



SPECIAL ISSUE Rs. 15

MAY 2009

THE CONSUMER'S VOICE

Keemmat

VALUE FOR PRICE, PEOPLE AND THE ENVIRONMENT



Annual General Meeting being held on
19th June 2009

Constitution amendments proposed

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MANAGING COMMITTEE

Chairman	:	Prof. N.M. Rajadhyaksha
Vice Chairman	:	Mr. Anil Dhumak
Hon. General Secretary	:	Dr. M.S. Kamath
Joint Secretary	:	Mr. Dinesh Bhandare
Joint Secretary	:	Mrs. Jamna Varadhachari
Joint Secretary in charge of Office Coordination	:	Mr. R.B. Purohit
Treasurer	:	Mr. R.P. Vyas
Joint Treasurer	:	Mr. Subhash Palav
Editor, Keemat	:	Dr. S.G. Bhat
Members	:	Mrs. Anuradha Bhonsale, Mr. Simon D'Costa, Mr. B.V. Desai, Mr. Sitaram Dixit, Mr. S.D. Puri, Dr. Arvind Varde, Dr. Shirish Waghulde

SUB-COMMITTEES

	Sub Committee	Convener	Member
1.	Complaints	R.B. Purohit	Ms. Geeta Mathur, Mr. Sonthalia
2.	Legal Aid	N.M. Rajadhyaksha	Dr. M.S. Kamath
3.	Civic Affairs	B.V. Desai	Mr. Dinesh Bhandare
4.	Fund Raising	Mr. R. P. Vyas	B.V. Desai
5.	Constitution Review	S.D. Puri	N.M. Rajadhyaksha, V.B. Patwardhan, B.V. Desai, Dr. M.S. Kamath
6.	Projects	Simon D'Costa	Mr. Sitaram Dixit, Mr. B.V. Desai, Ms. Purobi Ghosh Mohan
7.	Public Interaction + Awareness	Jamna Varadhachari	
8.	Schools & College Education	Dinesh Bhandare	Ms. Smita Batra
9.	Testing Committee	Mr. Anil Dhumak	Dr. S.R. Agarwal
10.	Women & Children's Committee	Mrs. Anuradha Bhonsale	Mrs. Jamna Vardhachari

COORDINATORS

<i>Central Mumbai</i>	:	Mr. Dinesh Bhandare
<i>Central Railway side Mumbai</i>	:	Mr. Sitaram Dixit, Mrs. Lata Jha
<i>Western Suburbs</i>	:	Mr. R.P. Vyas, Dr. S.R. Agarwal, Mr. Anil Dhumak
<i>Thane</i>	:	Mr. Gresh Wadhvani
<i>Navi Mumbai</i>	:	Mr. A.F. Borges

The last date for filing suggestion / amendments to the constitution has been extended to 10th June 2009.

NOTICE OF 42nd AGM

Notice is hereby given that the 42nd Annual General Body Meeting of the Consumer Guidance Society of India will be held on 19th June 2009, at 3.00 p.m. at the Amar Hind Mandal, Gokhale Road North, Near Portuguese Church, Dadar (W), Mumbai 400 028.

A G E N D A

- 1) Welcome by the Chairman.
- 2) Address by the President.
- 3) Confirmation of the minutes of 41st AGM held on June 20th, 2008.
- 4) Presentation of the Annual Report by Hon. Gen. Secretary.
- 5) Presentation and passing of Audited Accounts for 2008-2009 and to write off TDS amounts in "Schedule C" of the Balance Sheet as they are not recoverable.
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 13th June 2009. The Treasurer / Jt. Treasurer will answer all queries in person on 17th June 2009 between 2.00 p.m. and 4.00 p.m. at the CGSI office.
- 6) Appointment of Auditors and fixing of their honorarium.
- 7) Confirmation of panel of Returning Officers for the year 2010.
- 8) To discuss and ratify with amendments (if any) the proposed amendments to the Articles of Association and Rules & Regulations of the Society, a copy of which has already been circulated to all members in Keemat Special Issue April 2009.
- 9) Any other Business with the permission of the Chair.
- 10) Election to the managing committee (see N.B. below).
- 11) Declaration of Election results.
- 12) 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. There are, therefore, four vacancies.
i) Dr. S.G. Bhat ii) Dr. M.S. Kamath iii) Mrs. Jamna Varadhachary iv) Dr. Shirish Waghulde
- 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 magazine as well as the Copies of the Keemat Special Issue April 2009 containing proposed amendments to the Constitution to the meeting 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 – 42nd 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 Second 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 June 12th, 2009 up to 1.00 p.m. Scrutiny of nomination papers on June 15th, 2009 at 3.00 p.m. Withdrawal of candidature not later than June 17th, 2009, 3.00 p.m. Announcement of final list of candidates, June 17th, 2008, 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. 100 per set.



Minutes of the 41st AGM 2008 held on 20.6.08

In the Chair: Mr. Sharad Upasani, President.

1. The AGM was held on 20.6.08 at Amar Hind Mandal Hall at Dadar, Mumbai at 4.00 P.M.

2. Before the meeting could be called to order Mr. Achintya Mukherjee started off saying the AGM itself was illegal because notice was not sent to all CGSI members. Only 2100 copies of Keemat were posted whereas there are more than 2200 members in CGSI. Hon. Secretary. Dr. M.S. Kamath explained that for many years only these numbers of copies are being posted, because many families have more than one member. It is pointless to send multiple copies to the same family. It was done with the concurrence of these families. Further, several members who had joined CGSI in the '60s and '70's had expired, leading to a gap in the numbers given sequentially to Life Members.

Mr. Mukherjee further raised the matter of the number of vacancies in the Managing Committee. Dr. M.S. Kamath explained that Dr. Manohar Kher had passed away, and Mrs. Shailaja Ravindranath resigned from the Committee, as she could not devote time for CGSI. Two members are retiring and eligible for reelection. There were hence four vacancies.

President Mr. Sharad Upasani ruled that point of order of this being an illegal meeting was not tenable and called the meeting to order.

3. Welcome by the Chairman.

Mr. N.M. Rajadhyaksha, Chairman of CGSI, welcomed the gathering. He specially mentioned the role of Mr. Upasani who helped with suggestions and in deliberations and expressed the Managing Committee's gratitude to him. He gave a summary of the activities during the year.

One of the projects was checking school lunch boxes to see whether the children bring healthy snacks, and it was found that most lunch boxes contained junk food.

In another project conducted during the year, Milk was tested for adulteration on 330 samples collected from various centers. This was tested at SIES College Chemistry laboratory. The students of SIES College helped in the collection. The adulterated samples were identified and reported to the FDA.

In schools and organizations like Mahila Mandals, lectures were given about the rights and duties of a consumer. Our Project officer Mr. Gajanan Patil gave demonstrations on how to detect adulteration with simple ingredients, which are found in every home. This was appreciated.

CGSI was awarded a Best NGO award "Salaam Bombay" for the good work done in the last year.

CGSI has been appointed Nodal agency for

National Pharmaceutical Pricing Agency. SEBI is also considering appointing us for investor-related grievances.

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After many years our balance sheet shows a surplus of Rs 1,65,000. However some items in the balance

sheet are booked under wrong headings, which will be corrected. But overall the figures are correct.

A committee is working on amendments to the Constitution. Mr. Rajadhyaksha requested members to send in suggestions as early as possible so that it can be finalized at the earliest.

In the year under review many questions were asked by members. They wanted copies of correspondence, accounts, lists of members etc. CGSI has limited staff. The Managing Committee members are honorary workers and they do try and find time to do all this work. It is not possible to answer each and every question in writing. Last year, we provided about 1800 Xerox copies to one member in response to his queries. It creates too much work. Mr. Rajadhyaksha requested the persons with queries to come to the office and check documents in person and save the trouble of getting them Xeroxed.

Referring to a Consumer International Milk testing Programme done in 2006-2007, he said that certain amounts were spent on this but there is no report of the tests or how much money was spent and under what heads, and the society will try to find out the details.

On the controversial issue of Gold testing, an independent person Mr. T. Singaravel was appointed to go into the matter. He did it as a member of CGSI and as a service to the Society, free of cost. His report is with the Managing Committee, which will have to decide on how to take action on it further.

The auditor last year passed some strictures saying some amounts shown as advance travel expenses have not been accounted for. Mr. Mukherjee wanted to know why this has not been sorted out. Mr. Rajadhyaksha stated that inspite of 3 letters written to the person in whose name these amounts were taken and shown as outstanding, the Society is yet to receive any clear cut reply.

4. Address by the President.

Mr. Upasani said, if the constitution was ready, we would not need a President. In the absence of the new constitution, we will have to appoint a President for the next year at least.

Mr. Mukherjee wanted to know, when Mr. Upasani himself had minuted in the previous AGM that the Minutes would be ready in a month, why was it delayed.

Mr. Upasani said, they had said they would try to give it in a month. It took a little longer than a month, due to initially Mr. Upasani being out of India and then Dr. Kamath being busy with his personal matters.

4. Confirmation of the minutes of 40th AGM held on September 26, 2007.

The Minutes of the AGM 2006-2007 were read and passed without changes. Proposed by Mr. N.N. Kini and seconded by Dr. Arvind Varde.

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

Dr. M.S. Kamath stated that Mr. Babu Nadkarni had donated a P-4 computer to the CGSI, and expressed thanks for the same. Regarding staff of the Society it was explained that out of 5 persons 2 have retired. We now have only staff of three. The rest of the work is being outsourced or being done by our Managing Committee members who find the time to come to office and do these jobs.

Dr. Kamath informed that there is a separate constitution committee headed by Mr. S. D. Puri to draft changes in the CGSI Constitution. And the committee will welcome suggestions from members who should send the same to Society as early as possible. In reply to Mrs. Sequeiras query when the draft would be ready, it was stated that the Committee would try to finalize the same as early as possible.

The annual report presented by the Secretary was approved.

Proposed by Mr. S. Palav and seconded by Mr. Prakash Raut.

6. Presentation and passing of Audited Accounts for 2007-2008

Mr. R.P. Vyas, Hon. Treasurer, said that some entries were wrongly entered under different headings. That will be rectified. But overall, the accounts projected a correct picture.

Mr. Mukherjee said substantial discrepancies were there in Schedule A as reported in the Balance Sheet and as mentioned in the Schedule itself. Mr. Vyas told him this was due to Cash system, which Society was following from 2007-2008.

On a query from Mr. Mukherjee that NGOs are supposed to follow only mercantile system, Mr. Vyas said it was not mandatory, and one can follow either cash or mercantile system.

Mr. Hasmukh Vora wanted to know how FD Rs. 8,30,000 showed interest of only Rs. 16359 as the interest works out to only 2%.

Mr Vyas explained that earlier interest rates were 6% and the amount in FD was raised from 2,80,000 to Rs. 8 lakhs in the current year and therefore the absolute figure of interest was low.

There was a query on TDS recovery and why it is being carried forward. Mr. Vyas explained that these were small amounts and some are 7 to 8 years old. It will cost us more to collect them, than the original amount themselves. The Society would try and collect the same, otherwise the amount will be written off.

Regarding Schedule A and E, Mr. Vyas said that he had noticed the discrepancy himself and will be correcting it.

Mr. Mukherjee wanted to know why the auditor was not present. It was stated that his presence was not mandatory.

He also wanted to know the role of Trustees. Originally, there were three of them. Justice Hosbet Suresh has no idea what his position is.

Dr. Kamath stated that the role of a trustee is not specified in the Constitution. The new constitution, once in place, will have proper delineation of powers and responsibilities.

Mr. Vikrant Jindal raised the matter of the travel allowance shown as outstanding in the Balance Sheet.

Mr. Brandon D'souza and Ms. Smita Batra asked why the Committee has not put an end to this problem of outstanding travel allowance.

Dr. Kamath said that letters were written to the concerned person. Beyond that there was very little

that could be done. However, if the members wanted the Managing Committee to use stronger methods, this would be done. On being told, that the strongest possible action be taken, he said that the new Committee will try and take some action by August. The Managing Committee also wants to put an end to this.

Mr. Mukherjee said that outstanding travel allowance is regarding attending BIS meetings. CGSI used to first buy the tickets, which were later on reimbursed by BIS. For some period in BIS, airfare was not reimbursed and therefore the outstanding. This exercise is just to malign a certain person.

Mrs. Sequeira asked whether the Managing Committee's permission was taken to buy these tickets. She was told there was no record in the minutes of such a permission being taken. The

'On the repeated requests of the house, it was decided that the Travel Advance matter should be resolved expeditiously and if anybody was guilty, he should be proceeded against.'

present committee even talked to Ms. Alka Sirohi of BIS on one of the trips to Delhi to try and recover the amount.

Dr. A. R. Shenoy who was the person who had drawn the 'Travel Advance' said that 2 people

went for the BIS meetings in 2007. Their plane tickets were bought by CGSI. Dr Bhat and Mr. Desai used them. They were reimbursed only train fare. However, he gave no explanation on how the huge sum of Rs. 33,000/- was drawn, spent or remained unpaid.

Mr. Rajadhyaksha said this matter of the outstanding travel allowance is a serious allegation. The Society did not mention Dr. Shenoy's name in the matter of advance for travel, to save him embarrassment. The Society wanted to settle it in a peaceful manner. He, however, has named Dr. Bhat unfairly. He requested Dr. Shenoy to give all this in writing so that it could be further examined by the Society.

On the repeated requests of the house, it was decided that the Travel Advance matter should be

resolved expeditiously and if anybody was guilty, he should be proceeded against.

Accounts were passed and the Managing Committee was authorized to rectify the corrections pointed out by the Treasurer.

Proposed by Mr. R.B. Purohit, seconded by Mr. S. D. Puri.

7. Appointment of Auditors and fixing of their honorarium.

Mr. Yogesh Vyas & Co. were appointed auditors for the current year 2008-2009 at a Honorarium of Rs. 10,000/-.

Proposed by Mr. Simon D'Costa seconded by Mr. Vikrant Jindal.

Mr. Mukherjee dissented; otherwise passed unanimously.

8. Confirmation of panel of Returning Officers for the year 2008-2009.

The Managing Committee nominated Sr. Advocate Mr. Vinayak Patwardhan, Mr. R.V. Paranjape, and Mrs. Mercian Saldanha. This was unanimously accepted.

Proposed by Mr. R.B. Purohit and seconded by Mr. Subhash Palav.

Passed unanimously

9. Nomination of President & Vice President for the year 2008-2010.

Mr. Sharad Upasani was proposed for President and Mr. Sanjay Kher for Vice-President.

Proposed by Prof. N.M. Rajdhyaksha and seconded by Mr. Prakash Raut.

This was unanimously accepted.

10. Discussion on Resolutions :

Resolution No. 1: Resolved that due to massive increases in the production and distribution of Keemat Magazine, its periodicity be reduced from Monthly to Bi-monthly or quarterly, or to put it up on the Web as an Electronic Magazine, as decided by the General Body.

Further resolved that the Managing Committee be permitted to accept advertisements (at such rates as it deems fit) from Government Bodies and Public Sector Organisations for the Keemat magazine, to subsidize its heavy costs.

The Hon. Secretary said that this was the costliest annual expense of CGSI. We use the cheapest paper to print the magazine. The printing, especially photos are not reproduced well as a consequence. It is proposed we make it quarterly and use good quality paper, so that it can be our ambassador and we can circulate it proudly. No one will help us with the costs.

The Consumer International had promised to send us Rs. 10 lakhs, towards outstanding rent of about Rs. 7.50 lakhs, which the PWD is demanding. We are yet to see the money.

We could also take Advertisement from PSU/s Banks to cover our costs. Now they are all expected to be socially conscious and actively work towards helping NGOs.

Mr. Mukherjee objected and said

1. It should be a monthly as this is what goes to all the members and they need to be kept updated.
2. No ads. should be accepted as it might create conflict of interest if we take up a case against a PSU/Banks.

Mr. R.B. Purohit said if we can take money from TRAI, BIS, why not from PSU's. They too are Government agencies.

Mr. Ashok Ravat wanted to know if this would not flout the rules of the guidelines of the International Federation.

Mr. Krishna Gupta asked whether we could print KEEMAT in Hindi and English.

Ms Vandana Shah wanted to know if people even want to read Keemat.

Dr. Kamath said we had asked the readers to respond as to how many really read it, and whether they want any change. Only 100 members responded.

Finally after discussion, it was decided that the Resolution was passed with the modification that Keemat would be made bimonthly.

Proposed by Mr. Anil Dhumak and seconded Mr. B.V. Desai.

11. Any other Business with the permission of the Chair.

New member Mr. Ramdev Koli said he was glad to have joined CGSI and will work with it.

Mr. Ashdin Kapadia said consumer courts take far too long to give judgments and pass orders. He expressed an opinion that some unscrupulous lawyers join hands with the court staff and say they can't find the file and give similar such excuses. And urged the Society to take steps to clean this system.

Dr. Kamath said CGSI would take help of Mr. Kapadia and try and do something about this, by starting a Project to analyze Consumer Court work.

‘Finally after discussion, it was decided that the Resolutions were passed with the modification that Keemat would be made bimonthly.’

12. Elections

At 5.30 p.m. the Election to the Managing Committee was announced. Some of the Candidates took the opportunity of introducing themselves.

13. Vote of thanks

Hon. Secretary Dr. M.S. Kamath thanked President Mr. Sharad Upasani, Vice-President Mr. Sanjay Kher, Chairman Mr. N. M. Rajadhyaksha, all Managing Committee members and all members for their work in the past year.

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

Mr. Sharad Upasani
President

Election Results of the Managing Committee 41st AGM 2008

Sr. No	Candidate's Name	No. of Votes Polled
1.	Dr. A. R. Shenoy	16
2.	Mr. A. V. Shenoy	11
3.	Mr. Achintya Mukherjee	18
4.	Mr. Anil Dhumak	128
5.	Mrs. Anuradha Bhonsale	127
6.	Mr. Bhaskar V. Desai	123
7.	Prof. Narayan M. Rajadhyaksha	126
8.	Mr. Umesh Chandra Sabharwal	13

Mr. Anil Dhumak, Mrs. Anuradha Bhonsale, Mr. Bhaskar V. Desai & Prof N.M. Rajadhyaksha declared elected to the Committee for 2008-2009.

20th June 2008

Chairman, Panel of Returning Officers.

Hon. Secretary's Report on the Society's activities for the year 2008-2009

Another year has passed and CGSI has crossed many landmarks and signposts. The year has seen a significant change in strategy of the CGSI activity, improved financial figures and a crisis in which we are being threatened to be evicted from our Office at Mahapalika Marg.

The premises crisis

In our Special Issue of April 2009, the Managing Committee has updated members on the crisis which has come to our doorsteps. In brief, the PWD Department of the Government is demanding Rs. 7.74 lakhs as dues of rent for the last 37 years. To register our goodwill and to establish our bonafides, CGSI has started paying the rent at the current rate of Rs. 2,903/- from January 2009.

Consumer Awareness Programmes

In response to our appeal last year, some members have started organizing programmes in their individual vicinities to raise consumer awareness in their localities. 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

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presence in that area very significantly. A list of programmes held during the year is annexed separately to this Report and will give members an idea of the work we have achieved in this field. Spearheading all these activities have been our Committee's dynamic members Mr. Dinesh Bhandare and Mr. Subhash Palav.

Gajanan Patil with his 'magic box' has ably supported them at all stages. Schools, Colleges, Housing Societies and womens' groups have all benefited from these programmes.

The highlight of the Programmes this year were the Investors Awareness & Protection Programme (IAPP) –

Kuber Model – organized by CGSI on four consecutive Saturdays at Mumbai Education Trust Group of Colleges, in coordination with SEBI. These programmes 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 Rights 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 National Pharma Pricing Authority has nominated CGSI as the designated organization to register complaints against unfair markups on drugs above the MRP.
- The Ministry of Consumer Affairs has asked 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 their students to undertake internships with CGSI.
- Members of the Managing Committee were invited by the Channel UTVi to participate in one of their programmes.

CGSI was asked to nominate one person to represent the consumer viewpoint in the 'Rajiv Gandhi National Quality' Award instituted by the Central Government.

Projects

CGSI undertook two major projects this year:

1. Analysis of Fairness Products 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. The Fairness Products survey will now be handed over the Ministry of Health for further action at statutory level.

Redressal of Consumer Complaints

This important activity of CGSI received a big boost this year with the opening of three additional centres at Santacruz, Vashi & Kharghar in Navi Mumbai. Consumers with complaints now have the option of approaching a centre close to their residence, with lesser cost and effort involved. An additional centre in the Eastern suburbs and/or Thane is also being planned.

CGSI is grateful to Mr. Alok Tholiya, Mr. Augustine Borges and Mr. Santosh Shukla for giving their premises (rent-free) and all assistance to run these centres.

The centre at CST is manned efficiently by Mr. R.B. Purohit, Mr. Sonthalia and Mrs. Geeta Mathur on every Tuesday and Friday.

Managing Committee

CGSI's Managing Committee has always reflected the changing needs of consumer needs and welfare. 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. R.P. Vyas have brought with them rich knowledge in the field of accounts and investment, 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. Members may give in their suggestions and contributions towards this onerous job.

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.

'The Office of CGSI badly needs heavy repairs and renovation. Members may give in their suggestions and contributions towards this onerous job.'

Keemat

The new look of 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. Ms. Purobi Ghosh Mohan, an Invitee to the Managing Committee, has also worked on revamping the magazine and done the Special Issue housing the Constitution amendments free of cost. 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 second year in a row, though the Damocles' sword of outstanding rent is a threat which has to be warded off.

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.

*Dr. M.S. Kamath,
Hon. General Secretary.*

CONSUMER AWARENESS PROGRAMME

APRIL 2008 TO MARCH 2009

By Gajanan Patil

Date	PLACE	Subject	Participate
07.04.08	Mahila Savings Group, Kannamwar Nagar, Vikhroli	Right of Consumer, Practical demo Food Adulteration	75 Females
09.04.08	Mahila Savings Group, Kolshewadi Kalyan.	Practical demo of Food Adulteration	62 Females
09.04.08	Sandhya Madhyamik Vidhyalaya, Kolshewadi, Kalyan.	How to Recognise Original/Duplicate Goods & Practical demo of Food Adulteration	119 Parents + 5 Teachers
10.04.08	Indian Merchant's Chambers Lions Club, Churchgate	Right and Responsibilities of Consumer & Practical demo of Food Adulteration	38 Male
12.04.08	Teesai Mahila Mandal, Teesgaon, Kalyan.	Right of Consumer, How to Recognise Original/Duplicate Goods and Practical demo of Food Adulteration	49 Females
16.04.08	Mahila Savings Group, Rohidas Wadi	Practical demo of Food Adulteration & Poisoning : Reason & Treatment	53 Females
19.04.08	Ekvira Mahila Mandal Bhandup Village	Consumer Right & Responsibility Practical demo of Food Adulteration & Guidance for Gold Purchasing	48 Females
23.04.08	Purna Mahila Savings Group Purna - Bhivandi	Practical demo of Food Adulteration & Poisoning: Reason & Treatment	63 Females
26.04.08	Zopadpatti Vidya Vihar Mahila Savings Group, Vidya Vihar	Practical demo of Food Adulteration & Rationing Problem	39 Females
29.04.08	Mumbra Mahila Savings Group, Narayan Nagar, Mumbra	Practical demo of Food Adulteration & Importance of Savings	37 Labour Females
29.04.08	B.S. Patil Vidyalaya, Panvel Rd, Mumbra	Consumer Rights & Practical demo of Food Adulteration	98 Parents & 3 Teachers
30.04.08	Rambag Mahila Savings Group Rambag-Kalyan.	Practical demo of Food Adulteration & Poisoning: Reason & Treatment	54 Females Vegetable Saller
30.04.08	Gayatri Vidyalaya, Gayatri Nagar, Kalyan	Practical demo of Food Adulteration & How to Recognise Original/Duplicate Goods	153 Parents 7 Teachers
09.05.08	Tarpoli Mahila Savings Group, Tarpoli-Bhivandi.	Importance of Savings & Practical demo of Food Adulteration	38 Female Naka Labours
12.05.08	Shivai Group, Shivai Nagar, Thane.	Consumer Rights, Practical demo of Food Adulteration, Weights & Measures	59 Males 20 Females
14.05.08	Ramai Mahila Savings Group, Lower Parel	Practical demo of Food Adulteration & Poisoning: Reason & Treatment	55 Females
17.05.08	Shree Ganesh Mahila Mandal Titwala - Kalyan.	Consumer Rights & Practical demo of Food Adulteration	48 Females
17.05.08	Valmiki Vidyalaya, Ahali, Kalyan.	Practical demo of Food Adulteration	112 Parents 6 Teachers
21.05.08	Self Service Savings Group, Bhivandi	Practical demo of Food Adulteration & Poisoning: Reason & Treatment	58 Females

Date	PLACE	Subject	Participate
28.05.08	Zopadpatti Garbage Picker - Savings Group, Karnak Road, Kalyan	Practical demo of Food Adulteration	49 Females
28.05.08	Chetna Vidyalaya, Murbad Rd, Kalyan.	Practical demo of Food Adulteration & How to Recognise Original/Duplicate Goods?	135 Females 7 Teachers
30.05.08	Mahila Savings Group, Juni Dombivali.	Practical demo of Food Adulteration & Rationing Problem	59 Femles
10.06.08	Bavolee Mahila Savings Group, Wavelee Village, Bhivandi	Practical demo of Food Adulteration & How to Recognise Original/Duplicate Goods?	53 Females
12.06.08	Maljeeepada Mahila Mandal, Vaada- Bhivandi	Practical demo of Food Adulteration & Rationing Problem	64 Females
18.06.08	MCGM Labour(Sweeping Dept.) CTRC, Borivali.	Consumer Rights & Practical demo of Food Adulteration	58 Male Labours
25.06.08	CTRC, Hospital Labour, Borivali.	Consumer Rights & Practical demo of Food Adulteration	48 Females
30.06.08	CTRC, Sweeping Dept., Borivali.	Consumer Rights & Practical demo of Food Adulteration	56 Male Labours
05.07.08	Kurla Kamgar Shikshan Kendra Kurla - Riksha Union	Consumer Rights & Practical demo of Food Adulteration	40 Male/ Females
15.07.08	New Kalwa School, Kalwa, Thane.(Parents Meeting)	demo of Food Adulteration	95 Parents 3 Teachers
22.07.08	S.H. Jondhale Vidyamandir, Dombivali. (Parents Meeting)	Practical demo of Food Adulteration & How to Recognise Original/Duplicate Goods?	68 Parents 3 Teachers
28.07.08	Diwa High School Diwa-Thane.	Practical demo of Food Adulteration & Rights for Rationing	78 Parents 2 Teachers
01.08.08	CTRC, MCGM Labour, Water Dept.	Consumer Rights & Practical demo of Food Adulteration	52 male Labours
06.08.08	CTRC, MCGM - Sweeping Dept. Borivali.	Consumer Rights & Practical demo of Food Adulteration	47 Male
20.08.08	Saraswati Secondary School Thane	Consumer Rights & Practical demo of Food Adulteration & Misleading Advtg.	68 Students 4 Teachers
23.08.08	Dombivali Mahila Savings Group, Zopadpatti, Vishnunagar Dombivali.	Practical demo of Food Adulteration & How to Recognise Original/Duplicate Goods?	53 Females
26.08.08	Malvani Muncpal Secondary School, (Urdu Medium), Malvani Mumbai.	Consumer Rights & Responsibility Practical demo of Food Adulteration	1024 Students 5 Teachers
26.08.08	Malvani Muncpal School (Marathi Medium), Malvani, Mum	Consumer Rights & Responsibility Practical demo of Food Adulteration	318 Students 4 Teachers
27.08.08	CTRC, MCGM Workers, Water Dept, Borivali	Consumer Rights and Practical demo of Food Adulteration	39 Male
06.09.08	Lala Lajpatrai College, Law Students, Haji Ali, Mumbai.	About CGSI, By Mr. Dinesh Bhandare, Consumer Rights - By Dr. Chaterjee	23 Law Students 2 Teachers
10.09.08	SIES College, Matunga(E)	Practical demo of Food Adulteration by Mr. Gajanan Patil & milk Adulteration	90 Students
16.09.08	Santacruz MCGM School, Santacruz.	Consumer Rights & Practical demo of Food Adulteration	450 Students 7 Teachers

Date	PLACE	Subject	Participate
17.09.08	Saraswati Vidya Mandir, Mahim	Consumer Rights & Responsibility & Practical demo of Food Adulteration	300 Students 5 Teachers
22.09.08	Vile Parle MCGM School, Dixit Road, Vile Parle.	Weights & Measures, Practical demo of Food Adulteration & Misleading Advtg.	220 Students 5 Teachers
13.09.08	Harmony International School, Kharghar.	Consumer Rights, Junk Food & Practical demo of Food Adulteration	175 Parents 5 Teachers
23.09.08	Leelavati Poddar School	Consumer Rights & Practical demo of Food Adulteration	300 Students 4 Teachers
25.09.08	Leelavati Poddar School	Consumer Rights & Practical demo of Food Adulteration	250 Students 3 Teachers
30.09.08	Mahila Kambe Savings Group Kambe-Bhivandi	Consumer Rights & Practical demo of Food Adulteration	68 Females
06.10.08	Lions Club, Juhu Chowpati	Poisoning: Reason & Treatment Practical demo of Food Adulteration	200
07.10.08	Badlapur High School, Badlapur.	Consumer Rights & Practical demo of Food Adulteration	140 Parents 5 Teachers
13.10.08	Shree Ganesh Vidyalaya, Kolshewadi, Kalyan.	Consumer Rights, Weights & Measures & Practical demo of Food Adulteration	35 Females 59 Males
17.10.08	Dyanadeep School, Mumbra, Thane.	Consumer Rights & Practical demo of Food Adulteration	78 Students 3 Teachers
18.10.08	Mahila Savings Group Kase, Kasegaon-Bhivandi	Consumer Rights & Practical demo of Food Adulteration	70 Females
22.10.08	Mahila Savings Group, Tarpoli-Bhivandi	Consumer Rights, Rationing Problem & Practical demo of Food Adulteration	52 Females
25.10.08	Mahila Savings Group, Dhamankar Naka, Bhivandi	Practical demo of Food Adulteration & Rationing Problem	34 Females
04.10.08	L.S. Raheja College, Santacruz	Practical demo of Food Adulteration & Consumer Rights & Misleading Advtg.	65 Students
07.11.08	Senior Citizen, Tholia Bhavan, Santacruz	Consumer Rights & Practical demo of Food Adulteration	58 Male
06.11.08	Mahila Savings Group Vitawa Vitawa-Thane	Consumer Rights, Rationing Problem & Practical demo of Food Adulteration	38 Females
18.11.08	Mahila Savings Group Alimghar	Practical demo of Food Adulteration & How to recognise Original/Duplicate Goods?	57 Females
09.12.08	Mahila Savings Group Zopadpatti Kurla	Consumer Rights & Practical demo of Food Adulteration	35 Females
20.12.08	Mahila Savings Group, Kopar Road, Juni Dombivali	Poisoning: Reason & Treatment Practical demo Food Adulteration	38 Females
21.12.08	Kharghar Consumer Group	Consumer Rights, Practical demo of Food Adulteration and How and where Consumer can make Complaints	25 Male
26.12.08	College Group, Ulhasnagar.	How & Where Consumer can make Complaints and practical demo of Food Adulteration	49 Students

Date	PLACE	Subject	Participate
03.01.09	St. Aloyes School, Khar-Mumbai	Consumer Rights, Practical demo of Food Adulteration and How & Where Consumer can make Complaints	200 Students 5 Teachers
03.01.09	St. Aloyes School, Khar, Mum.	Consumer Rights & Practical demo Food Adulteration	200 Students- Std-9 5 Teachers
05.01.09	Zopadpatti Mahila Savings Group Karivali-Bhivandi	Practical demo of Food Adulteration & How to recognise Original/Duplicate Goods?	32 Females
15.01.09	Convent of Jesus Mary School Colaba	Consumer Rights & Responsibility Practical demo of Food Adulteration How to recognise original/duplicate Goods?	350 Students 7 Teachers
20.01.09	Lala Lajpatrai College Haji Ali, Mumbai.	Consumer Rights & Responsibility Practical demo of Food Adulteration	80 Students 5 Teachers
23.01.09	Our Lady of Good Counsel School, Sion, Mumbai	Consumer Rights & Responsibility Practical demo of Food Adulteration & How to recognise original/duplicate Goods?	280 Students 6 Teachers
28.01.09	Mahila Savings Group, Koshevi-Bhivandi.	Practical demo of Food Adulteration & Importance of Savings	36 Female
29.01.09	CTRC, Borivali	Consumer rights & Responsibility Practical demo of Food Adulteration	54 Male (Sweeping Dept.)
04.02.09	Mahila Savings Group, Vashi.	Practical demo of Food Adulteration & How to recognise original/duplicate Goods?	68 Female
10.02.09	Vikhroli High School, Parksite, Vikhroli.	Practical demo of Food Adulteration & How to recognise original/duplicate goods?	73 Parents
11.02.09	Mahila Savings Group Titwala, Titwala.	Practical demo of Food Adulteration & Importance of Savings.	34 Female
21.02.09	Mahila Savings Group Kurla, Kurla-Nehru Nagar.	Practical demo of Food Adulteration & Poisoning: Reason & Treatment	38 Female Garbage picker
25.02.09	CTRC, Borivali.	Consumer rights & Responsibility & Practical demo of Food Adulteration	57 Hospital labours
27.02.09	Zopadpatti Mahila Savings Group Kalwa-Thane.	Practical demo of Food Adulteration & Importance of Savings.	33 Females
28.02.09	Mahila Savings Group, Wagle Estate, Thane.	Practical demo of Food Adulteration & Importance of Savings.	39 Females
02.03.09	College of Home Science, Nirmala Niketan, Churchgate.	Consumer rights & Responsibility & Practical demo of Food Adulteration	85 Students 3 Teachers
18.03.09	CTRC, Borivali	Consumer rights & Responsibility Practical demo Food Adulteration	47 Labours (Water Dept.)
21.03.09	Dignity Foundation, Grant Road, Mumbai.	Consumer rights & Responsibility & Practical demo of Food Adulteration	12 Female 18 Male

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.

BPT Registration No: F-1381 (BOM)

NAME OF THE PUBLIC TRUST : **CONSUMER GUIDANCE SOCIETY OF INDIA**

FOR THE YEAR ENDING 31ST MARCH 2009

(a) WHETHER ACCOUNTS ARE MAINTAINED REGULARLY AND IN ACCORDANCE WITH THE PROVISIONS OF THE ACT AND THE RULES :	YES
(b) WHETHER RECEIPTS AND DISBURSEMENTS ARE PROPERLY AND CORRECTLY SHOWN IN THE ACCOUNTS;	YES
(c) WHETHER THE CASH BALANCE AND VOUCHERS IN THE CUSTODY OF THE MANAGER OR TRUSTEE ON THE DATE OF AUDIT WERE IN AGREEMENT WITH THE ACCOUNTS:-	YES
(d) WHETHER ALL BOOKS, DEEDS, ACCOUNTS,VOUCHERS OR OTHER DOCUMENTS OR RECORDS REQUIRED BY THE AUDITOR WERE PRODUCED BEFORE HIM :	YES
(e) WHETHER A REGISTER OF MOVABLE AND IMMOVABLE PROPERTIES IS PROPERLY MAINTAINED, THE CHANGES THEREIN ARE COMMUNICATED FROM TIME TO TIME TO THE REGIONAL OFFICE, AND THE DEFECTS AND INACCURACIES MENTIONED IN THE PREVIOUS AUDIT REPORT HAVE BEEN DULY COMPLIED WITH ;	YES
(f) WHETHER THE MANAGER OF 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 OUTSTANDINGS 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/-:	N.A.
(j) WHETHER ANY MONEY OF THE PUBLIC TRUST HAS BEEN INVESTED CONTRARY TO THE PROVISIONS OF SECTION 35 :	NO
(k) ALIENATIONS, IF ANY, OF THE IMMOVABLE PROPERTY CONTRARY TO THE PROVISIONS OF SECTION 36 WHICH HAVE COME TO THE NOTICE OF THE AUDITOR:	NO
(l) ALL CASES OF IRREGULAR,ILLEGAL OR IMPROER 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 MISCONDUST ON THE PART OF THE TRUSTES OR ANY OTHER PERSON WHILE IN THE MANAGEMENT OF THE TRUST :	N.A.
(m) WHETHER THE BUDGET HAS BEEN FILED IN THE FORM PROVIDED BY RULE 16A:	YES
(n) WHETHER THE MAXIMUM AND MINIMUM NUMBER OF THE TRUSTEES IS MAINTAINED :	YES
(o) WHETHER THE MEETINGS ARE HELD REGULARLY AS PROVIDED IN SUCH 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 LTHE 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 :	NIL

DATED :

FOR YOGESH VYAS & CO
CHARTERED ACCOUNTATNS

Sd/-
(CA.YOGESH VYAS)(M.NO:37039)

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

Statement of Income of the Public Trust Liable to Contribution for the year ending 31-03-2009

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

BPT Registration No: F-1381 (BOM)

		Rs. P.
I	Income as shown in the income and expenditure a/c. (Schedule ix)	704292.42
II	Items not Chargeable to contribution under section 58 and Rules 32 :	
	(i) Donation received from other Public Trust and Dharmadas	
	(ii) Grant received from Government and Local Authorities	56200.00
	(iii) Interest on Sinking or Depreciation Fund	
	(iv) Amount spent for the purpose of secular education	238375.50
	(v) Amount spent for the purpose of medical relief.	
	(vi) Amount spent for the purpose of veterinary treatment of animals.	
	(vii) Expenditure incurred from Donation for relief of Distress caused by scarcity draught, flood, fire or other natural calamities	
	(viii) Deduction out of income from lands used for agriculture 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 lands used for non agricultural purpose	
	(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 buildings let out	
	(x) Cost of Collection of Income or Receipt from Securities, Stocks etc. at 1 per cent of such income.	
	(xi) Deduction on account of repair in respect of buildings not rented and yielding to income, at 10 per cent of the estimated gross annual rent	
	Gross Annual Income Chargeable to Contribution	409717.00

Certified that while claiming deduction 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.

CHARTERED ACCOUNTANTS
Auditors

Dated :

TRUST ADDRESS :

FOR CONSUMER GUIDANCE SOCIETY OF INDIA

CONSUMER GUIDANCE SOCIETY OF INDIA

BLOCK-J-MAHAPALIKAMARG,

MUMBAI - 400 001.

Sd/-
CHAIRMAN

PROF. N. M. RAJADHYAKSHA

Sd/-
HON. SECRETARY

DR. M. S. KAMATH

Sd/-
TREASURER

R. P. VYAS

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 2009

PREVIOUS YEAR	FUNDS & LIABILITIES	RS.	RS.
1520582.00	TRUST FUNDS OF CORPUS :-	1520582.00	1520582.00
	OTHER EARMARKED FUNDS :- (Created under the provision of the trust deed or scheme of out of the Income)		
61435.67	RESERVE FUND (As per L/Y)	61435.67	
56982.00	SPECIFIC CORPUS FUND (SCHD "D")	56982.00	
1835715.00	LIFE MEMBERSHIP CORPUS (SCHD "E")	1943715.00	
482603.60	PROJECT FUND (SCHD "F")	393811.18	2455943.85
	LOANS (SECURED OR UNSECURED)		
	FROM TRUSTEES	0.00	
1500.00	FROM OTHER		0.00
	OTHER LIABILITIES		
15000.00	FOR ACCOUNT & AUDIT FEES	15000.00	
22345.00	ORDINARY MEMBERSHIP (APPLICATION)	22345.00	
23400.00	LIFE MEMBERSHIP (APPLICATION)	23400.00	
1015.00	CREDITORS	1850.00	62595.00
	INCOME & EXPENDITURE A/C		
165613.70	SURPLUS OF THE YEAR	61920.58	
103693.12	LESS: DEFICIT OF L/Y TR. FROM I & E		
61920.58	ADD: SURPLUS OF L/Y TR FROM I & E	9262.22	71182.80
4082498.85	TOTAL		4110303.65

AS PER OUR REPORT OF EVEN DATE
FOR YOGESH VYAS & CO
CHARTERED ACCOUNTANTS

Sd/-
(YOGESH VYAS)(M.NO:37039)

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 2009

PREVIOUS YEAR	PROPERTY AND ASSETS	RS.	RS.
	IMMOVABLE PROPERTIES :- (AT COST)		0.00
2855000.00	INVESTMENTS :- AS PER SCHEDULE "B"	2855000.00	
	Accrued Interest	0.00	2855000.00
37273.65	FURNITURE & FIXTURES :- AS PER SCHEDULE "A"		30320.96
116051.78	ADVANCES & DEPOSITS AS PER SCHEDULE "C"		143138.78
	CASH AND BANK BALANCES :-		
98.00	Cash In Hand (MUMBAI)	2644.00	
8479.41	FOREIGN CONTRIBUTION A/C - 8053	4115.41	
64080.86	GENERAL A/C - 10412	73019.68	
26981.07	LIFE MEMBERSHIP A/C - 8654	135547.07	
9432.52	PUBLICATION A/C - 9787	0.00	
1222.00	CONSUMER EDUCATION COMMITTEE A/C - 8995	0.00	
85189.26	TESTING COMMITTEE A/C - 9499	43207.26	
8069.05	IOCU A/C - 9450	0.00	
3354.25	CONSUMER EDUCATION GOVT GRANT A/C - 9569	0.00	
45267.00	CONSUMER CLUB A/C - 11010	0.00	
0.00	Cash Milk Testing Project	1310.50	
822000.00	Bank Fixed Deposit	822000.00	1081843.93
4082498.85	TOTAL		4110303.65

FOR CONSUMER GUIDANCE SOCIETY OF INDIA

Sd/-
CHAIRMAN
PROF. N. M. RAJADHYAKSHA

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

Sd/-
TREASURER
R. P. VYAS

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2009

PR. YR.	EXPENDITURE	RS.	RS.	PR. YR.	INCOME	RS.	RS.
	TO EXPENDITURE IN RESPECT OF PROPERTIES						
	TO ESTABLISHMENT EXP.			16359.00	BY INTEREST		
17323.00	Travelling & Conveyance	22399.00			On Bank	12615.00	
17864.00	Printing & Stationery	25785.00		224558.00	On Bank F.D.	79002.00	311410.00
54103.00	Postage & Courier Charges	27835.00			On Bond	219793.00	
205103.00	Salaries & Wages	220081.00		48666.00	BY DONATION & GRANTS		56200.00
13515.00	Electricity Charges	14661.00			MEMBERSHIP & SUBSCRIPTION		
2475.00	Repairs & Maintenance	8709.00			Ordinary Membership	29365.00	
11762.00	AGM Expenses	18526.00		29540.00	Associate & Institutional Membership	107125.00	
15984.00	Membership & Subscription (Cons. International)	15728.00		105625.00	Keemat Subscription	2400.00	138890.00
19657.50	Miscellaneous Expenses	36801.00		2705.00			
2326.00	Profession Fees	12859.00			OTHER INCOME		
10000.00	Accounting Charges	10000.00			Sponsorship Received	48000.00	
746.00	Bank Charges	402.00			Milk Testing Project	2400.00	
542.00	Insurance	543.00			BEE Project	25000.00	
	Mg. Committee Meeting Exp	8967.00	423296.00		World Consumer Rights Day	5000.00	
5000.00	TO AUDIT FEES		5000.00	20000.00	OTHER INCOME	91642.42	
	To Charity Commissioner Fees		21406.00		Complaint Handling Charges	25750.00	197792.42
5128.35	TO DEPRECIATION AS PER SCHEDULE "A"		4015.86	274391.55			
	To Amount Written off		2936.85	13950.00			
	TO EXPENDITURE ON OBJECTS OF THE TRUST						
165196.00	Keemat Expenses	168019.00					
	Milk Testing Project	50129.50					
24508.00	Program Expenses	11000.00					
3948.00	World Consumer Rights Day	9227.00					
			238375.50				
165613.70	SURPLUS TR TO B/S		<u>9262.21</u>				
735794.55	TOTAL		704292.42	735794.55	TOTAL		704292.42

AS PER OUR REPORT OF EVEN DATE
FOR YOGESH VYAS & CO
CHARTERED ACCOUNTANTS

Sd/-

(YOGESH VYAS)(M.NO:37039)

FOR CONSUMER GUIDANCE SOCIETY OF INDIA

Sd/-

CHAIRMAN
PROF. N. M. RAJADHYAKSHA

Sd/-

HON. SECRETARY
DR. M. S. KAMATH

Sd/-

TREASURER
R. P. VYAS

CONSUMER GUIDANCE SOCIETY OF INDIA
SCHEDULES FORMING PART OF ACCOUNTS
FOR THE YEAR ENDED ON 31ST MARCH 2009

SCHEDULE "A"

	A S S E T S	01.04.2008	ADDITION	WRITTEN OFF	BALANCE 31.03.2009	RATE	DEPRECIATION	BALANCE 31.03.2009
1	FURNITURE & FIXTURE	22693.50			22693.50	10.00	2269.35	20424.15
2	TYPEWRITER	561.00		561.00	0.00	15.00	0.00	0.00
3	PHOTOCOPIER MACHINE	3933.80			3933.80	15.00	590.07	3343.73
4	FACSIMILE MACHINE	1664.30			1664.30	15.00	249.65	1414.66
5	COMPUTER SYSTEM	25.60		25.60	0.00	60.00	0.00	0.00
6	ELECTRICAL STABILIZER	659.60		659.60	0.00	15.00	0.00	0.00
7	AUDIO VISUAL CASSETTE	1690.65		1690.65	0.00	15.00	0.00	0.00
8	AIR CONDITIONER	6045.20			6045.20	15.00	906.78	5138.42
	TOTAL CURRENT YEAR	37273.65	0.00	2936.85	34336.80		4015.85	30320.96
	TOTAL PREVIOUS YEAR	42402.00			42402.00		5128.35	37273.65

AS PER OUR REPORT OF EVEN DATE
FOR YOGESH VYAS & CO
CHARTERED ACCOUNTANTS

Sd/-
(YOGESH VYAS)(M.NO:37039)

FOR CONSUMER GUIDANCE SOCIETY OF INDIA

Sd/-
CHAIRMAN
PROF. N. M. RAJADHYAKSHA

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

Sd/-
TREASURER
R. P. VYAS

SCHEDULE "B"

INVESTMENTS	31.03.2009	31.03.2008
I.D.B.I. DEPOSITS	150000.00	150000.00
R.B.I. 8 % SAVING (TAXABLE) BONDS 2003	2705000.00	2705000.00
	2855000.00	2855000.00

SCHEDULE "C"

DEPOSITS & ADVANCES	31.03.2009	31.03.2008
TAX DEDUCTED AT SOURCE (1999-2000)	3071.74	3071.74
TAX DEDUCTED AT SOURCE (2000-2001)	2534.61	2534.61
TAX DEDUCTED AT SOURCE (2002-2003)	2603.43	2603.43
TAX DEDUCTED AT SOURCE (2003-2004)	102.00	102.00
TAX DEDUCTED AT SOURCE (2004-2005)	283.74	283.74
TAX DEDUCTED AT SOURCE (2005-2006)	803.26	803.26
TAX DEDUCTED AT SOURCE (2006-2007)	1108.00	1108.00
TAX DEDUCTED AT SOURCE (2007-2008)	48837.00	48837.00
ADVANCE FOR TRAVELLING	33807.00	33807.00
STAFF & OTHER ADVANCE	14650.00	18650.00
DEPOSIT WITH GPO FOR KEEMAT POSTING	4251.00	4251.00
TAX DEDUCTED AT SOURCE (2008-2009)	31087.00	0.00
	143138.78	116051.78

SCHEDULE "D"

SPECIFIC CORPUS FUND	31.03.2009	31.03.2008
G. L. MEHTA MEMORIAL FUND	10000.00	10000.00
LEELA JOG FUND (FOR STAFF WELFARE)	12000.00	12000.00
G. V. SIRUR CORPUS FUND (FOR STAFF WELFARE)	25000.00	25000.00
INT ACCUMULATED ON G. V. SIRUR CORPUS FUND	6352.00	6352.00
INT ACCUMULATED ON LEELA JOG FUND	3630.00	3630.00
	56982.00	56982.00

SCHEDULE "E"

LIFE MEMBERSHIP ACCOUNT	31.03.2009	31.03.2008
BALANCE AS PER LAST YEAR	1835715.00	1716690.00
ADD: RECEIVED DURING THE YEAR	108000.00	119025.00
	1943715.00	1835715.00

SCHEDULE "F"

PROJECT FUND ACCOUNT	31.03.2009	31.03.2008
(I) PESTICIED PROJECT (FOREIGN CONTRIBUTION) BALANCE AS PER LAST YEAR	2580.38	2580.38
(II) PUBLICATION PROJECT LESS: TR TO I & E A/C	33217.52 33217.52 0.00	33217.52 0.00 33217.52
(III) GOVT. GRANT FOR CONSUMER EDUCATION IN RURAL AREA LESS: TR TO I & E A/C	3292.25 3292.25 0.00	3292.25 0.00 3292.25
(IV) TESTING PROJECT BALANCE AS PER LAST YEAR	329086.33	329086.33
(V) MANAGEMENT REVIEW PROJECT (FOREIGN CONT) BALANCE AS PER LAST YEAR	62144.47	62144.47
(VI) OFFICE AUTOMATION PROJECT LESS: TR TO I & E A/C	23949.75 23949.75 0.00	23949.75 0.00 23949.75
(VII) OFFICE AUTOMATION PROJECT UTILISATION A/C LESS: TR TO I & E A/C	7112.00 7112.00 0.00	7112.00 0.00 7112.00
(VIII) INVESTOR PROTECTION CELL LESS: TR TO I & E A/C	21220.90 21220.90 0.00	21220.90 0.00 21220.90
(IX) WALL POSTER FOR SCHOOL PROJECT (C.P) BALANCE AS PER LAST YEAR BALANCE AS PER LAST YEAR	0.00 0.00 0.00	64062.00 64062.00 0.00
(XI) C I MILK PROJECT BALANCE AS PER LAST YEAR BANK INTEREST LESS: TR TO I & E A/C	0.00 0.00 0.00 0.00	113072.00 0.00 113072.00 113072.00 0.00
GRAND TOTAL (I TO XI)	393811.18	482603.60

ACCOUNTING NOTES:

- (01) The Society follows cash system of accounting & expenditure on actual basis
- (02) Fixed Assets are at written down value
- (03) Investments are at cost
- (04) The schedules and figures are regrouped as and where felt necessary
- (05) Advance for travelling as shown in Schedule C includes unsettled amount for Rs. 33,807/- relating to year ended 31.03.2006 & 31.3.2007.
- (06) The Society has received a letter dated 3rd December 2008 from the Executive Engineer PWD, Old Customs House, Mumbai 400 023, asking the society to pay the rent of its office premises at J Block @ Rs. 2,903/- per month. The said letter mentions the accumulated rent of Rs. 7,74,660/- upto 31st December 2008.

The Society has been contesting the demand as the premises was granted by then government was rent free. Representations have been made to the concerned authorities and hence the committee is of the opinion that no provision need to be made in respect of the said demand of Rs. 7,74,660/-.

Consumer Awareness Programme Report

Gajanan Patil - Project Officer

This year there were altogether 81 Consumer Awareness Programmes in which 2431 ladies, 1256 gents, 4430 students and 143 teachers (altogether 8260) took part.

In these awareness Programmes we had Mahila Savings Groups, people from rural and urban slums, Schools, Colleges, MCGM staff departments. Hospitals etc took part. in the above Programmes, where Information and Awareness was created about Consumer Protection Act 1986, Rights and responsibilities of citizens, misleading advertisements, weights and measures, Rationing problems, Importance of savings, guidance in purchasing of gold, Analysing and testing Food Adulteration, Milk Adulteration, cosmetics etc

For the guidance and implementation for the above programmes there was active participation from Shri N.M. Rajadhyaksha, Dr.M.S.Kamath, Shri Dinesh Bhandari, Gajanan Patil Anuradha Bhonsale, Smt Jamna Vardhachary, Dr.S.G. Bhat, Dr Deepak Chaterji and Shri Sitaram Dixit.

For 'Consumer Awareness Complaints - how and where to lodge' there was personal participation by Dr.M.S.Kamath and Shri Dinesh Bhandari. Similarly the Milk Testing and the kits made and sold by CGSI were organized by Shri Sitaram Dixit.

In the forthcoming year 50 schools and colleges from the Thane and Raigad Dist will start a Consumer Club each, under the guidance and help from Food and Civil Supplies Dept and Consumer Protection Department. Maximum Consumer Awareness for this is being generated in Teachers and students.

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

**MEMBER, CONSUMER CO-ORDINATION COUNCIL AND CONSUMERS INTERNATIONAL
(CCC and CI are coalition of Indian and federation of world consumer organisations respectively.)**

Registered under The Societies Registration Act XXI of 1860 (Ref. No. Bom. 33/1966 GBBSD 4/4/66) and under the Bombay Public Trusts Act XXIX of 1950 (Reg. No. F-1381 (Bom.) 20/5/1966).

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