

MANAGING COMMITTEE FOR THE YEAR 2009-2010.

Chairman	:	Prof. N. M. Rajadhyaksha.
Vice Chairman	:	Mr. Anil Dhumak.
Hon. General Secretary	:	Dr. M. S. Kamath.
Joint Secretary (School & College Programmes)	:	Mr. Dinesh Bhandare.
Joint Secretary (Projects)	:	Mrs. Purobi Ghosh Mohan.
Joint Secretary (Testing)	:	Mr. Sitaram Dixit.
Joint Secretary (Youth Brigade)	:	Mr. Naren Israney (co-opted member)
Treasurer	:	Mr. Subhash Palav.
Joint Treasurer	:	Mr. Hemant Rajarshi (co-opted member)
Project Director	:	Mr. B. V. Desai
Editor, Keemat	:	Dr. S. G. Bhat.
Members	:	Adv. S.D. Puri, Mr. R. B. Purohit, Mr. Simon P. D'costa, Mrs. Anuradha Bhosle, Dr. Arvind Varde (co-opted member), Mr. Santosh Shukla (co-opted member).

Sub Committees

Sr. No.	Sub Committee	Convener	Member
1.	Complaints	Anil Dhumak	B. Sonthalia, Mrs. Geeta Mathur.
2.	Legal Aid	N.M. Rajadhyaksha	Dr. M.S. Kamath
3.	Civic Affairs	B.V. Desai	Mr. Dinesh Bhandare, Mr. Subhash Palav
4.	Schools Education	Dinesh Bhandare	Ms. Smita Batra
5.	Office Coordination	Mr. Anil Dhumak	Subhash Palav
6.	Navi Mumbai	Mr. Santosh Shukla	
7.	Projects	Mrs. Purobi Ghosh Mohan	Subhash Palav

CONSUMER GUIDANCE SOCIETY OF INDIA,
BLOCK 'J', AZAD MAIDAN,
MAHAPALIKAMARG, MUMBAI: 400 001

Tel. No. : 91-22-2262 1612
Fax No. : 91-22-2265 9715
E-mail : cgsibom@mtnl.net.in

Date : August 1, 2010.

NOTICE OF 43rd AGM

Notice is hereby given that the 43rd Annual General Body Meeting of the Consumer Guidance Society of India will be held on **Friday, September 3rd, 2010**, at 4.00 p.m. at the Karnataka Sangh, Ground Floor Hall, T. H. Kataria Marg, Near Matunga Road, Rly. Station (W.R.), Mahim, Mumbai - 400016

A G E N D A

- 1) Welcome by the Chairman.
- 2) Address by the President.
- 3) Confirmation of the minutes of 42nd AGM held on June 19th, 2009.
- 4) Presentation of the Annual Report by Hon. Gen. Secretary.
- 5) Presentation of Accounts for 2009-2010.

Note : Any member having any query regarding the accounts is requested to give the same in writing to the office latest by 4.00 p.m. on 27th August 2010. The Treasurer/Jt. Treasurer will answer all queries in person on 1st Sept. 2010 between 2.00 p.m. and 4.00 p.m. at the CGSI office.

Due to a stay operating on the presentation of Accounts by the Hon'ble Charity Commissioner, the accounts are put up for discussion and are unaudited.

- 6) Appointment of Auditors for the year 2007-2008 and 2008-2009 and 2010-2011, and fixing of their honorarium.
- 7) Nomination of President and Vice-Presidents for the years 2010-2012.
- 8) Nomination of Three Trustees for the years 2010-2015
- 9) Confirmation of Panel of Returning Officers for the year 2011.
- 10) To discuss and ratify with amendments (if any) the following Resolutions:

Resolution No 1 : To Write Off Tax Deducted at Source (TDS) amounts for the Financial Years 1999-2000 to 2005-2006.

Background :

The Year wise break-up of TDS amounts are as follows :

Financial Year	Amount
1999-2000	3,071.74
2000-2001	2,534.61
2002-2003	2,603.43
2003-2004	102.00
2004-2005	283.74
2005-2006	803.26

Since the TDS amounts are very small and some amounts are pertaining to 7 to 10 years old, it will cost us more to collect them than the original amount themselves and therefore these TDS amounts should be written off.

Resolution :

Resolved hereby that Tax Deducted ay Source (TDS) amounts for the Financial Years 1999-2000 to 2005-2006 amounting to Rs. 9,398.78 to be written off.

Resolution No 2 : “Rent A/c Donations Fund” to be merged with “Repairs and Renovation A/c of the Office premises”.

Background :

The PWD Department of the Government of Maharashtra demanded Rs. 7.74 Lakhs as outstanding dues of rent of our Office premises for the period 01-08-1971 to 31-12-2008.

Through Keemat issues and during 42nd AGM, Managing Committee made an appeal to all the members of the Society to donate generously towards dues of rent and heavy repairs and renovation of our Office premises.

17 members have responded to our appeal and donated Rs. 82,701.00 towards Rent Fund.

The Govt. of Maharashtra has waived the sum of Rs 7.74 lakhs, in the interim. Further, CGSI has started paying the rent at the current rate of Rs. 2,903.00 from January 2009. In view of this, the Managing Committee felt that instead of maintaining “Rent A/c Donations (Rent Fund)” separately, it should be merged with “Repairs and Renovation A/c of the Office premises”.

Resolution :

Resolved hereby that the donation amount of Rs. 82,701.00 received from the members towards “Rent Fund” should be transferred to “Repairs and Renovation A/c of the Office premises”

Resolution No 3 : For heavy repairs and renovation of the Office premises, to authorize the Managing Committee to spend Rs. 15 Lakhs and to appoint the Architects and interior specialist for the same.

Background :

The Office of CGSI badly needs heavy repairs and renovation. Through Keemat issues and during 42nd AGM, Committee made an appeal to all the members of the Society to give their suggestions and contributions towards this onerous job. The Committee received suggestions and donations from the Members. To carry out the job, the Managing Committee invited quotations from the parties. After evaluation of the proposals, Managing Committee felt that an estimated amount of Rs. 15 Lakhs is required to carry out the job.

Resolution :

Resolved hereby that the House has authorized the Managing Committee to spend Rs. 15 Lakhs to carry out heavy repairs and renovation of the Office premises and to appoint the Architects and interior specialist for the same, as found fit.

Resolution No 4 : Instead of showing various Schedules separately, they should become the part of the main Text of the Balance Sheet.

Background :

In the main Balance Sheet, the figures mentioned against some of the items are indicated as “AS PER SCHEDULE “X”” and the Schedules are shown separately. The Managing Committee is of the opinion that instead of showing various Schedules separately as annexure, these Schedules should become the part of the main text of the Balance Sheet.

Resolution :

Resolved hereby that instead of showing the various schedules separately, these schedules should become the part of the main text of the Balance Sheet.

Resolution No 5 : Interest accumulated under Specific Corpus Fund – Leela Jog Fund & G. V. Sirur Corpus Fund to

be transferred to Main Account and in future the interest amount to be credited to the Main Account.

Background :

Under “Specific Corpus Fund Schedule”, interest accumulated amounts on G.V.Sirur Corpus Fund (for Staff Welfare) and Leela Jog Fund (for Staff Welfare) are shown separately. Since interest earned on these two funds is utilized for staff welfare, the Managing Committee is of the opinion that, in future, the interest amount should be credited to the Main Account and the interest accumulated amount shown under “Specific Corpus Fund Schedule” to be transferred to the Main Account.

Resolution :

Resolved hereby that the interest accumulated amounts shown under “Specific Corpus Fund Schedule” to be transferred to the Main Account and in future, the interest amount should be credited to the Main Account.

Resolution No. 6: To suspend posting of Keemat to those whose copies are returned by the Postal Department as not on the premises.

Many copies of Keemat Magazine are being returned as the Postal Department is returning them with the remark that the addressee does not stay at the address indicated on the label. It is hence felt that postage of Keemat may be stopped for such persons whose copy is returned by the Postal Department on two occasions with remarks of it being un-deliverable.

Resolution :

Resolved hereby that Keemat posting be stopped for such persons whose copy is returned by the Postal Department on two occasions with remarks of it being un-deliverable.

- 11) To confer Honorary Membership on Shri S.P. Upasani for rendering yeoman services to the Society.
- 12) Any other Business with the permission of the Chair.
- 13) Election to the managing committee (see N.B. below).
- 14) Declaration of Election results.
- 15) 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 are retiring by rotation. There are, therefore, four vacancies.
i.) Mr. S.D. Puri ii.) Mr. Simon D'Costa iii.) Mr. R.B. Purohit iv) Mr. Dinesh Bhandare.
- 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) Members are requested 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 p.m. to 7.00 p.m. 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 Licence, Passport etc.) to vote and/or attend the AGM.

CONSUMER GUIDANCE SOCIETY OF INDIA, MUMBAI

Election to the Managing Committee – 43rd AGM

Nomination Paper

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 Forty Third 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 August 20th 2010 up to 1.00 p.m. Scrutiny of nomination papers on August 23rd 2010 at 3.00 p.m. Withdrawal of candidature not later than August 25th 2010, 3.00 p.m. Announcement of final list of candidates, August 25th 2010, 4.00 p.m. on CGSI Office Notice Board.

1. If any member needs more than one nomination paper, it can be collected from the Society 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 biodata along with nomination paper (not more than 100 words). 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.

Minutes of the 42nd AGM 2009 held on 19.6.2009



In the Chair : Mr. Sharad Upasani, President.

1. The 42nd AGM of the Consumer Guidance Society of India was held on 19th June 2009 at Amar Hind Mandal, Dadar, Mumbai at 3.00 PM

2. Welcome by the Chairman

Prof. N. M. Rajadhyaksha, Chairman welcomed the members attending the AGM and requested the President Mr. Sharad Upasani to conduct the meeting.

3. Address by the President

In his Presidential address Mr. Upasani said this year the number of members present at the meeting are less possibly due to hot weather. While welcoming the members, he pointed out that during the discussion at the meeting, criticism should be based on positive approach and care should be taken not to harm the interest of the Society.

4. Confirmation of minutes of previous AGM held on 20.6.2009

When Dr. M. S. Kamath, Hon. Secretary began presenting the minutes of 41st AGM, Mr. A. Mukherjee pressed for ruling on his objection to the Election Nomination Form of Dr. Kamath on the ground that he is a medical practitioner and he is associated with some companies. Mr. Rajadhyaksha said the Returning Officer had over-ruled this objection and has submitted a Speaking order. The Managing Committee has accepted the same and passed a resolution accepting the nomination of Dr. Kamath. Mr. Mukherjee said that the President should give his verdict. The President pointed out as per the present Constitution so far as the election matters are concerned, the opinion of the Managing Committee and Returning Officer were final.

Mr. Mukherjee then referred to the minutes of the 41st AGM circulated to members regarding its correctness. The President pointed out that ideally members ought to send their objections/suggestions on minutes in advance. Mr. Mukherjee said that at the last AGM, it was proposed that Keemat will be made bimonthly; and a resolution to that effect was passed. The resolution relating to acceptance of Advertisement was however not passed. The Hon. Secretary pointed out that it was passed and the President also stated that he remembered that it was passed and it should be recorded as such and therefore the Resolution at para 10 of the minutes to be suitably modified and recorded,

After this a resolution on the minutes of the 41st AGM as modified was proposed for approval by: Mr. A. Dhumak & seconded by: Mr. B. V. Desai.

Mr. Mukherjee expressed his dissent on the matter and requested that the same may be recorded & Dr. A. R. Shenoy also wanted to note his dissent

Resolved hereby that the Minutes of the 41st AGM held on 20.6.2008 be passed as read and found correct. The Resolution was approved by majority.

Govt. of Maharashtra has sent an Eviction Notice in 2008 to vacate the present office premises of CGSI as Society has failed to pay rent arrears of Rs. 7.74 lakh. It was also pointed out that even if arrears are paid, the possibility of eviction cannot be ruled out.

5. Presentation of the Annual Report by the Hon. Gen. Secretary

During presentation of Annual activity Report, Dr. Kamath pointed out that Govt. of Maharashtra has sent an Eviction Notice in

2008 to vacate the present office premises of CGSI as Society has failed to pay rent arrears of Rs. 7.74 lakh. It was also pointed out that even if arrears are paid, the possibility of eviction cannot be ruled out. Due to the appeal published by CGSI in Keemat, an amount of approximately Rs. 85,000 has been received from members towards arrears of rent payment.

Dr. Kamath pointed out an appeal for waiving the arrears of rent as promised when the premises was given to the CGSI was made to various authorities in the State government and the Managing Committee of CGSI and the President are trying their best to get a favourable response from the State Government. He also pointed out that at present there are 5-6 litigations filed by members and funds of Society and lot of time of the Managing Committee is spent in briefing lawyers. Ms. S. Batra asked why the rent were not paid by the previous committees. Ms. Krishna Basrur said that in 1967 the then minister H.G. Vartak gave the premises free and she even sent a letter thanking him. It was mentioned that there is nothing in writing about the same.

Ms. Basrur appealed to each member to contribute Rs. 500 to make up the deficit of Rs 7.74 lakhs. The President remarked that this was a good suggestion and asked the Society to examine whether for these contributions benefit of 80G could be made available. It was further suggested to reserve donations on this account for payment only towards rent. Mr. Mukerjee seconded this suggestion and all the members unanimously approved the same.

Ms. Smita Batra asked when the rent arrears were not paid why Keemat Editor took Rs. 2000 p.m. earlier, instead of paying the rent. She also wanted to know why the subject of arrears of rent was not discussed in earlier AGMs since the amount is outstanding for a long time. Mr. Mukerjee pointed out that this issue is

related to accounts and must be kept aside as per the orders of the Charity Commissioner.

The Secretary concluded by saying that the entire Managing Committee plus invitees have helped tremendously in running CGSI throughout the year and every one is making a positive contribution. He requested all to keep the organisation in mind; avoid clash of egos and work together and go ahead.

6. Presentation of Accounts for the year 2009-10

Dr. Kamath said that on a complaint filed by one of the members, the Charity Commissioner had passed an interim order not to consider the subject relating to accounts and Constitutional amendments in today's meeting. He further said that the Society is bound to follow the Charity Commissioner's order and the matter was considered in an emergency meeting of the Managing Committee at 2.30 pm, on 19th June and the Managing Committee has recommended that the relevant agenda item no 5 and 8 mentioned in the Notice should be postponed.

7. Discussion on amendments to the Constitution

Regarding the Amendment of Constitution it was stated that suggestions received from members were considered by the Managing Committee and some were accepted. Further suggestions were called for upto 10th June, but no suggestions were received; The Chairman said that no resolution on this topic could be passed, due to the Charity Commissioners Order.

8. Appointment of auditors:

The Managing Committee recommended

the entire Managing Committee plus invitees have helped tremendously in running CGSI throughout the year and every one is making a positive contribution.

M/s Kesaria Associates be appointed and fixed his honorarium as Rs.10,000 . Mr. Mukerjee said that auditor should be unbiased as mandated by Sec.32-II of the Bombay Public Trusts Act and the Managing Committee cannot recommend who should be appointed. Dr. Kamath stated that Mr. Kesaria was indeed an independent person .

The Resolution of appointment of Auditor as recommended by the Managing Committee was Proposed by Dr. S. Agarwal and seconded by S. Palav.

Resolved hereby that Mr.Ashok Kesaria of Kesaria Associates be and is hereby appointed as Auditor of the Society for the year 2009-2010 on a Honorarium of Rs 10,000/-.

Mr. Mukerjee insisted on a vote to be taken on the appointment of the auditor The President put the resolution to vote by show of hand. 42 voted in favour of the resolution and 4 voted against and the President declared that the resolution was passed by majority

At this stage Mr. Mukerjee brought a copy of the order of the Charity Commissioner & handed it over to the President.

9. Resolution for Panel of Returning Officers for year 2010:

The Managing Committee suggested the names of
1. Ms. Mercian Saldanha 2. Mr. Anil Karandikar
3. Advocate R.V. Paranjpe This was accepted and accordingly a Resolution proposed by Anil Dhumak and seconded by : Mr. Dinesh Bhandare was approved. Resolved hereby , that 1. Ms. Mercian Saldanha 2. Mr. Anil Karandikar 3. Advocate R.V. Paranjpe be and are hereby appointed as Panel of Returning Officers for the AGM in the year 2010.

10. Any other Business with the permission of the Chair:

It was suggested by one member that in future in

Annual Report number of meetings attended by each individual Managing Committee member during the year should be mentioned . Mr. Bhaichand Satra said names of those who are representing CGSI on each Public Committee be reported in Keemat with telephone numbers so that members can directly contact the person concerned. One member suggested that if CGSI submits Form no.13 in advance for amounts receivable, no TDS would be deducted. Mr. A. V. Shenoy, suggested that the name of committee members for BIS, Complaints etc. with telephone numbers should be published in Keemat. Brief report of work of these committee members as also awareness programmes should be published in Keemat.

Mr. Ashdin Kapadia complained about the large number of adjournments in consumer courts. Dr. Kamath said that on CGSI's initiative students were sent to one consumer court to record how many cases were heard per day, time of arrival of judges, number of cases disposed off, lunch break etc A Copy of this study was given to Bombay High Court. Ms.K. Basrur said this must be published in Keemat

It was also suggested that Keemat publish CHS Federation list, discuss water scarcity, leakage to be controlled as all this will help Maharashtra govt.

Mr. K.P.Mehta spokere garding venue being shifted to Central Mumbai and said it was laudable

Regarding the Amendment of Constitution it was stated that suggestions received from members were considered by the Managing Committee and some were accepted. Further suggestions were called for upto 10th June, but no suggestions were received;

11. Elections

The Election was announced by the President. This was followed by Self introduction by candidates; Dr. S. R. Agarwal, Mr. S. Palav, Mr. S. Dixit, Ms. Purobi G. Mohan, Dr. M. S. Kamath. It was mentioned that at the conclusion of election and counting of votes, the Election officer will announce the results.

participated and the President for sparing his valuable time inspite of his busy schedule and also thanked the Amar Hind Mandal management for giving the hall at nominal rent of Rs. 2000/-.

The meeting concluded with a Vote of Thanks to the chair.

12. Vote of Thanks

Mr. Rajadhyaksha concluded the meeting thanking Ms. Basrur and all members who

Mr. Sharad P. Upasani
President.

CONSUMER GUIDANCE SOCIETY OF INDIA – MUMBAI

ELECTION RESULTS

Election to the Managing Committee 42nd AGM 2009.

Sr. No	Candidate's Name	No. of Votes Polled
1.	Mr. Achintya Mukherjee	16
2.	Dr. Arvind R. Shenoy	15
3.	Dr. Manohar S. Kamath	147
4.	Mrs. Purobi Ghosh Mohan	140
5.	Dr. Sheo Ram Agarwal	17
6.	Mr. Sitaram Dixit	144
7.	Mr. Subhash M. Palav	138

Sr. Nos. 3,4,6,7 are declared elected.

19th June 2009.

Sd/-
Returning Officers



Hon. Secretary's Report on the Society's activities for the year 2009-2010

Our Cover caption says it all: It's been a great year for CGSI.

We have permanently resolved our crisis pertaining to our premises at Mahapalika Marg, we have rendered yeoman service to the consumers all over the country at large and we have won laurels by a large number of statutory bodies and authorities. Elsewhere in this issue, you will find the complete report of various functions held during the Financial Year 2009-2010. Our bi-monthly magazine Keemat also has been giving all of you a ring-side seat to various events at CGSI. As the old adage goes: our work speaks for itself!

The premises crisis

Since many years, the PWD Department of the Government was demanding that CGSI should be paying rent like all other NGOs and presented, in 2008, a bill of Rs. 7.74 lakhs as dues of rent for the last 37 years. To register our goodwill and to establish our bonafides, CGSI started paying the rent at the current rate of Rs. 2,903/- from January 2009.

During this year, the matter has been finally laid to rest, with the Government agreeing to waive off rent for the past 37 years, provided we paid our dues every month from now onwards. We have agreed to this. Our grateful thanks to the Chief Minister of Maharashtra for this magnanimous gesture. Special thanks to our President Shri Sharad Upasani and Senior Committee Member Mr. Bhanu V. Desai, who worked for over two years and made hundreds of visits to meet various officials to get the matter amicably settled.

Consumer Awareness Programmes

Our Awareness Programmes all over Maharashtra are drawing kudos from all quarters. Star of this activity has been Mr. Santosh Shukla of Navi Mumbai who has worked day and night to carry out programmes in Vashi, Kharghar and other parts of Navi Mumbai, raising our presence in that area very significantly.

At every function in Mumbai and Navi Mumbai Mr. Dinesh Bhandare has been a permanent fixture, helping in organization and leading the office team in all the administrative responsibilities.

Mr. Sitaram Dixit, specializing in Food and Cosmetics, has been at the forefront of the Food Seminars and Milk

Testing Programmes.

Mr. Subhash Palav has kept our accounts ably and kept a strict eye on our funding at various programmes.

Mr. Naren Israney has been leading the Youth Brigade – a first in CGSI history – to motivate youth to join the consumer emancipation movement.

Ms. Purobi Ghosh Mohan has spent time, money and effort to get CGSI good media coverage.

Programmes at Schools, Colleges, Housing Societies and women's groups have all continued this year. Gajanan Patil with his 'magic box' has ably supported them at all stages.

The Investors Awareness & Protection Programme (IAPP) – Kuber Model – organized by CGSI have received tremendous support and accolades from the student and investor community, as eminent persons in the world of finance addressed the audience on various aspects of investment and financial instruments.

World Consumer Day was celebrated on 14th March with a timely programme on current problems facing consumers – a report of which was published in Keemat.

Recognition

- The Ministry of Consumer Affairs has nominated CGSI to conduct Consumer Club Programmes in 50 schools in Thane and Raigadh District.
- The Bureau of Indian Standards has nominated our members on several specialist committees of their Organization, to represent the consumer viewpoint.
- Several Colleges and post-graduate institutes send their students to undertake internships with CGSI.
- CGSI has been mentioned in a recent issue of Forbes Magazine.
- TRAI has a CGSI nominee on its Grievance Redressal Cell.

- IRDA has asked CGSI to conduct an Awareness Seminar for Consumers, on the Insurance Industry.
- We are working in close conjunction with the FDA on Food and Drug Issues.
- SEBI has re-nominated us for a year as Investor Association.

Projects

CGSI undertook two major projects this year:

1. Analysis of Garnier 2-in-1 Shampoo being sold in the market.
2. Awards for the 'Worst Product and Worst Service of the Year'

Reports of these projects were published in Keemat. The Press and public gave tremendous importance to these projects and CGSI received exceptionally good response to them.

Redressal of Consumer Complaints

This important activity of CGSI received continues at Santacruz, Vashi & Kharghar in Navi Mumbai. A big boost this year came with the opening of one additional centre at CBD Belapur. Consumers with complaints now have the option of approaching a centre close to their residence, with lesser cost and effort involved.

The centre at CST is manned efficiently by Mr. Anil Dhumak, Mr. Sonthalia and Mrs. Geeta Mathur on every Tuesday and Friday. The Navi Mumbai Centres are managed by Mr. Santosh Shukla.

Managing Committee

The Managing Committee for the current year has a judicious mix of people in the field of academics, law, science, technology and social welfare. Co-opted members like Mr. Naren Israney (academics/youth), Dr. Arvind Varde (Pharmacology), Mr. Santosh Shukla (Navi Mumbai Coordinator) and Mr Hemant Rajarshi (accounts and investment) have brought with them rich knowledge in their respective fields, which CGSI certainly needs at this time. The Committee has worked in unison to take forward the movement of consumer emancipation and every member has done his bit in the larger consumer and public interests. The co-opted members have been a great source of inspiration and knowledge to the Committee and have been an integral part of the team through thick and thin.

Office

The Office of CGSI badly needs heavy repairs and renovation.

Surplus generated this year to the tune of ₹. 10 lakhs has been recommended for a 'Repairs and Renovation Fund' and we need members' active support for a resolution to be passed in the current AGM.

As usual, Mr. V.M. Kamat continues his good work of maintaining the Office of CGSI. With his continuous exposure to the consumer movement over the years, Kamat has become a specialist in consumer guidance and has become an authority on the subject in his own right, as people who contact him in the office will testify. Project Officer Gajanan Patil is also a tremendous asset with his smiling face and willingness to take up any job. They are assisted in the care of the office by Drupad Gaikwad.

Keemat

Keemat has been widely appreciated by all readers and we have received several letters appreciating the better quality of printing and content. One of our members Ms. Sneha Mahale has been doing the task of proof reading and editing on honorary basis. Our advertisers have helped us in achieving financial freedom and improving the quality of the magazine. The Managing Committee thanks all these selfless people/organizations for helping CGSI.

Finances

CGSI is slowly rising from the morass of financial troubles which prevents the organization from doing much more in the consumer cause and presenting a modern, updated façade to the world at large. Income this year exceeds Expenditure for the third year in a row, and the sums so garnered can hopefully bring us some semblance of economic freedom.

The future

CGSI as an organization is only as strong as its members. It is for the members to get together and lend their time, money and efforts to strengthen the organization. The current year has seen some revival in this interest – we can only hope and pray that in the days to come, the numbers of such members increases and our unity becomes our strength.

CONSUMER AWARENESS PROGRAMMES

APRIL 2009 TO MARCH 2010

By Gajanan Patil

Date	Venue	Subject	Participants
4/4/09	Green Finger Global School, Khargar, Navi Mumbai	Consumer Rights and Responsibilities, Food Adulteration Demonstration	95 students
11/4/09	MET College, Bandra	Investment awareness and protection programmed (Kuber model)	105 students
17/4/09	Dignity Foundation, Lamington Road	Consumer Rights and Responsibilities, Food Adulteration Demonstration	45 senior citizens
21/4/09	Kotak Education, Mankhurd B.M.C school parents meeting	Food Adulteration Demonstration, Rationing problems and solution	50 parents
22/4/09	Nirmala Niketan, Home Science	Consumer Rights and Responsibilities, Food Adulteration Demonstration	95 students
25/4/09	CTRC Borivali	Food Adulteration Demonstration, causes of and remedy for food poisoning	45 health workers
29/4/09	CTRC Borivali	Food Adulteration Demonstration, causes of and remedy for food poisoning	65 health workers
3/5/09	Mahila Savings Group, Kolsewadi, Kalyan	Importance of savings, Food Adulteration Demonstration	44 women
9/5/09	Mahila Savings Group, Kurla	Importance of savings, Food Adulteration Demonstration	61 women
19/5/09	Mahila Savings Group, Ambarnath	Importance of savings, Food Adulteration Demonstration	46 women
22/5/09	Mahila Aarthik Vikas Maha-Mandal, Park Site Vikhroli	Food Adulteration Demonstration	69 women
26/5/09	Worker Education Centre, Kurla	Food Adulteration Demonstration	40 couples
30/5/09	Mahila Aarthik Vikas Maha-Mandal, Kurla	Consumer Rights and Responsibilities, Food Adulteration Demonstration	42 women
6/6/09	Mahila Savings Group, Vashi	Food Adulteration Demonstration	48 women
12/6/09	CTRC, Borivali	Food Adulteration Demonstration	56 men
16/6/09	Mahila Savings Group, Ulhasnagar	Food Adulteration Demonstration	47 women
27/6/09	R.D National College, Bandra	Consumer Food Safety Seminar, Exhibition	300 students and parents
2/7/09	Dignity Foundation, Lamington Road	Consumer Rights and Responsibilities, Food Adulteration Demonstration	32 senior citizens
18/7/09	Balbharti School, Khargar Navi Mumbai	Consumer Rights and Responsibilities, Food Adulteration Demonstration, How and where to complaint?	95 students
25/7/09	ITM, Khargar	Consumer Rights and Responsibilities, Food Adulteration Demonstration	105 students

Date	Venue	Subject	Participants
25/7/09	ITM, Khargar	Consumer Rights and Responsibilities, Food Adulteration Demonstration	98 students
7/8/09	Don Bosco School, Matunga	Consumer Rights and Responsibilities, Food Adulteration Demonstration	200 students
8/8/09	Bharti Vidyapeeth CBD Belapur	Consumer Rights and Responsibilities, Food Adulteration Demonstration	180 students
8/8/09	Hasanat High School Andheri (E)	About CGSI, Career Awareness, After Tenth, What Next?	150 students
10/8/09	Institute of Pharmacy, Seawood, Darave, Navi Mumbai	Consumer Rights and Responsibilities, Food Adulteration Demonstration	130 students
20/8/09	Nirmala Niketan, Home Science, Marine Lines	Consumer Rights and Responsibilities, Food Adulteration Demonstration	78 students
22/8/09	Bharti Vidyapeeth, CBD Belapur	Consumer Rights and Responsibilities, Food Adulteration Demonstration	98 students, MBA
25/8/09	Bharti Vidyapeeth, CBD Belapur	Consumer Rights and Responsibilities, Food Adulteration Demonstration	89 students
29/8/09	IES College, Bandra	Mutual Fund Awareness	180 students
7/9/09	Santacruz Municipal High School, Santacruz	Consumer Rights and Responsibilities, Food Adulteration Demonstration	62 students
7/9/09	Santacruz Municipal High School, Santacruz	Consumer Rights and Responsibilities, Food Adulteration Demonstration	75 students
19/9/09	Father Agnel School, Vashi	Consumer Rights and Responsibilities, Food Adulteration Demonstration	79 students
19/9/09	Father Agnel School, Vashi	Consumer Rights and Responsibilities, Food Adulteration Demonstration	85 students
26/9/09	Sterling Pharmacy College, Khargar	Consumer Rights and Responsibilities, Food Adulteration Demonstration	84 students
24/10/09	Saint Peter Church	Food Adulteration Demonstration	30 senior citizens
31/10/09	MET College, Bandra	Seminar Medicine and consumer safety	271 students and parents
31/10/09	MMK College, Bandra	How to be a smart investor	205 students and parents
14/11/09	IES College, Bandra	Commodity derivative	170 students
3/12/09	Pillai's Institute of Management Studies & Research New Panvel	How to be a Good investor	180 students

Date	Venue	Subject	Participants
23/12/09	R.D National College, Bandra	Milk Testing	250 students
24/12/09	MMK College, Bandra	How to be a smart investor	250 students
2/2/10	Fatima High School, Sewri	Food Adulteration Demonstration & Milk Testing	20 students
20/2/10	Nirmala Niketan, Churchgate	Food Additives, Consumer Safety	115 students
6/3/10	Bharti Vidyapeeth Institute Of Management & Research, CBD Belapur	How to be a smart investor	100 students
15/3/10	Pillai's Institute of Management Studies & Research New Panvel	Our money, our right	86 students
20/3/10	MET College, Bandra	Energy Efficiency	105 students
24/3/10	MMK College Bandra	How to be a smart investor	190 students

Activity Report for April 2009 to March 2010

- 1) 28-3-09 Seminar on “Investor Awareness and Protection “ at MET Bandra
- 2) 4-4-09 Seminar on “Investor Awareness and Protection “ at MET Bandra
- 3) 11-4-09 Seminar on “Investor Awareness and Protection “ at MET Bandra
- 4) 18-4-09 Seminar on “Investor Awareness and Protection “ at MET Bandra
- 5) 29-8-09 Seminar on “Mutual Fund and their working” at IES campus Bandra
- 6) 31-10-09 Seminar on “How to be Smart Investor” at M. M. K. College Bandra
- 7) 31-10-09 Seminar on “Medicines and Consumer Safety” at MET Bandra
- 8) 14-11-09 Seminar on “Comodity Derivatives” at IES Campus Bandra
- 9) 3-12 -09 Seminar on“ How to be Smart Investor” Pillai's Institute of Management Panvel
- 10) 20-2-10 Seminar on “Food Additives and Consumer Safety” at Nirmala Niketan Churchgate
- 11) 24-12-09 Seminar on “How to be Smart Investor” at M. M. K. College Bandra
- 12) 6-3-10 Seminar on “How to be Smart Investor” at Bharati Vidyapeeth's Institute of Management Belapur Navi Mumbai
- 13) 23-12-09 Milk adulteration testing camp conducted at R. D. National college Bandra Total 498 milk samples drawn from all over Mumbai were tested.
- 14) 9-1-10 Milk adulteration testing camp conducted at Bharati Vidyapeeth College of Pharmacy Belapur Navi Mumbai. Total 150 milk samples drawn from all over Navi Mumbai were tested.

KESARIA ASSOCIATES CHARTERED ACCOUNTANTS
348 S. T. ROAD , MAHIM (w), MUMBAI - 400 016

Registration : **NO. E - 3911**
Name of the Public trusts : **CONSUMER GUIDANCE SOCIETY OF INDIA**
For the year ending : **31ST MARCH 2010**

(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, voucher or other documents or records required by the auditor were produced before him ;	Yes
(e) Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with ;	Yes
(f) Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him ;	Yes
(g) Whether any property or funds of the Trust were applied for any object or purpose other than the object or purpose of the Trust ;	No, Not to Our Knowledge
(h) The amounts of outstanding for more than one year and the amounts written off, if any ;	Nil
(i) Whether tenders were invited for repairs or construction involving expenditure exceeding Rs. 5000/- ;	Not Applicable
(j) Whether any money of the public trust has been invested contrary to the provisions of Section 35 ;	No
(k) Alienations if any , of the immovable property contrary to the provisions of Section 36 which have come to the notice of the auditor ;	None
(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 ;	None
(m) Whether the budget has been filed in the form provided by rule 16 A ;	Not Applicable
(n) Whether the maximum and minimum number of the trustees is 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 meetings 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 ;	None
(t) Any special matter which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner .	As Per Our Audit Remarks

Dated at : 22/07/2010
PLACE :MUMBAI

FOR KESARIA ASSOCIATES
Chartered Accountants

Sd/-
(A. K. KESARIA) PROPRIETOR

THE BOMBAY PUBLIC TRUSTS ACT, 1950
SCHEDULE - IX C
(Vide Rule 32)

Statement of income liable to contribution for the year ending : **31ST MARCH , 2010**
Name of the Public trusts : **Consumers Guidance Society of india**
Registration No : **E - 3911**

I	Income as shown in the Income and Expenditure Account (Schedule IX)		
II	Items not chargeable to Contribution under Section 58 and Rules 32: I) Donations received from other Public Trusts and Dharmadas ii) Grants received from Government and Local authorities 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 veterinary treatment of animals vii) Expenditure incurred from donations for relief of distress caused by scarcity, drought , flood, fire or other natural calamity viii) Deduction out of income from lands used for agricultural purposes :- (a) Land Revenue and Local Fund Cess (b) Rent payable to superior landlord (c) Cost of production, if lands are cultivated by trust ix) Deduction out of income from lands used for nonagricultural purposes :- (a) Assessment, cesses and other Government or Municipal Taxes (b) Ground rent payable to the superior landlord (c) Insurance premia (d) Repairs at 10 per cent of gross rent of building (e) Cost of collection at 4 per cent of gross rent of building let out x) Cost of collection of income or receipts from securities, stock etc. at 1 per cent of such income xi) Deduction on account of repairs in respect of buildings not rented and yielding no income, at 10 per cent of the estimated gross annual rent		0.00
	Gross Annual Income chargeable to contribution Rs.		0.00

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

Dated :22/07/2010

Trust Address :-

236/5, Swashray, 1st Floor,
Road No.32A, Wadala (W),
Mumbai - 400 031.

FOR KESARIA ASSOCIATES
Chartered Accountants

Sd/-
(Prof. N. M. RAJADHYAKSHA)
CHAIRMAN

Sd/-
(DR. M. S. KAMATH)
HON. SECRETARY

Sd/-
(A. K. KESARIA)
PROPRIETOR

THE BOMBAY PUBLIC TRUSTS ACT, 1950

SCHEDULE - VIII

BPT Registration No : F-1381 (BOM)

NAME OF THE PUBLIC TRUST : CONSUMER GUIDANCE SOCIETY OF INDIA

BALANCE SHEET AS AT 31ST MARCH 2010

2008-09 Rs.Ps	FUNDS & LIABILITIES	Rs.Ps	2009-10 Rs.Ps
1,520,582.00	Trust Funds of Corpus	1,520,582.00	1,520,582.00
	Other Earmarked Funds		
61,435.67	Reserve Fund (As per Last Year)	61,435.67	
56,982.00	Specific Corpuse Fund (As per Schedule 'A')	56,982.00	
1,943,715.00	Life Membership Corpus (As per Schedule 'B')	2,024,715.00	
393,811.18	Project Fund (As per Schedule 'C')	1,758,275.68	3,901,408.35
	Other Liabilities & Provosion		
15,000.00	For Account & Audit Fees		
	Audit Fees Payable	15,000.00	
	Accounts Writing Charges Payable	25,000.00	
22,345.00	Ordinary Membership (Application)	22,345.00	
23,400.00	Life Membership (Application)	23,400.00	
1,850.00	Sundry Creditors	1,850.00	
	Professional Tax Payable	645.00	88,240.00
	Income & Expenditure Account		
61,920.58	Surplus / Deficit of the Previous Year	71,182.79	
	Less : Deficit of Last Year from I & E		
9,262.21	Add : Surplus of Current Year from I & E	49,412.93	120,595.72
4,110,303.64	TOTAL		5,630,826.08

FOR CONSUMER GUIDANCE SOCIETY OF INDIA

Sd/-
(Prof. N. M. RAJADHYAKSHA)
CHAIRMAN

Sd/-
(MR. S. M. PALAV)
TREASURER

Sd/-
(DR. M. S. KAMATH)
HON. SECRETARY

THE BOMBAY PUBLIC TRUSTS ACT, 1950

SCHEDULE - VIII

BPT Registration No : F-1381 (BOM)

NAME OF THE PUBLIC TRUST : CONSUMER GUIDANCE SOCIETY OF INDIA

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH, 2010

2008-09 Rs.Ps	EXPENDITURE	Rs.Ps	2009-10 Rs.Ps	2008-09 Rs.Ps	EXPENDITURE	Rs.Ps	2009-10 Rs.Ps
	To Establishment Expenses				By Interest		
22,399.00	Travelling & Conveyance	61,710.00		12,615.00	Interest on Savings Bank Accounts	17,858.00	
25,785.00	Printing & Stationery	32,452.00		79,002.00	Interest on Fixed Deposits with Banks	142,379.00	
27,835.00	Postage & Courier	27,098.00		219,793.00	Interest on Govt 8% Savings Taxable Bonds	159,744.44	
220,081.00	Salaries	254,325.00			Interest on Income Tax Refund (F.Y. 2006-07)	133.00	320,114.44
14,661.00	Electricity	14,973.00					
8,709.00	Repairs & Maintenance	9,040.00			By Donations & Grants in Cash or Kind		
18,526.00	Annual General Meeting Expenses	15,696.00					
15,728.00	Membership & Subscription (Consumer International)			56,200.00			126,967.00
36,801.00	Miscellaneous Expenses	40,411.00			By Membership & Subscription		
12,859.00	Profession Fees	9,500.00		29,365.00	Ordinary Membership	43,355.00	
10,000.00	Accounting Charges	15,000.00		107,125.00	Associate Membership	129,000.00	
402.00	Bank Charges	1,843.50		2,400.00	Keemat Subscription	1,500.00	173,855.00
543.00	Insurance	543.00					
8,967.00	Managing Committee Meeting Expenses	3,065.00			By Other Income		
	Office Rent	35,285.00		2,400.00	Milk Testing Project		
	Legal Expenses	69,000.00		25,000.00	BEE Project		
	Staff Welfare Expenses	1,062.00	591,003.50	5,000.00	World Consumer Rights Day		
				91,642.42	Miscellaneous Income	17,775.00	
	To Audit Fees		10,000.00	25,750.00	Complaint Handling Charges	29,130.00	
5,000.00					By Suspense Account	660.00	47,565.00
	To Charity Commissioner Fees						
21,408.00					By Sponsors Received		
	To Depreciation			48,000.00			1,045,500.00
4,015.85	Depreciation (As per Schedule 'F')		3,526.95		By Surplus from Seminars & Programs		
2,936.85	Amount Written Off				As per Schedule 'G'		20,317.94
	To Expenditure on Objects of the Trust						
50,129.50	Milk Testing Project						
9,227.00	World Consumer Rights Day						
11,000.00	Program Expenses						
168,019.00	Keemat Expenses	196,376.00					
	Less : Advertisement Income Receipt	116,000.00	80,376.00				
	Transfer to Reserve Fund set aside for Office Repairs and Renovation		1,000,000.00				
9,262.21	Surplus carried over to Balance Sheet		49,412.93				
704,294.41	TOTAL		1,734,319.38	704,294.41	TOTAL		1,734,319.38

FOR CONSUMER GUIDANCE SOCIETY OF INDIA

Sd/-
(Prof. N. M. RAJADHYAKSHA)
CHAIRMAN

Sd/-
(MR. S. M. PALAV)
TREASURER

Sd/-
(DR. M. S. KAMATH)
HON. SECRETARY



Consumer Awareness Programme Report

GAJANAN PATIL – Project Officer

In the year 2009-2010, food civil supply and consumer protection department have sponsored the consumer club project. As part of this project, consumer awareness programmes are being held in 25 schools in each of Thane and Raigad districts.

Apart from the above mentioned programmes, 48 consumer awareness programmes have been held. Approximately 5220 people have participated in these programmes. Teachers, students, men and women from colleges (pharmacy, engineering, MBA), schools, women's savings group (rural and urban), B.M.C employees were the participants.

Information and awareness about Consumer Protection Act-1986, Rights and Responsibilities of citizens, Misleading Advertisements, Analysis and Testing Food Adulteration, Milk Sample Testing, Cosmetics, Investor Protection, Mutual Funds, Drugs and Consumer Safety, Food Safety, Commodity Derivative, Our Money Our Right, How and Where to complain? were the topics covered in the aforementioned programmes.

From CGSI, Prof N.M Rajadhyaksha, Dr. M.S Kamath, Mr. Gajanan Patil, Mr. Dinesh Bhandare, Mr. Santosh Shukla, Mr. Sitaram Dikshit, Prof Narain Israni and Mr. Anil Dhumak provided guidance. Various guest lecturers also made their presence felt.

The above mentioned programmes have received an overwhelming response from schools, colleges, trusts, Women's Savings Groups. Financial assistance was extended by Food, Civil Supply and Consumer Protection Department, SEBI, NSE, BEE, MCX(Multi Commodity Exchange) and the Consumer Welfare Fund.

An increasing number of students, teachers and women are getting involved in this Consumer Movement.

The Consumer Club programmes are being conducted by Mr. Gajanan Patil in various schools in rural and urban areas of Thane and Raigad districts. Through these programmes, C.G.S.I has been attempting to incorporate consumer awareness in students right from school level. Students are made aware of the various malpractices being followed in the market. As part of homework, students are made to conduct simple food adulteration tests at home. Additionally, as part of the consumer awareness programme, drawing and essay competitions, debates are being conducted in schools. This programme has received full support and co-operation of school principals and teachers.

This is a successful attempt in involving consumers in the consumer movement on a large scale, thereby making them aware and empowered citizens.

CONSUMER GUIDANCE SOCIETY OF INDIA

BLOCK J, Azad Maidan, MAHAPALIKA MARG, MUMBAI 400 001.
Tel: 2262 1612 Fax: 2265 9715 E-mail: cgsibom@mtnl.net.in Website: www.cgsiindia.org

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