



Annual Report FY 2025-2026



Sixtieth Anniversary (1966-2026)
60 Years in the Service of Consumers

CONSUMER GUIDANCE SOCIETY OF INDIA



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Book Post

Consumer Guidance Society of India (CGSI)

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

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

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

CONSUMER GUIDANCE SOCIETY OF INDIA (CGSI)

The Societies Registration Act XXI of 1860: Ref. No. BOM 33/1966 GBBSD 04/04/1966 &

The Bombay Public Trusts Act XXIX of 1950: Reg. No. F – 1381 (BOM) 20/05/1966

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

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July 11, 2026

NOTICE – GENERAL BODY MEETING

The 59th Annual General Body Meeting of Consumer Guidance Society of India (CGSI) will be held on **Friday 28 August 2026, at 5.00 PM** at Saraswat Hitavardhak Mandal, Tendulkar Mangal Karyalay, Chhatrapati Shivaji Maharaj Marg, {Venue is between Matunga (West) & Mahim (West) Railway Stations, Mumbai.} Mahim, Maharashtra 400016.

AGENDA

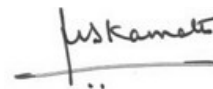
1. Welcome words by the Chairman.
2. Address by the President.
3. Confirmation of the minutes of 58th AGM held on Friday, 12 September 2025
4. Annual Report FY 2025 – 26, Presentation by Hon. Gen. Secretary.
5. Presentation of Accounts for the FY 2025 – 26.
6. Appointing the Auditors for the FY 2026 – 2027 and fixing of their honorarium.
7. Any other Business with the permission of the Chair.
8. Vote of thanks.

Venue:
Tendulkar
Mangal
Karyalay
Mahim

*Members having any queries regarding accounts may send the same to CGSI by Email to ID cgsibom@gmail.com latest by **4.00 PM on Friday, 21 August 2026.***

The Treasurer / Joint Treasurer will answer all queries by Email.

By order of the Managing Committee



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

Notes:

1. If there is no quorum, the meeting shall stand adjourned for half an hour, after which the business of the meeting shall continue at the same date and venue, even if there is no quorum.
2. We request all members to bring their copy of the Annual Report FY 2025-2026 with them. For the sake of economy, additional copies will not be available.
3. All members should bring photographic proof of identity in the form of CGSI Identity Card or any Card issued by a Statutory Authority (e.g., Aadhar Card, Voter Card, PAN Card, Driving License, Passport, etc.) to vote and/or to attend the AGM.

Hon. Secretary's Report for the year 2025-26

Dear Members,

It gives me great pleasure to present the Hon. Secretary's Report for the year under review.

The past year has been a relatively quiet one in terms of major public programmes and activities. However, it has been an important period of consolidation for the Society, during which we have focused on strengthening our internal systems and ensuring that the organisation remains on a sound footing for the future.

One of our principal areas of attention has been the consolidation of the Society's finances. Through prudent financial management and careful stewardship of our resources, we have continued to reinforce the financial stability of CGSI, thereby enabling us to better serve consumers in the years ahead.

Our routine consumer counselling and guidance activities have continued uninterrupted throughout the year. Every day, consumers approach the Society seeking advice and assistance on a wide range of issues, and our dedicated team has continued to provide impartial guidance, helping consumers understand and assert their rights. This counselling function remains one of the Society's most valuable public services and reflects our enduring commitment to consumer welfare.

I am also pleased to report that the administration of the Society has remained efficient, transparent, and responsive. The continued support and dedication of our Executive Committee members, staff, volunteers, and well-wishers have ensured the smooth functioning of the organisation and the effective discharge of our responsibilities.

The year under review is particularly significant as it marks the **Diamond Jubilee Year** of the Consumer Guidance Society of India. Sixty years of dedicated service to the cause of consumer protection is a remarkable milestone and a tribute to the vision of our founders and the sustained efforts of generations of members who have contributed to the Society's growth and reputation.

Participation in National Consumer Awareness Efforts

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

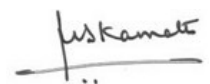
- **Insurance Regulatory and Development Authority (IRDAI)**
- **Telecom Regulatory Authority of India (TRAI)**
- **Securities and Exchange Board of India (SEBI)**

Through participation in workshops, publications, and public interface events, we strive to promote **financial, digital, and consumer literacy** across various sectors. While this year has largely been one of consolidation, we look forward with renewed enthusiasm to the coming year.

The Diamond Jubilee provides us with an opportunity not only to celebrate our rich legacy but also to embark upon new initiatives, expand our outreach, strengthen consumer awareness, and reinforce our role as one of India's foremost consumer organisations. We are confident that, with the continued support of our members and stakeholders, CGSI will achieve substantially more in the year ahead.

On behalf of the Executive Committee, I express my sincere gratitude to all our members, volunteers, advisors, staff, donors, and supporters for their continued confidence and cooperation. Your unwavering encouragement inspires us to continue our mission of protecting and promoting consumer rights. I look forward to another productive and meaningful year of service.

Dr. M. S. Kamath



Hon. Secretary
Consumer Guidance Society of India (CGSI)

Minutes of the 58th ANNUAL GENERAL MEETING of Consumer Guidance Society of India (CGSI), held on 12 September 2025 at Late Sripad Dattatraya Tendulkar Mangal Karyalay, Chatrapati Shivaji Maharaj Marg, Mahim, Mumbai 400 016.

The meeting began at the scheduled time, 5.00 PM. Dr. M. S. Kamath, Hon. General Secretary, invited the office bearers on the dais. The office bearers were welcomed with flower bouquets. Dr. M. S. Kamath thereafter invited CGSI Chairman, Dr. Dixit, to give his welcome address to the gathering.

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

Dr. Dixit welcomed all the participants to the third General body meeting for the current year, the previous two general body meetings being for amending the constitution and to update it in consonance with the changing times and changing concepts in the world of consumerism. Dr. Dixit regretted that during this year the Maharashtra State discontinued the Consumer Helpline that CGSI had been operating for about 12 years. This was as per the Government of India decision to centralize all such services through a single national portal based in New Delhi.

Dr. Sitaram Dixit informed that CGSI's core activities in carrying out consumer education sessions, redress individual consumer complaints, and handling consumer grievances effectively continued as in previous years, and would now continue with additional focus without the responsibility of running the Govt helplines. Dr. Dixit congratulated and welcomed all members, to the first Annual General Body Meeting held under the amended CGSI constitution and requested the President to take charge of the proceedings.

Address by CGSI President Shri. Sunil Karve

The President, Shri Sunil Karve, welcomed all participants to the AGM. He congratulated the CGSI Constitutional Amendment Committee for effectively revising the constitution and getting it approved. He also appreciated all the voluntary work being carried out by CGSI members. The President thereafter asked the Hon. Secretary to start the AGM proceedings.

Confirmation of the minutes of 57th AGM held on Friday, 20 September 2024, Special General Body Meeting held on Friday, 6 June 2025 and Extra Special General Body Meeting held on Friday, 25 July 2025

The minutes of the 57th Annual General Meeting, Special General Body Meeting and Extra Special General Body Meeting had been circulated well in advance to all members. As there were no queries or comments, Dr. Kamath requested the house to take the minutes of all the three meetings as read and confirmed.

**Proposed: Shri. Satyavan Gaonkar
Seconded: Dr. Shobhana Vasudevan.
Passed unanimously.**

Presentation of Annual Report for FY 2024-25:

The Hon. Secretary, Dr. Kamath, informed members that post publication of the Annual report, CGSI received a favorable order from the Mumbai High court against Vodafone in the matter of providing details of incoming calls to consumers. Vodafone's contention was that since it does not charge for incoming calls, it is not bound to provide these details. The court held the argument untenable and ordered the company to provide details of incoming calls. The Hon. Secretary commended the 4-year long efforts and persistence of Shri. Rajeev Singhal and Shri. Rajesh Kothari for getting the favorable decision.

The Hon. Secretary also thanked Shri Chetan Prabhu for his voluntary donation of Rs. 2,000.00 to CGSI.

The Annual Report for 2024-25 had also been circulated well in advance and Dr. Kamath requested the house to adopt the same.

**Proposed: Smt. Jamna Vardhachary.
Seconded: Shri. Satish Manel
Adopted unanimously.**

Presentation of Accounts for 2024-25:

While presenting the accounts, the Hon. Treasurer, Shri. Nandakumar Menon stated that the surplus for FY2024-25 was much less than the previous year on account of investment of Rupees Eighty-five Lakhs.

Shri. Menon, also said that the queries on accounts received from Shri Satra regarding increase in travel expenses and outstanding Income Tax refund had been answered to the member's satisfaction. The Hon. Treasurer informed the meeting that the outstanding refund of Income Tax is expected shortly. The audited financial for FY 2024-25 then approved.

Proposed: Shri. Shirish Kamdar

Seconded: Shri. Raj Talreja

Approved unanimously

Appointment of President for 2025-27:

The Managing Committee proposed re-appointing Shri. Sunil Karve as President. The General Body approved the re-appointment unanimously.

Proposed: Shri. J. D. Parekh.

Seconded: Shri Dinesh Bhandare

Approved unanimously.

Appointment of Auditors for 2025-26

The Managing Committee expressed satisfaction with the services of the current auditors, M/s S. Nagwekar & Co., and recommended to the general body to re-appoint them again as auditors for the FY 2025-30. This was approved unanimously. A remuneration of Rs. 40,000.00 was also approved.

Proposed by Shri. Chetan Prabhu.

Seconded by Shri. Suraj Singh

Approved unanimously.

Panel of Returning Officers

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

Proposed: Smt. Noreen Peter.

Seconded: Shri. Vikrant Jindal

Approved unanimously

Election to the Managing Committee for the years (2025-2030) and declaration of election results.

Shri. Anil Karandikar, Election Returning Officer, reported that 13 nominations were received. Subsequently one candidate withdrew. Therefore, there were 12 valid nominations for 12 available vacancies. All the 12 candidates were declared elected unopposed:

1. Shri. Arvind G. Basutkar
2. Shri. Dinesh Bhandare
3. Smt. Jamna Vardhachary
4. Dr. Manohar S. Kamath
5. Dr. Meena Mehta
6. Shri. Adv. Rajesh R. Kothari
7. Shri. Shirish Kamdar
8. Dr. Shirish Waghulde
9. Dr. Shobhana Vasudevan
10. Dr. Sitaram Dixit
11. Shri. Adv. Sandeep Puri
12. Shri. T. Singaravel IPS

With Permission of the Chair

- Smt. Anindita Kovoore recounted her ordeal in opening a DEMAT account in a Goa Bank and the use of a Forex card.

Dr. M. S Kamath informed that CGSI had recently conducted a "Consumer Awareness Survey" primarily focusing on challenges faced by senior citizens and CGSI would release the survey results very soon.

- Shri Rajeev Singhal suggested that CGSI should have a dedicated Whats App number for registering complaints from consumers.

Vote of thanks

The meeting concluded with thanks to the President.

Signed

Shri. Sunil Karve – President

[Vide Rule 17 (i)]

Name of the Public Trust: CONSUMER GUIDANCE SOCIETY OF INDIA
BALANCE SHEET FOR THE YEAR ENDED 31ST MARCH, 2026

F.Y. 2024-25	FUNDS AND LIABILITIES	Sched ule	Rs.	F.Y. 2025-26	F.Y. 2024-25	PROPERTY AND ASSETS	Sche dule	Rs.	F.Y. 2025-26
15,66,327.00	TRUST FUNDS OR CORPUS OTHER EARMARKED FUNDS (Created under the provisions of the Trust deed or scheme - out of the Income) Reserve Fund			15,66,327.00		CURRENT ASSETS, LOANS AND ADVANCES	D E F G	25,301.31 1,03,807.00 12,02,017.00 3,00,848.00	
6,01,43,430.44	Consumer Help Line Grant a) Grant for Non-Recurring Expenses (Fixed Assets) Add : Addition During the Year	A	27,86,269.87 -	6,26,47,030.44	28,43,496.51	a) Prepaid expenses b) Deposits & Advances c) Income Tax d) Sundry Debtors			16,31,973.31
27,86,269.87	b) Grant for Recurring Exps(Unutilised Grants)		-	27,86,269.87		Cash and Bank Balances a) In Saving Account With Kotak Mahindra bank Bank of Baroda - General a/c. No. 10412 Bank of Baroda - Govt Project A/C. No.14410 Yes Bank a/c		26,46,482.34 1,39,681.26 17,382.26 1,74,907.13 900.15	
1,81,203.31	OTHER LIABILITIES Provisions Sundry Creditors Duties & Taxes	E C	2,21,384.40 15,236.00 708.00		42,22,380.49	b) Cash in Hand			29,79,353.14
					35,30,075.69	FIXED ASSETS	H		35,30,075.69
1,00,44,697.40	INCOME AND EXPENDITURE ACCOUNT Balance as per Last Balance Sheet Add : Income for the Year		1,00,44,697.40 4,25,889.74	2,37,328.40	6,40,08,989.33	INVESTMENTS Interest on Bond Receivable	I	-	6,95,66,140.71
7,47,21,928.02	TOTAL RS.			7,77,07,542.85	7,47,21,928.02	TOTAL RS.			7,77,07,542.85

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

Signed

CA SANDESH C. NAGWEKAR
(Proprietor)
M. NO. 043440
UDIN : 26043440YTKGVT7953

FOR CONSUMER GUIDANCE SOCIETY OF INDIA

Signed

CHAIRMAN
DR. SITARAM DIXIT
HON. SECRETARY
DR. M. S. KAMATH
TREASURER
MR DINESH BHANDARE

DATE: 30/06/2026.

CONSUMER GUIDANCE SOCIETY OF INDIA

F. Y. 2025-26

RESERVE FUND**Schedule "A"**

PARTICULAR	Opening Balance 1/04/2025	Addition	Utilisation	Total Amount 31/03/2026
BSE Grant Fixed Assets	45,885.94	-	-	45,885.94
Consumer Education Fund	44,00,000.00	-	-	44,00,000.00
G.L. Mehta Memorial Fund	10,000.00	-	-	10,000.00
G.V Sirur Corpus (Staff Welfare)	25,000.00	-	-	25,000.00
Leela Jog Fund (For Staff Welfare)	12,000.00	-	-	12,000.00
Life Membership Corpus	24,88,575.00	3,600.00	-	24,92,175.00
Office Premises Fund	12,00,000.00	-	-	12,00,000.00
Office Repairs & Renovation	10,00,000.00	-	-	10,00,000.00
Corpus Fund	16,88,460.50	-	-	16,88,460.50
Consumer Welfare & Education fund	4,92,35,740.00	25,00,000.00	-	5,17,35,740.00
Milk Testing Project- CWF New Delhi	37,769.00	-	-	37,769.00
Total Rs.	6,01,43,430.44	25,03,600.00	-	6,26,47,030.44

PROVISION**Schedule "B"**

PARTICULAR	Amount
Audit fees	36,000.00
Kotak security charges	2,250.90
Professional Fees	42,750.00
Staff Salary	1,39,500.00
Telephone Exp	300.00
Electricity Charges	200.00
Google Meet (Net Charges)	383.50
Total Rs.	2,21,384.40

Sundry Creditor**Schedule "C"**

PARTICULAR	Amount
MTNL Mumbai	236.00
Security Dep to Levicon Co.Pvt.ltd	15,000.00
Total Rs.	15,236.00

Prepaid Expenses**Schedule "D"**

PARTICULAR	Amount
Godaddy Domain Name	3,143.53
Godaddy cgsiindiaorg web site	6,815.00
Godaddy SSL Certificate	7,089.00
Insurance premium (staff)	8,253.78
Total Rs.	25,301.31

DEPOSITS & ADVANCE**Schedule "E"**

PARTICULAR	Total Amount 31/03/2026
Advance for Travelling	33,807.00
Advance To Ankit Kumar (staff)	28,000.00
Advance To Dhruvad Gaikwad (staff)	25,000.00
Advance To Bhagyashree Kale (staff)	5,000.00
Advance To Manoj Pawar (staff)	12,000.00
Total Rs.	1,03,807.00

Income Tax**Schedule "F"**

PARTICULAR	Amount
IT Refund AY 2019-2020	1,80,540.00
IT for F.Y. 2024-25	48,376.00
IT for F.Y. 2025-26	9,73,101.00
Total Rs.	12,02,017.00

SUNDRY DEBTORS**Schedule "G"**

PARTICULAR	Amount
Telecom Regulatory Authority of India	30,000.00
National Stock Exchange of India Ltd	86,400.00
Security of Exchange Board of India	1,84,448.00
Total Rs.	3,00,848.00

Fixed Assets**Schedule "H"**

PARTICULAR	AS ON 01.04.2025	ADDITION Up to 30.9.2025	ADDITION After 30.9.25	Depreciation f For 2025-26	AS ON 31.03.2026
a) Furniture And Fixture-BSE Grant	33,178.49	-	-	-	33,178.49
b) Furniture And Fixture	1,345.57	-	-	-	1,345.57
c) Handy Camera	12,213.40	-	-	-	12,213.40
d) Locker	30,008.49	-	-	-	30,008.49
e) Milk Analyzer	32,104.00	-	-	-	32,104.00
f) Office Renovation & Repair Work	4,19,356.65	-	-	-	4,19,356.65
g) Projector	25,287.00	-	-	-	25,287.00
h) Weighing Machine	871.46	-	-	-	871.46
i) Laptop -BSE Grant	35.76	-	-	-	35.76
j) Computer Monitor	4,799.00	-	-	-	4,799.00
k) Premium Metal Laptop	27,990.00	-	-	-	27,990.00
l) Air Conditioner	1,08,171.12	-	-	-	1,08,171.12
m) Computer software and Data Creation	49,030.00	-	-	-	49,030.00
n) Desktop System Hardisk	93,580.00	-	-	-	93,580.00
o) EPBX System	28,590.00	-	-	-	28,590.00
p) External Hard Disk	7,299.00	-	-	-	7,299.00
q) Hardware Expenses	6,92,201.00	-	-	-	6,92,201.00
r) Havells Pedestal Fan	1,999.00	-	-	-	1,999.00
s) HP Laser Jet Printer	22,500.00	-	-	-	22,500.00
t) Idea Pad Laptop	37,990.00	-	-	-	37,990.00
u) Laptop	22,000.00	-	-	-	22,000.00
v) Led Monitor	18,920.04	-	-	-	18,920.04
w) Lenovo Idea Centre CPU	33,812.71	-	-	-	33,812.71
x) Mezzanine Floor	7,18,200.00	-	-	-	7,18,200.00
y) Office Cupboard	13,058.00	-	-	-	13,058.00
z) Office Equipments	46,404.00	-	-	-	46,404.00
aa) Renovation Work	53,000.00	-	-	-	53,000.00
ab) Samsung Printer 2876ND	12,035.00	-	-	-	12,035.00
ac) Solar Power System A/c	9,25,517.00	-	-	-	9,25,517.00
ad) Telephone Connection-Land Line	56,490.00	-	-	-	56,490.00
ae) Water Purity	2,089.00	-	-	-	2,089.00
Total Rs.	35,30,075.69	0.00	0.00	0.00	35,30,075.69

INVESTMENTS**Schedule "I"**

PARTICULARS	Amount
a) NABARD - LTIF 3E & 62 BD	51,77,903.01
b) Power Finance Corpn - Series 184 B	57,32,936.80
c) Power Finance Corpn - Series 187 B	75,10,800.51
d) Power Finance Corpn - Series 2500 Unit	25,00,000.00
e) Rural Elect Corps Series 168 8 56 NCD	1,03,39,996.49
f) Rural Elect Corps Series 175 8 87 BD	56,86,304.26
g) National Highway Authority of India SRV 7.14 BD	62,51,305.67
h) National Highway Authority of India SRV 7.90 BD	2,75,000.00
i) Indian Railways Finance Corporation LTD	75,88,989.85
j) Powar Finance Corp.LTD Series - 100Units	10,13,317.58
k) Powar Finance Corp. Ltd Series - 2Units (8.94%)	22,13,545.56
l) Rural Elect Corps Series 3Units (8.97%)	54,29,292.12
m) Rural Elect Corps Series 3 Unit (8.63%)	32,81,114.48
n) Indian Railways Finance Corporation LTD	11,35,027.03
o) Power Finance Corpn Series 1 Units	11,16,528.40
p) Power Finance Corpn Series 1 Units	11,06,801.07
q) Rural Elect Corps Series 2 Units	21,98,794.88
r) FD with Suryoday Bank	5,00,000.00
s) FD with Unity Small Bank	5,00,000.00
Interest Receivable	
a) Interest Receivable on FD with The RBL bk	8,483.00
Total Rs.	6,95,66,140.71

CONSUMER GUIDANCE SOCIETY OF INDIA														
Statement of Securities														
SR No	KOTAK SECURITIES	DATE OF ISSUE	DATE OF REDEMPTION	Units	Face value	Amount	Value Including Premium Per Unit	Amount	Other Charges Accrued Int	Total Amt	Interest Received 2025-26	Amount	TDS 25-26	Interest Received Amt
1	NABARD SERIES 3E 8.62 BD 14 MK34 FYRS 10 LAC	14/3/2019	14/03/2034	5	10,00,000	50,00,000	10,30,531	51,52,655	25,248	51,77,903	Received Dt 16-03-2026	4,31,000	43,100	3,87,900
2	RURAL ELECTRIFICATION CORPN LTD SERIES 168E 8.56 NCD 20 NV 28 FYRS 10 LAC	29/11/2018	29/11/2028	4	10,00,000	40,00,000	10,43,405	41,73,620	20,451	41,94,071	Received Dt 29-05-2025	4,24,482	42,449	3,82,033
3	RURAL ELECTRIFICATION CORPN LTD SERIES 168E 8.56 NCD 20 NV 28 FYRS 10 LAC	05/07/2019	29/11/2028	6	10,00,000	60,00,000	10,24,321	61,45,926	-	61,45,926	Received Dt 29-11-2025	4,31,318	43,152	3,88,366
4	RURAL ELECTRIFICATION CORPN LTD SERIES 178 8.97 BD	13/01/2020	28/03/2029	5	10,00,000	50,00,000	10,65,942	53,29,710	3,56,594	1,60,26,301	Received dt 28-3-2026	4,48,500	44,850	4,03,650
5	POWER FINANCE CORPN LTD; SERIES 164 B, 8.85%	13/01/2020	25/05/2029	5	10,00,000	50,00,000	10,73,189	53,67,445	3,65,492	57,32,937	Received dt 27-05-2025	4,42,500	44,250	3,98,250
6	POWER FINANCE CORPN LTD; SERIES 187 8.9.10%	07/08/2019	23/03/2029	5	10,00,000	50,00,000	10,42,341	52,11,705	25,537	52,37,242	Received dt 25-03-2026	6,55,200	-	6,55,200
7	Power Finance Corp.Ltd Series - 2500 Unit, 6.95%	22/1/2021	22/01/2036	2500	1,000	25,00,000	1,000	25,00,000		25,00,000	Received Dt 22-1-2026	1,73,750	17,375	1,56,375
8	National Highways Authority of India, 7.08%	8/7/2021	15/12/2040	4	10,00,000	40,00,000	10,12,087	40,48,348	1,57,938	42,06,286	Received Dt 15-12-2025	2,81,200	28,120	2,53,080
9	National Highways Authority of India 7.14%	29/9/2021	10/9/2040	2	10,00,000	20,00,000	10,18,792	20,37,584	7,435	20,45,019	Received Dt 10-9-2025	1,42,800	14,280	1,28,520
				A	80,01,000	3,85,00,000	83,11,908	3,99,66,993	9,58,693	5,12,65,683	Total Interest Received	34,30,950	2,77,576	31,53,374
Investment for the period 1-4-2022 to 31-3-2026														
SR NO	KOTAK SECURITIES	DATE OF ISSUE	DATE OF REDEMPTION	Units	Face value	Amount	Value Including Premium Per Unit	Amount	Other Charges Accrued Int	Total Amt	Interest Received 2025-26	Amount	TDS 25-26	Interest Received Amt
10	Power Finance Corp.Ltd Series - 100 Unit, 7.25%	01/06/2022	22/01/2036	1000	1,010	10,00,000	1,00,000	10,00,000		11,00,000	Received Dt 22-1-2026	71,500	7,150	64,350
11	Indian Railway Finance Corporation LTD Sr 163 6.87 BD	22/06/2022	14/04/2032	2	10,00,000	20,00,000	9,98,736	19,28,584	68,888	19,97,474	Received Dt 15-4-2025 & 15-10-2025	87,900	14,244	87,900
12	Indian Railway Finance Corporation LTD Sr 163 8.99BD	23/06/2022	04/05/2030	2	10,00,000	20,00,000	11,04,903	21,76,572	33,233	22,09,807	Received Dt 15-10-2025	87,900	8,790	79,110
13	Power Finance Corp.Ltd Series - 2 Unit 8.94%	04/10/2022	25/03/2028	2	10,00,000	20,00,000	10,59,500	21,09,000	94,544	22,03,546	Received Dt 25-03-2026	1,78,800	17,880	1,60,920
14	National Highway Infra Trust Sr 1 Strps, 7.90%	25/10/2022	25/10/2035	275	300	82,500	82,500			82,500	Received Dt 25-4-2025 & 25-10-2025	4,333	434	3,899
	National Highway Infra Trust Sr 1 Strps, 7.90%	25/10/2022	25/10/2040	275	300	82,500	82,500			82,500	Received Dt 25-4-2025 & 25-10-2025	4,357	436	3,921
	National Highway Infra Trust Sr 1 Strps, 7.90%	25/10/2022	25/10/2047	275	400	1,10,000	1,10,000			1,10,000	Received Dt 25-4-2025 & 25-10-2025	3,250	327	2,923
						2,75,000						3,268	327	2,941
15	RURAL ELECTRIFICATION CORPN LTD SERIES 8.97%	11/05/2023	28/03/2029	3	10,00,000	30,00,000	30,00,000			32,33,442	Received dt 28-3-2026	2,69,100	26,910	2,42,190
16	RURAL ELECTRIFICATION CORPN LTD SERIES 8.97%	15/09/2023	28/03/2029	2	10,00,000	20,00,000	20,00,000			21,95,850	Received dt 28-3-2026	1,79,400	17,940	1,61,460
17	RURAL ELECTRIFICATION CORPN LTD SERIES 8.63%	15/04/2024	28/08/2028	3	10,00,000	30,00,000	30,00,000			32,81,114	Received Dt 28-8-2025	2,58,900	25,890	2,33,010
18	Power Finance Corp.Ltd Series - 2 Unit 9.10%	12/02/2025	23/03/2029	2	10,00,000	20,00,000	20,00,000			22,73,558	Receivable dt 25-03-2026			
19	Indian Railway Finance Corporation LTD DC 313 Slat 9.47%	15/10/2024	15/10/2031	3	10,00,000	30,00,000	30,00,000			33,81,708	Receivable Dt 15-4-2025 & 15-10-2025	1,27,495		1,27,495
												1,37,400	13,740	1,23,660
20	Power Finance Corp.Ltd Series - 1 Unit 9.10%	08/10/2025	23/3/2029	1	10,00,000	10,00,000	10,00,000			11,06,800	Receivable dt 25-03-2026			
21	RURAL ELECTRIFICATION CORPN LTD SERIES 8.97% Unit 2	15/10/2025	28/03/2029	2	10,00,000	20,00,000	20,00,000			21,98,795	Receivable Dt 28-03-2026	1,79,400	17,940	1,61,460
22	Power Finance Corp.Ltd Series - 1 Unit 9.47%	27/02/2026	10/05/2031	1	10,00,000	10,00,000	10,00,000			11,35,027	Receivable Dt 15-4-2026 & 15-10-2026			
23	Power Finance Corp.Ltd Series - 1 Unit 8.86%	18/03/2026	25/03/2029	1	10,00,000	10,00,000	10,00,000			11,16,527				
				B	1,00,02,010	2,05,50,000	1,65,38,139	72,24,156	1,96,665	2,77,18,650	Total Interest Received	17,41,960	1,52,658	15,89,302
				(A+B)	1,80,03,010	5,90,50,000	2,48,50,047	4,71,91,149	11,55,360	7,89,84,334	Total Interest Received for FY 2025-26	51,72,910	4,30,234	47,42,676

THE BOMBAY PUBLIC TRUST ACT ,1960

SCHEDULE IX - C

(Vide Rule 32)

Statement of Income of the Public Trust liable to Contribution for the year ending : 31st March, 2026

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

Trust Registration No. : F-0001381 (GBR)

	PARTICULARS	Amount (Rs.)
I	Income as shown in the Income and Expenditure Account (Schedule IX)	78,30,310
II	Items not chargeable to contribution under section 58 and Rule 32 :	
	i) Donation received from other Public Trust and Dharmadas	1,00,000
	ii) Grant 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 veternity treatment of animals	-
	vii) Expenditure incurred from Donation for relief of distressed caused - scarcity, draught, flood, fire or other natural calamities.	-
	viii) Deduction out of income from lands used for agricultural purpose:	-
	a) Land revenue and Local Fund cess	
	b) Rent payable to superior landlord	
	c) Cost of production ,if lands are cultivated by the trust	
	ix) Deduction out of income from land used for non agricultural purpose:	-
	a) Assessment Cess and other Government or Municipal Taxes	
	b) Ground rent payable to Suerior landlord	
	c) Insurance premium	
	d) Repaires at 10 per cent of gross rent of building	
	e) Cost of collection at 4 per cent of Gross rent of Building letout	
	x) Cost of colletion of Income or Receipt from Securities, stocks etc.- at 1 pe cent of such income	53,041
	xi) Deduction on account of repaire in respect of building not rented - and yeilding to income at 10 per cent of estimated gross annual rent	-
	Gross Annual income Chargeable to Contribution	76,77,269

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

Signed

Date: 30/06 /2026

Trust Address:

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

CHARTERED ACCOUNTANTS

Auditors

UDIN:26043440YTKGVT7953

FOR CONSUMER GUIDANCE SOCIETY OF INDIA

Signed

Dr. Sitaram Dixit

CHAIRMAN

Dr. Manohar Kamath

HON.SECRETORY

Mr. Dinesh Bhandare

TREASURER

CONSUMER GUIDANCE SOCIETY OF INDIA

NOTES ON ACCOUNTS FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED ON: 31 MARCH, 2026.

1. METHOD OF ACCOUNTING:

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

2. FIXED ASSETS:

- Trust has not Provided Depreciation for F.Y. 2025-2026

3. Sundry Debtors

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

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

- Consumer Guidance society of India has transferred Rs. 25, 00,000/- to Consumer Welfare & Education Fund for Educating, Guiding, Protecting and Promoting the interest of the consumers as per Resolution passed at the Managing Committee Meeting held on 11th April, 2026.

5. Government Grant:

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

6. Contingent Liabilities: NIL

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

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

For S.Nagwekar & Co.
CHARTERED ACCOUNTANTS

Signed

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

Date: 30/06/2026

Place: Mumbai

UDIN: -26043440YTKGVT7953

FOR CONSUMER GUIDANCE SOCIETY OF INDIA

Signed

DR. SITARAM DIXIT **SHRI DINESH BHANDARE** **DR. M.S. KAMATH**
(CHAIRMAN) **(TREASURER)** **(HON. SECRETARY)**



S. NAGWEKAR & CO.

CHARTERED ACCOUNTANTS

Email ID: sandesh_1965@hotmail.com

M. No. 9821433525

BUNGLOW NO.3, HARSH KAUSHAL

ASHOKVAN, SHIV-VALLABH ROAD,

DAHISAR, (E), MUMBAI -400068.

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

1. We have audited the attached Balance Sheet of **CONSUMER GUIDANCE SOCIETY OF INDIA** as at **31ST March 2026** and the Income and Expenditure Account for the year ended on that date annexed thereto. The financial statements are the responsibility of the Society's management. Our responsibility is to express an opinion on these financial statements based on our audit.
2. We conducted our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on the test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.
3.
 - a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.
 - b) In our opinion, proper books of accounts as required by law have been kept by the society so far as appears from our examination of books.
 - c) The Balance Sheet and Income and Expenditure account dealt with by the Report are in the agreement with the books of accounts.
 - d) In our opinion and to the best of our information and according to explanations given to us, they said accounts give a true and fair view in conformity with the accounting principles generally accepted in India:
 - i. In the case of Balance Sheet of the state of affairs of the Society's affairs as at **31st March, 2026** and
 - ii. In the case of the Income and Expenditure Account of the **Surplus** for the society for the year ended **31st March 2026**.

For S. Nagwekar & Co.
CHARTERED ACCOUNTANTS

Signed

SANDESH C. NAGWEKAR
(PROPRIETOR)

M.NO. 043440

UDIN: - 26043440YTKGVT7953

Date: 30th June 2026

Place: Mumbai.

REPORT OF AN AUDITOR RELATING TO ACCOUNTS AUDITED UNDER SUB-SECTION (2) OF SECTION 33 & 34 AND RULE 19 OF THE BOMBAY PUBLIC TRUSTS ACT.	
Name of the Public Trust:- CONSUMER GUIDANCE SOCIETY OF INDIA Registered Number:- F- 1381 (BOM) For the year ending: 31/03/2026.	
a. Whether accounts are maintained regularly and in accordance with the provisions of the Act and the rules :	YES
b. Whether receipts and disbursements are properly and correctly shown in the accounts :	YES
c. Whether the cash balance and vouchers in the custody of the manager or trustee on the date of audit were in agreement with the accounts :	YES
d. Whether all books, deeds, accounts, vouchers or other documents or records required by the auditor were produced before him ;	YES
e. Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with :	TRUST DOES NOT OWN IMMOVABLE PROPERTY
f. Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him ;	YES
g. Whether any property or funds of the trust were applied for any object or purpose other than the object or purpose of the trust	NO
h. The amounts of outstanding for more than one year and the amounts written off if any ; - Amount receivable from & Income Tax written off - Amount payable to has been written off during year	NO
i. Whether tenders were invited for repairs or construction involving expenditure exceeding Rs. 5000/-	YES
j. Whether any money of the public trust has been invested contrary to the provisions of Section 35 ;	NO
k. Alienations, if any, of the immovable property contrary to the provisions of Section 36 which have come to the notice of the auditors	NO
l. All cases of irregular, illegal or improper expenditure, or failure or omission to recover monies or other property belonging to the public trust or of loss or waste of money or other property thereof, and whether such expenditure, failure omission, loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the trust	NO SUCH CASES
m. Whether the budget has been filed in the form provided by rule 16 A ;	NO
n. Whether the maximum and minimum number of the trustees 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 the accounts of the previous year have been duly complied with by the trustees during the period of Audit:	N. A.
t. Any special matter, which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner.	NO
FOR S. NAGWEKAR & CO. CHARTERED ACCOUNTANTS Signed SANDESH C. NAGWEKAR (PROPRIETOR) M. NO. 043440 UDIN :-26043440YTKGVT7953 Date :-30th June 2026 Place: Mumbai	



S. NAGWEKAR & CO.

CHARTERED ACCOUNTANTS

Email ID: sandesh_1965@hotmail.com

M. No. 9821433525

BUNGLOW NO.3, HARSH KAUSHAL

ASHOKVAN, SHIV-VALLABH ROAD,

DAHISAR, (E), MUMBAI -400068.

TO WHOM-SO-EVER IT MAY CONCERN

We have audited the accounts of **CONSUMER GUIDANCE SOCIETY OF INDIA (Regn No.F/1381/BOM)** having its office at J Block, Azad Maidan, Mahapalika Marg, Mumbai – 400 001, Maharashtra, India for the year ended on **31st MARCH, 2026** and examined all relevant book & vouchers and certify that according to the audited account:

- 1) Brought forward balance of 'FOREIGN CONTRIBUTION ACCOUNT' at the beginning of the year 01/04/2025 was **Rs. NIL**.
- 2) Foreign Contribution received by Consumer Guidance Society Of India during the year is **Rs. NIL**.
- 3) Interest earned on Investments and Saving Bank Account is **Rs. NIL**.
- 4) Amount transfer to Saving A/c No. 04170100010412 **Rs. NIL**.
- 5) The balance of unutilised foreign contribution with the association at the end of the year 31/03/2026 was **Rs. NIL**.
- 6) The Trust, Consumer Guidance Society Of India has maintained the account and record of 'Foreign Contribution', as per section 13 of the Foreign Contribution (Regulations) Act 1976, read with sub-rule (1) of Rule 8 of the said Act.
- 7) The information furnished above is as per Audited Balance Sheet and Income & Expenditure Account for the year ended **31st MARCH 2026**. The same is enclosed.

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

Signed

**SANDESH NAGWEKAR
[PROPRIETOR]**

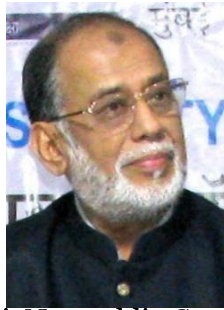
UDIN: -26043440YTKGVT7953

Place: Mumbai

Date: - 30/06/2026



Shri. Conrad Saldanha



Shri. Nooruddin Sevwala



Shri. Sunil Karve
President (2025-27)

MEMBER - ADVISORY COMMITTEE

MANAGING COMMITTEE (2025-2030)



Dr. Sitaram Dixit
Chairperson



Shri. Arvind Basutkar
Vice-Chairperson



Dr. M. S. Kamath
Gen. Secretary



Shri. D. Bhandare
Treasurer



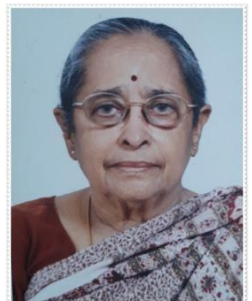
Dr. Meena Mehta
Joint Secretary
(Educ. Programs)



Dr. Shobana Vasudevan
Joint Secretary
(Educ. Programs)



Shri. S. Kamdar
Joint Secretary
(Pune)



Ms. Jamna Vardachary
Editor - Keemat & Joint Treasurer



Shri. T. Singaravel IPS
Director (Admin.)



Adv. Rajesh Kothari
Director (Legal)



Dr. S. Waghulde
Committee Member



Adv. Sundeep Puri
Committee Member



Shri. Rajeev Singhal
Committee Member
(Co-opted)



Dr. J.V. Parekh
Committee Member
(Co-opted)