40,48,348	1,57,938	42,06,286	Received Dt 15-12-2024	2,81,200	28,120	2,53,080
9	National Highways Authority of India,7.44%	29/9/2021	10/9/2040	2	10,00,000	20,00,000	10,18,792	20,37,584	7,435	20,45,019	Received Dt 11-9-2024	1,42,800	14,280	1,28,520
				A	80,01,000	3,85,00,000	83,11,908	3,99,66,993	9,58,695	5,12,65,685	Total Interest Received	33,31,675	2,60,201	34,75,124
Investment for the period 1-4-2022 to 31-3-2025														
SR NO	KOTAK SECURITIES	DATE OF ISSUE	DATE OF RECEPTION	Units	Face value	Amount	Value Including Premium Per Unit	Amount	Other Charges Accrued Int	Total Amt	Interest Received 2024-2025	Amount	TDS 23-24	Interest Received Amt
10	Power Finance Corp.Ltd Series - 100 Unit,7.45%	01/06/2022	22/01/2036	1000	1,010	10,00,000	1,00,000	10,00,000		11,00,000	Received Dt 22-1-2025	64,350	-	64,350
11	Indian Railway Finance Corporation LTD Sr.163 6.87 BD	22/06/2022	14/04/2032	2	10,00,000	20,00,000	9,98,736	19,28,584	68,888	19,97,474	Received Dt 15-4-2024 & 15-10-2024	2,16,310	13,740	2,02,770
12	Indian Railway Finance Corporation LTD Sr.163 8.79BD	23/06/2022	04/05/2030	2	10,00,000	20,00,000	11,04,903	21,76,572	33,233	22,09,807	Received Dt 15-10-2024	87,900	8,790	79,110
13	Power Finance Corp.Ltd Series - 2 Unit, 8.94%	04/10/2022	25/03/2028	2	10,00,000	20,00,000	10,59,500	21,19,000	94,544	22,13,546	Received Dt 25-03-2025	1,78,800	17,880	1,60,920
14	National Highway Infra Trust Sr 1 Strps,7.90%	25/10/2022	25/10/2035	275	300	82,500	82,500	82,500		82,500	Received Dt 25-4-2024 & 25-10-2024	8,690	870	7,820
	National Highway Infra Trust Sr 1 Strps,7.96%	25/10/2022	25/10/2040	275	300	82,500	82,500	82,500		82,500	Received Dt 25-4-2024 & 25-10-2024	6,518	652	5,866
15	RURAL ELECTRIFICATION CORPN LTD SERIES 8.97%	11/05/2023	28/03/2029	3	10,00,000	30,00,000	30,00,000			32,33,442	Received dt 28-3-2025	2,69,100	26,910	2,42,190
16	RURAL ELECTRIFICATION CORPN LTD SERIES 8.97%	15/09/2023	28/03/2029	2	10,00,000	20,00,000	20,00,000			21,95,850	Received dt 28-3-2025	1,79,400	17,940	1,61,460
17	RURAL ELECTRIFICATION CORPN LTD SERIES 8.63%	15/04/2024	28/08/2028	3	10,00,000	30,00,000	30,00,000			32,81,114	Received Dt 27-8-2024	2,58,900	25,890	2,33,010
18	Power Finance Corp.Ltd Series - 2 Unit, 9.10%	12/02/2025	23/03/2029	2	10,00,000	20,00,000	20,00,000			22,73,558	Receivable dt 25-03-2026			
19	Indian Railway Finance Corporation LTD DC 343 Sale 9.47%	15/10/2024	15/10/2031	3	10,00,000	30,00,000	30,00,000			33,81,708	Receivable Dt 15-4-2025 & 15-10-2025	1,27,495		1,27,495
				B	80,02,010	2,05,50,000	1,65,38,139	72,24,156	1,96,665	2,21,61,500	Total Interest Received	14,04,181	1,13,324	12,90,857
				(A+B)	1,60,03,010	5,90,50,000	2,48,50,047	4,71,91,149	11,55,360	7,34,27,185	Total Interest Received for FY 2024-25	47,35,856	3,73,525	43,62,331

CONSUMER GUIDANCE SOCIETY OF INDIA

NOTES ON ACCOUNTS FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED ON: 31 MARCH, 2025

1. METHOD OF ACCOUNTING:

- The accounts are prepared in accordance with the generally accepted accounting principles.

2. FIXED ASSETS:

- Trust has not Provided Depreciation for F.Y. 2024-25

3. Sundry Debtors

The amount receivable from SEBI is subject to Confirmation and Reconciliation and the effect of reconciliation will be accounted and adjusted in the year of confirmation with the SEBI.

3. Transfer to Consumer Welfare & Education Fund A/c:

- Consumer Guidance society of India has transferred Rs. 45, 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 09th April, 2025.

4. Government Grant:

Govt .Grant for the year	Rs. 25,00,000.00
Less :- Expenses Incurred for Fixed Assets	NIL
Less :- Unutilised Grant C/F	NIL
Grant Utilised for Recurring Expenses	Rs. 25,00,000.00

5. Contingent Liabilities: NIL

6. Advance for traveling including unsettled amount of Rs. 33,807/- Pertaining to Financial Year ending 31 March 2006 and 2007.

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

For S.Nagwekar & Co.
CHARTERED ACCOUNTANTS

FOR CONSUMER GUIDANCE SOCIETY OF INDIA

Signed

SANDESH C. NAGWEKAR
(PROPRIETOR)
M.NO.043440

DR.SITARAM DIXIT
(CHAIRMAN)

SHRI NANDKUMAR MENON
(TREASURER)

DR.M.S.KAMATH
(HON.SECRETARY)

Date: 04/08/2025

Place: Mumbai

UDIN:- 25043440BMLCYY6168

THE BOMBAY PUBLIC TRUST ACT ,1960

SCHEDULE IX - C

(Vide Rule 32)

Statement of Income of the Public Trust liable to Contribution for the year ending : 31st March, 2025

Name and Registered No. of Public Trust: **CONSUMER GUIDANCE SOCIETY OF INDIA**

Trust Registration No. : F-0001381 (GBR)

	PARTICULARS	Amount (Rs.)
I	Income as shown in the Income and Expenditure Account (Schedule IX)	1,01,98,959
II	Items not chargeable to contribution under section 58 and Rule 32 :	
	i) Donation received from other Public Trust and Dharmadas	-
	ii) Grant received from Government and Local Authorities	25,00,000
	iii) Interest on Sinking or Depreciation Fund	-
	iv) Amount spent for the purpose of secular education	-
	v) Amount spent for the purpose of medical relief	-
	vi) Amount spent for the purpose of veterinity treatment of animals	-
	vii) Expenditure incurred from Donation for relief of distressed caused - scarcity, draught, flood, fire or other natural calamities.	-
	viii) Deduction out of income from lands used for agricultural purpose:	-
	a) Land revenue and Local Fund cess	
	b) Rent payable to superior landlord	
	c) Cost of production ,if lands are cultivated by the trust	
	ix) Deduction out of income from land used for non agricultural purpose:	-
	a) Assessment Cess and other Government or Muncipal Taxes	
	b) Ground rent payable to Suerior landlord	
	c) Insurance premium	
	d) Repaires at 10 per cent of gross rent of building	
	e) Cost of collection at 4 per cent of Gross rent of Building letout	
	x) Cost of colletion of Income or Receipt from Securities, stocks etc.- at 1 pe cent of such income	49,624
	xi) Deduction on account of reparaie in respect of building not rented - and yeilding to income at 10 per cent of estimated gross annual rent	-
	Gross Annual income Chargeable to Contribution	76,49,335

Certified that while claiming deducion admissible under the above schedule, we have 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.

Signed

Date: 04/08 /2025

Trust Address:

**CONSUMER GUDANCE SOCIETY OF INDIA
BLOCK -J ,MAHAPALIKA MARG,
MUMBAI 400 001.**

CHARTERED ACCOUNTANTS

Auditors

UDIN:25043440BMLCY6168

FOR CONSUMER GUIDANCE SOCIETY OF INDIA

Dr. Sitaram Dixit
CHAIRMAN

Dr. Manohar Kamath
HON.SECRETORY

Mr.Nandakumar Menon
TREASURER



S. NAGWEKAR & CO.

CHARTERED ACCOUNTANTS

Email ID: sandesh_1965@hotmail.com

M. No. 9821433525

BUNGLOW NO.3, HARSH KAUSHAL
ASHOKVAN, SHIV-VALLABH ROAD,
DAHISAR, (E), MUMBAI -400068.

TO WHOM-SO-EVER IT MAY CONCERN

We have audited the accounts of **CONSUMER GUIDANCE SOCIETY OF INDIA (Regn No. F/1381/BOM)** having its office at J Block, Azad Maidan, Mahapalika Marg, Mumbai – 400 001, Maharashtra, India for the year ended on **31st MARCH, 2025** and examined all relevant book & vouchers and certify that according to the audited account :

- 1) Brought forward balance of 'FOREIGN CONTRIBUTION ACCOUNT' at the beginning of the year 01/04/2024 was **Rs. NIL**.
- 2) Foreign Contribution received by Consumer Guidance Society Of India during the year is **Rs. NIL**.
- 3) Interest earned on Investments and Saving Bank Account is **Rs.NIL**.
- 4) Amount transfer to Saving A/c No. 04170100010412 **Rs. NIL**.
- 5) The balance of unutilised foreign contribution with the association at the end of the year 31/03/2025 was **Rs. NIL**
- 6) The Trust, Consumer Guidance Society Of India has maintained the account and record of 'Foreign Contribution', as per section 13 of the Foreign Contribution (Regulations) Act 1976, read with sub-rule (1) of Rule 8 of the said Act.
- 7) The information furnished above is as per Audited Balance Sheet and Income & Expenditure Account for the year ended **31st MARCH 2025**. The same is enclosed.

Signed

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

**Place: Mumbai
Date: - 04/08/2025**

**SANDESH NAGWEKAR
[PROPRIETOR]
UDIN: - 25043440BMLCYY6168**

CONSUMER GUIDANCE SOCIETY OF INDIA (CGSI)

Election to the Managing Committee – 58th AGM Nomination Paper (Year 2025)

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 58th Annual General Body Meeting.

NAME:
ADDRESS:

MEMBERSHIP NO:

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:
ADDRESS:

MEMBERSHIP NO:

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:
OCCUPATION:
ADDRESS:

MEMBERSHIP NO:

DATE & SIGNATURE OF CANDIDATE

SPECIAL NOTES:

- Last date of receiving nomination forms is Friday, 5 September 2025 up to 1.00 PM.
 - Scrutiny of nomination papers on Friday, 5 September 2025 at 2.00 PM.
 - Withdrawal of candidature before 3.00 PM on Tuesday, 9 September 2025.
 - Announcement of final list of candidates, Tuesday, 9 September 2025, 4.00 PM on CGSI office notice board
1. Members needing additional nomination papers can download it directly from CGSI websites or collect it 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 the Annual Members whose names are on the roll at least one year prior to the issuance of the notice of election shall be eligible to contest the elections. Outgoing members of the Managing Committee shall be eligible for re-election. (9.7 of the Society's Election Rules.)
 3. Member failing to pay their subscription within one month after the same became due, ceases to be a member and shall not be eligible to vote. (2.2.7 of the Society's Membership Rules)
 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 CGSI office at only Rs. 200 per set.

CONSUMER GUIDANCE SOCIETY OF INDIA (CGSI)

Election to the Managing Committee – 58th AGM Nomination Paper (Year 2025)

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 58th Annual General Body Meeting.

NAME:
ADDRESS:

MEMBERSHIP NO:

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:
ADDRESS:

MEMBERSHIP NO:

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:
OCCUPATION:
ADDRESS:

MEMBERSHIP NO:

DATE & SIGNATURE OF CANDIDATE

SPECIAL NOTES:

- Last date of receiving nomination forms is Friday, 5 September 2025 up to 1.00 PM.
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 5. Members list available from CGSI office at only Rs. 200 per set.



S. NAGWEKAR & CO.

CHARTERED ACCOUNTANTS

Email ID: sandesh_1965@hotmail.com

M. No. 9821433525

BUNGLOW NO.3, HARSH KAUSHAL

ASHOKVAN, SHIV-VALLABH ROAD,

DAHISAR, (E), MUMBAI -400068.

**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 **31ST March 2025** 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, 2025** and
 - ii. In the case of the Income and Expenditure Account of the **Surplus** for the society for the year ended **31st March 2025**.

Signed

For S. Nagwekar & Co.
CHARTERED ACCOUNTANTS

Date: 04 /08 /2025

Place: Mumbai.

**SANDESH C. NAGWEKAR
(PROPRIETOR)
M.NO. 043440
UDIN: - 25043440BMLCYY6168**

**REPORT OF AN AUDITOR RELATING TO ACCOUNTS AUDITED UNDER SUB-SECTION (2) OF
SECTION 33 & 34 AND
RULE 19 OF THE BOMBAY PUBLIC TRUSTS ACT.**

**Name of the Public Trust:- CONSUMER GUIDANCE SOCIETY OF INDIA
Registered Number: - F- 1381 (BOM) For the year ending: 31/03/2021.5**

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 :	TRUST DOES NOT OWN IMMOVABLE PROPERTY
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 ; - Amount receivable from & Income Tax written off - Amount payable to has been written off during year	NO
i. Whether tenders were invited for repairs or construction involving expenditure exceeding Rs. 5000/-	YES
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 auditors	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 trustees or any other person while in the management of the trust	NO SUCH CASES
m. Whether the budget has been filed in the form provided by rule 16 A ;	NO
n. Whether the maximum and minimum number of the trustees in maintained.	YES
o. Whether the meetings are held regularly as provided in such instrument	YES
p. Whether the minute books of the proceedings of the meeting is maintained.	YES
q. Whether any of the trustees has any interest in the investment of the trust.	NO
r. Whether any of the Trustees is a 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 :	N. A.
t. Any special matter, which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner.	NO

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

Signed

**SANDESH C. NAGWEKAR
(PROPRIETOR)
M. NO. 043440**

UDIN :- 25043440BMLCYY6168

Date :- 04/08/2025

Place: Mumbai