

S. J. THALY & CO.

CHARTERED ACCOUNTANTS

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112, Govinda Building, 1st Floor,
M. G. Road, Panaji - Goa 403 001

Ref. : _____

Date : _____

Independent Auditor's Report

To The Management of Vishwa Saraswati Society's V.M. SALGAOCAR INSTITUTE OF INTERNATIONAL HOSPITALITY EDUCATION, MANORA, GOA.

Report on the Financial Statements :

Opinion :

We have audited the accompanying financial statements of Vishwa Saraswati Society's V.M. **Salgaocar Institute of International Hospitality Education, Manora, Goa**, (herein after referred to as "Institute"). *These accounts relate only to the "Institute".* These comprise the Balance Sheet as at 31st March 2025, and the Statement of Income and Expenditure for the year then ended, and a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give a true and fair view in conformity with the accounting principles generally accepted in India :

- i) in the case of the Balance Sheet of the "Institute", of the state of affairs of the "Institute" as at 31st March, 2025; and
- ii) in the case of the Statement of Income & Expenditure of the "Institute", the excess of Expenditure over Income for the year ended on that date.

Basis for Opinion :

We conducted our audit in accordance with the Standards on Auditing (SAs). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Institution in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibility of Management for the Financial Statements :

The Institutes Management is responsible for the preparation of these financial statements in accordance with the applicable accounting standards issued by the Institute of Chartered Accountants of India and the accounting principles generally accepted in India. This responsibility includes the design, implementation and maintenance of internal controls relevant to the preparation of the financial Statements that are free from material misstatements, whether due to fraud or error.

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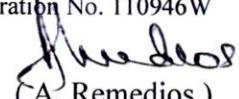
Auditor's Responsibility for the Audit of the Financial Statements :

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.

An Audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Institutes preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

For S. J.THALY & CO
Chartered Accountants
Firm Registration No. 110946W



(A. Remedios)

Partner

Membership No.34497

UDIN: 25034497 BMTWQ44514

Place : Panaji-Goa.

Dated: 10th July, 2025

V.M. SALGAOCAR INSTITUTE OF INTERNATIONAL HOSPITALITY EDUCATION

(Run and Managed by Vishwa Saraswati Society)

Registration No.10/Goa/2007 Under the Societies Registration Act 1860

MANORA, RAIAS, SALCETE, GOA 403720

BALANCE SHEET AS AT 31ST MARCH 2025

		Note No.	As At 31.03.2025	As At 31.03.2024	Rs.
I. FUNDS & LIABILITIES					
1 <u>Income & Expenditure Account</u>		1	(29,28,24,912.44)	(27,15,53,765.37)	
2 <u>Other Funds</u>					
Corporate Social Responsibility Fund		2	2,76,04,999.96	2,35,58,760.96	
3 <u>Current Liabilities</u>					
Other Current Liabilities		3	3,55,53,172.80	2,83,40,642.04	
4 <u>Non-current Liabilities</u>					
Long term loans and advances		4	31,56,28,541.49	31,57,08,103.49	
TOTAL			8,59,61,801.81	9,60,53,741.12	
II. ASSETS					
1 <u>Non-current assets</u>					
(a) Plant And Equipment, Furniture & Fixtures & Others		5	3,60,23,111.00	4,22,50,112.00	
(b) Other Non Current Assets		6	2,40,955.00	2,35,389.00	
2 <u>Current Assets</u>					
a) Cash and Cash Equivalents		7	4,20,08,724.61	4,64,76,028.81	
b) Short Term Loans and Advances		8	3,51,895.12	6,51,228.60	
c) Other Current Assets		9	73,37,116.08	64,40,982.71	
TOTAL			8,59,61,801.81	9,60,53,741.12	

See accompanying notes to financial statements 1-14

FOR AND ON BEHALF OF THE V.M. SALGAOCAR INSTITUTE OF
INTERNATIONAL HOSPITALITY EDUCATION


Anup Bhat
(ACCOUNTANT)


Irfan Mirza
(DIRECTOR & PRINCIPAL)

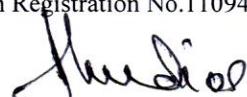
Place : Manora, Raia, Goa

Dated : 10th July 2025

FOR AND ON BEHALF OF THE VISHWA
SARASWATI SOCIETY

AS PER OUR REPORT OF EVEN
DATE ATTACHED

For S. J. Thaly & Co.
Chartered Accountants,
Firm Registration No.110946W



A. Remedios
Partner
Membership No. 34497


Dattaraj V. Salgaocar
(CHAIRMAN)


Baje Sandeep Pai
(TREASURER)

PLACE : CHICALIM, GOA.

DATED : 10th July 2025

PLACE : PANAJI, GOA.

DATED : 10 JUL 2025

V.M. SALGAOCAR INSTITUTE OF INTERNATIONAL HOSPITALITY EDUCATION

(Run and Managed by Vishwa Saraswati Society)

Registration No.10/Goa/2007 Under the Societies Registration Act 1860

MANORA, RAIA, SALCETE, GOA 403720

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

	Note No.	Year Ended 31.03.2025	Year Ended 31.03.2024	Rs.
I INCOME				
Fees	10	9,43,79,286.00	8,17,65,585.00	
Other Income	11	1,04,92,140.60	1,00,28,457.36	
Transfer from Corporate Social Responsibility - Fund	12	69,46,423.00	15,27,180.00	
TOTAL		11,18,17,849.60	9,33,21,222.36	
II EXPENDITURE				
Corporate Social Responsibility-Expenditure	12	69,46,423.00	15,27,180.00	
Other Expenses	13	11,56,15,633.67	11,12,00,642.35	
Depreciation	5	1,05,26,940.00	1,40,54,178.00	
TOTAL		13,30,88,996.67	12,67,82,000.35	
III Excess of Expenditure over Income		(2,12,71,147.07)	(3,34,60,777.99)	

See accompanying notes to financial statements 1-14

FOR AND ON BEHALF OF THE V.M. SALGAOCAR INSTITUTE OF
INTERNATIONAL HOSPITALITY EDUCATION

Anup Bhat
(ACCOUNTANT)

Irfan Mirza
(DIRECTOR & PRINCIPAL)

Place : Manora, Raia, Goa
Dated : 18th July 2025

FOR AND ON BEHALF OF THE VISHWA SARASWATI
SOCIETY

AS PER OUR REPORT OF EVEN
DATE ATTACHED

For S. J. Thaly & Co.
Chartered Accountants
Firm Registration No. 110946W

Dattaraj V. Salgaocar
(CHAIRMAN)

Baje Sandeep Pai
(TREASURER)

A. Remedios
Partner
Membership No. 34497

PLACE : CHICALIM, GOA.
DATED: 10th July 2025

PLACE : PANAJI, GOA.
DATED: 10 JUL 2025

V.M. SALGAOCAR INSTITUTE OF INTERNATIONAL HOSPITALITY EDUCATION

(Run and Managed by Vishwa Saraswati Society)

Registration No.10/Goa/2007 Under the Societies Registration Act 1860

MANORA, RAI, SALCETE, GOA 403720

NOTES ANNEXED TO AND FORMING PART OF THE STATEMENT OF ASSETS AND LIABILITIES AS AT 31ST MARCH 2025 AND INCOME AND EXPENDITURE FOR THE YEAR ENDED 31ST MARCH 2025.

	As At 31.03.2025 Rupees	As At 31.03.2024 Rupees
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NOTE - 1

INCOME AND EXPENDITURE ACCOUNT

Balance as per last Balance Sheet	(27,15,53,765.37)	(23,80,92,987.38)
Less : Deficit as per Income & Expenditure A/c	(2,12,71,147.07)	(3,34,60,777.99)
TOTAL	(29,28,24,912.44)	(27,15,53,765.37)

NOTE - 2

ANY OTHER FUND

<u>Corporate Social Responsibility Fund</u>		
Balance as per last Balance Sheet	2,35,58,760.96	1,59,52,333.96
Add : Contribution Received / Income earned during the year	1,08,69,895.00	90,89,644.00
Add: Interest on CSR fund	1,22,767.00	43,963.00
	3,45,51,422.96	2,50,85,940.96
Less (i) Transferred to Income/Expenditure for utilization	69,46,423.00	15,27,180.00
(Represented by Capital Assets of Rs. 2,76,04,078.96 Pr. Year 2,35,58,149.96)	TOTAL	2,76,04,999.96
		2,35,58,760.96

NOTE - 3

OTHER CURRENT LIABILITIES

Provision for Expenses	13,63,423.00	7,92,812.00
Provision for Gratuity	5,00,926.00	8,53,916.00
Statutory Dues Payable	12,22,420.80	10,85,738.04
Other Deposits Payable	6,89,559.00	9,74,381.00
Income Received in Advance	2,49,68,919.00	2,15,40,425.00
Caution Deposit	24,74,270.00	22,20,000.00
Other Creditors	43,33,655.00	8,27,370.00
Student Event Fund	-	46,000.00
TOTAL	3,55,53,172.80	2,83,40,642.04

NOTE - 4

LONG TERM LOANS AND ADVANCES(Liability)

Vishwa Saraswati Society	31,56,28,541.49	31,57,08,103.49
TOTAL	31,56,28,541.49	31,57,08,103.49

V.M. SALGAOCAR INSTITUTE OF INTERNATIONAL HOSPITALITY EDUCATION

(Run and Managed by Vishwa Saraswati Society)

MANORA, RAIA, SALCETE, GOA 403720

SCHEDULES FORMING PART OF THE BALANCE SHEET

SCHEDULE

FIXED ASSETS

(Amount in Rupees)

Particulars	Rate of Depreciation	Gross Block			Depreciation			Net Block	
		As on 1st April 2024	Additions	Deductions	As on 31st March 2025	Upto 31st March 2024	For the Year	Deductions	As on 31st March 2025
I Tangible Assets									
A Furniture and Fixtures *	25%	3,43,36,565	12,83,961		3,56,20,526	2,99,71,659	11,61,997		3,11,33,656
	10%	24,71,491	6,62,334		31,33,825	7,73,059	1,71,455		9,44,514
		3,68,08,056	19,46,295		3,87,54,351	3,07,44,718	13,33,452	-	3,20,78,170
B Electrical Installations & Equipment	20%	4,23,84,551	1,32,156		4,25,16,707	3,71,04,476	10,66,153		3,81,70,629
C Plant and Machinery *	20%	8,15,59,189	7,94,599		8,23,53,788	6,52,45,138	33,20,436		6,85,65,574
	15%	1,15,956			1,15,956	96,448	2,926		99,374
		8,16,75,145	7,94,599		8,24,69,744	6,53,41,586	33,23,362	-	6,86,64,948
D Kitchen Equipment	20%	2,23,86,574			2,23,86,574	1,75,11,289	9,75,069		1,84,86,358
E Library Books *	50%	59,79,858	8,32,381		68,12,239	50,41,180	5,16,609		55,57,789
F Computer	60%	1,78,08,323	1,35,707		1,79,44,030	1,42,92,195	21,30,372		1,64,22,567
	100%	1,05,831			1,05,831				1,05,831
		1,79,14,154	1,35,707		1,80,49,861	1,43,98,026	21,30,372	-	1,65,28,398
G Other Equipment *	20%	1,19,55,842	3,97,847		1,23,53,689	70,49,447	10,01,843		80,51,290
	15%	1,16,049	63,545		1,79,594	71,932	8,369		80,301
	50%	85,550			85,550	68,148	8,701		76,849
		1,21,57,441	4,61,392	-	1,26,18,833	71,89,527	10,18,913	-	82,08,440
H Vehicles	25.89%	1,44,346			1,44,346				34,812
	30%	13,20,132	13,20,132		-	10,44,997	69,198	11,14,195	-
		13,20,132	1,44,346	13,20,132	1,44,346	10,44,997	1,04,010	11,14,195	34,812
		22,06,25,911	44,46,876	13,20,132	22,37,52,655	17,83,75,799	1,04,67,940	11,14,195	18,77,29,544
II Intangible Assets									
I Software	100%	58,17,654	59,000		58,76,654	58,17,654	59,000		58,76,654
Total (I + II)		22,64,43,565	45,05,876	13,20,132	22,96,29,309	18,41,93,453	1,05,26,940	11,14,195	19,36,06,198
Previous Year Total		21,36,03,347	1,28,53,397	13,179	22,64,43,565	17,01,52,454	1,40,54,178	13,179	18,41,93,453
4,22,50,112									4,34,50,893

FOR AND ON BEHALF OF THE V.M. SALGAOCAR INSTITUTE OF INTERNATIONAL HOSPITALITY EDUCATION

FOR AND ON BEHALF OF THE VISHWA SARASWATI SOCIETY

AS PER OUR REPORT OF
EVEN DATE ATTACHEDAnup Bhat
(ACCOUNTANT)Irfan Mirza
(DIRECTOR & PRINCIPAL)Dattaraj V. Salgaocar
(CHAIRMAN)Baje Sandeep Pai
(TREASURER)For S. J. Thaly & Co.
Chartered Accountants
Firm Registration No. 110946WA. Remedios
Partner
Membership No. 34497Place : Manora, Raia, Goa
Dated : 10th July 2025PLACE : CHICALIM, GOA.
DATED:PLACE : PANAJI, GOA.
DATED: 10 JUL 2025

As At	As At
31.03.2025	31.03.2024
Rupees	Rupees

NOTE - 6

OTHER NON CURRENT ASSESTS

Deposits	2,40,955.00	2,35,389.00
TOTAL	2,40,955.00	2,35,389.00

NOTE - 7

CASH AND CASH EQUIVALENTS

<u>With Scheduled Banks</u>			
(i) Cash	33,640.00	46,971.00	
(ii) In Savings Accounts	1,34,09,453.27	71,18,748.10	
(iii) In Deposit Accounts	2,85,64,710.34	3,93,09,698.71	
a	4,20,07,803.61	4,64,75,417.81	
<u>In CSR Accounts :</u>			
(i) HDFC Bank, Vasco (CSR) - A/c No.50100709688694	921.00	611.00	
b	921.00	611.00	
TOTAL (a+b)	4,20,08,724.61	4,64,76,028.81	

NOTE - 8

SHORT TERM LOANS AND ADVANCES

Advance income tax/TDS	3,51,895.12	6,51,228.60
TOTAL	3,51,895.12	6,51,228.60

NOTE - 9

OTHER CURRENT ASSESTS

Interest Accrued Receivable on deposits	9,97,994.62	10,91,462.51
Outstanding Fees receivable	43,23,980.00	35,04,170.00
Prepaid Expenses	17,66,648.46	11,78,384.20
Advances to Creditors	2,48,493.00	6,54,466.00
Other Advances	-	12,500.00
TOTAL	73,37,116.08	64,40,982.71

NOTE - 10

INCOME

Fees	9,43,79,286.00	8,17,65,585.00
	9,43,79,286.00	8,17,65,585.00

..3/-

2

Year Ended	Year Ended
31.03.2025	31.03.2024
Rupees	Rupees

NOTE - 11**OTHER INCOME**

Interest Income on Bank deposits	36,41,204.32	40,08,879.03
Interest Income Tax (Refund)	35,893.00	-
General Income	23,46,835.28	23,43,317.33
Other Income - Staff and student recovery	41,79,898.00	33,60,761.00
Student Event Income	2,88,310.00	3,15,500.00
TOTAL	1,04,92,140.60	1,00,28,457.36

NOTE - 12**CORPORATE SOCIAL RESPONSIBILITY - EXPENDITURE**i Expenses in respect of Properties:

CSR Expenditure towards	49,37,140.00	6,21,651.00
- Repair & Maintenance - Building	49,37,140.00	6,21,651.00

ii Other Expenses:

- Repairs & Maintenance - Furniture & Fittings	8,61,165.00	21,375.00
- Repairs & Maintenance - Plant & Machinery	5,93,816.00	18,575.00
- Repairs & Maintenance - Others	3,03,724.00	29,681.00
- Student Welfare Expenses (Scholarship Expenses)	1,68,000.00	3,54,000.00
- Stores & Operational Supplies	82,578.00	4,81,898.00
SUB TOTAL	20,09,283.00	9,05,529.00
TOTAL	69,46,423.00	15,27,180.00

NOTE - 13i **OTHER EXPENSES**Expenses in respect of Properties:

- Repair & Maintenance - Building	36,45,260.59	1,03,19,209.14
SUB TOTAL	36,45,260.59	1,03,19,209.14

..4/-



V.M. SALGAOCAR INSTITUTE OF INTERNATIONAL HOSPITALITY EDUCATION

-- 4 --

	Year Ended 31.03.2025	Year Ended 31.03.2024
	Rupees	Rupees
ii <u>Expenses in respect on operations of V.M. Salgaocar Institute of International Hospitality Education</u>		
Salaries	5,67,87,149.00	4,85,57,278.00
Contribution to Provident & Other Funds	22,97,483.00	25,22,762.00
Fees paid to Visiting / Foreign Faculty	4,23,200.00	8,00,167.00
F&B Consumption	92,85,471.71	89,74,562.17
Stores & Operating Supplies	6,59,999.88	5,78,994.01
Staff Welfare	6,63,378.00	3,65,551.66
Student Welfare Expenses	16,51,729.00	14,01,012.00
Security Charges	34,29,094.00	30,58,534.00
Travelling & conveyance	26,00,988.00	37,48,629.00
Books & Periodicals	3,93,524.00	2,70,861.00
Electricity Charges	67,02,650.00	70,79,838.00
Water Charges	51,395.00	47,511.00
Fuel and Gas	9,04,921.00	8,76,504.50
Postage, Telegraph ,Telephone	15,54,003.00	15,73,230.00
Advertisement	49,78,840.00	41,52,031.60
Printing & Stationery	8,10,027.28	6,05,173.48
Rates & Taxes	16,88,964.00	10,67,630.00
Repairs & Maintenance - Plant & Machinery	35,61,031.21	27,38,367.10
Repairs & Maintenance -Furniture	1,61,611.00	95,304.96
Repairs & Maintenance -Vehicle	10,204.00	10,616.00
R&M - Other Equipment	11,01,639.12	14,28,532.95
Housekeeping and other Maintenance exp.	1,04,73,801.48	91,71,269.43
Legal & Professional Fees	2,33,250.00	1,32,708.00
Insurance	8,41,254.00	8,69,038.00
Miscellaneous Expenses	2,42,908.40	1,66,130.35
Student Event Expenses	3,46,217.00	2,70,865.00
Bad Debts	-	2,59,332.00
Audit Fees	94,990.00	42,480.00
Auditors Certification Work, etc.	20,650.00	16,520.00

SUB TOTAL **11,19,70,373.08** **10,08,81,433.21**

TOTAL **11,56,15,633.67** **11,12,00,642.35**

..5/-

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NOTE - 14

NOTES ANNEXED TO AND FORMING PART OF THE STATEMENT OF ASSETS AND LIABILITIES AS AT 31ST MARCH 2025 AND INCOME AND EXPENDITURE FOR THE YEAR ENDED 31ST MARCH 2025.

1. Significant Accounting Policies

- a) The Books of Accounts are maintained on accrual basis and are consistent with generally accepted accounting practices.
- b) Interest
Interest earned if any, relating to the CSR Fund will be added to the Fund in the Balance Sheet and treated as part thereof. Other interest is credited to the Income & Expenditure Account in the period of accrual.
Interest accrued with Banks as on 31.03.2025 is Rs. 36,41,204.32/- (Previous Year Rs. 40,08,879.03)
- c) Fixed Assets are stated at cost of acquisition less accumulated depreciation.
- d) Depreciation :
Consistent with the practice adopted in the previous year, the Society has provided for depreciation on fixed assets on Written Down Value method at the rates as specified in the Note 5. In management view the depreciation rates adopted are a fair estimate of depreciation to be charged for the year. Depreciation on additions and sale of fixed assets is provided on proportionate basis. Software is depreciated at 100% in the year of purchase.
- e) Previous years figures have been regrouped/reclassified to correspond with the current year classification / disclosure.
- f) Gratuity liability is provided as per Actuarial Report under (AS) 19 (Revised 2022) for Gratuity Plan Valuation as on 31st March 2025.
- g) The Society is a level IV Micro, Small and Medium size(MSMEs) Entity as defined in the appendix I to Compendium of the Accounting standards. Accordingly, the Society has complied with the Accounting standards as applicable to a level IV MSMEs Entity.

..6/-



V.M. SALGAOCAR INSTITUTE OF INTERNATIONAL HOSPITALITY EDUCATION

-- 6 --

2. Corporate Social Responsibility Fund & Its utilisation.

During the year the Society has received Special Purpose Donations of Rs 1,08,69,895/- from various Companies as listed below, for undertaking Corporate Social Responsibility Activities in the field of promoting education as per the CSR policy adopted by respective companies, in line with Schedule VII of Companies Act 2013.

a. VMSalgaocar Corporation Pvt. Ltd	46,68,000
b. Chandragupta Traders Pvt.Ltd.	50,00,916
c. Cyril Traders Pvt.Ltd.	<u>12,00,979</u> 1,08,69,895

The utilisation of the Special purpose fund received from Companies under Corporate Social Responsibility (CSR) program is as

Particulars		31-03-2025	31-03-2024
Opening balance of special purpose CSR fund		611.00	10,05,735.00
Contributions received from a Companies under its CSR program during the year		1,08,69,895.00	90,89,644.00
Interest Received on SB Account		1,22,767.00	43,963.00
Less : Amount spent during the year on expenses incurred (*)		(68,92,868.00)	(15,27,180.00)
Particulars	Expenses incurred included in Profit & Loss A/c	Expenses paid in advance as at 31.03.2024	Amount Spent during the year
(i) Repairs & Maintenance - Building	49,37,140.00		49,37,140.00
(ii) Repairs & Maintenance - Furniture & Fitting	8,61,165.00	-	8,61,165.00
(iii) Repairs & Maintenance - Plant & Machinery	5,93,816.00		5,93,816.00
(iv) Repairs & Maintenance - Others	3,03,724.00		3,03,724.00
(v) Scholarship Expenses	1,68,000.00		1,68,000.00
(vi) Operational Supplies	82,578.00	53,555.00	29,023.00
	69,46,423.00	53,555.00	68,92,868.00
Less : Other Payments			
1 Assets Purchased	40,26,002.00	72,830.00	39,53,172.00
2 Advance for Purchase of Assets	1,46,312.00	-	1,46,312.00
Closing Balance of CSR Corpus Donation Fund as on 31/03/2025		921.00	611.00

SIGNATURES TO NOTES 'I' TO '14'

FOR AND ON BEHALF OF THE V.M. SALGAOCAR INSTITUTE OF INTERNATIONAL HOSPITALITY EDUCATION

Anup Bhat
(ACCOUNTANT)

Irfan Mirza
(DIRECTOR & PRINCIPAL)



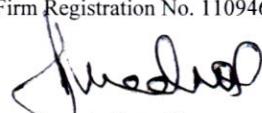
Place : Manora, Raia, Goa

Dated : 10th July 2025

FOR AND ON BEHALF OF THE VISHWA SARASWATI SOCIETY

AS PER OUR REPORT OF EVEN DATE

For S. J. Thaly & Co.
Chartered Accountants
Firm Registration No. 110946W



A. Remedios
Partner
Membership No. 34497

Dattaraj V. Salgaocar
(CHAIRMAN)

Baje Sandeep Pai
(TREASURER)



PLACE : CHICALIM, GOA.

DATED: 10th July, 2025

PLACE : PANAJI, GOA.

DATED: 10 JUL 2025