



**N S B & ASSOCIATES**

Chartered Accountants

FRN No. 023043N

*Plot No. 19, Pocket 4, Block B,*

*Sector 23, Dwarka*

*New Delhi-110075*

*Email: nsb@icai.org*

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## **INDEPENDENT AUDITOR'S REPORT**

**To The Members of**

**SARVA SEVA SAMITY SANSTHA**

### ***Opinion***

We have audited the financial statements of **SARVA SEVA SAMITY SANSTHA** “the Society”) which comprise the balance sheet at March 31st 2026, and the Income & Expenditure for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the entity as at March 31, 2026, and of its financial performance for the year then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI).

### ***Basis for Opinion***

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. 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 entity in accordance with the ethical requirements that are relevant to our audit of the financial statements as per the provision of Societies Registration Act, 1860 and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### ***Responsibilities of Management and Those Charged with Governance for the Financial Statements***

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the aforesaid Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management is responsible for assessing the entity’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the entity’s financial reporting process.

### ***Auditor’s Responsibilities for the Audit of the Financial Statements***

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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Date: 20/06/2026

Place: New Delhi

As per our report of even date  
**for N S B & ASSOCIATES**

Chartered Accountants

FRN.: 023043N



  
**Jivan Singh Mehta**

Partner

M. No.: 530567

**SARVA SEVA SAMITY SANSTHA**  
**BC 247, Sector-I, Salt lake City, Kolkata-700064**

(Currency: Indian Rupees)

BALANCE SHEET AS AT	SCH.	MARCH 31,2026	MARCH 31,2025
<b>SOURCES OF FUNDS:</b>			
<b>CORPUS FUND</b>			
Corpus Fund	I		
Reserve and Surplus Fund (Restricted & Unrestricted)	II	8,91,48,963	7,97,01,809
Capital Assets Fund	III	41,08,744	22,93,966
<b>TOTAL</b>		<b>9,32,57,707</b>	<b>8,19,95,775</b>
<b>APPLICATION OF FUNDS:</b>			
Property Plant and Equipment and Intangible Assets	III	41,08,744	22,93,966
<b>CURRENT ASSEST, LOANS &amp; ADVANCES</b>			
Cash and Bank Balance	IV	6,90,03,929	4,92,15,451
Other Current Assets	V	3,20,83,249	3,53,46,728
<b>TOTAL CURRENT ASSETS</b>		<b>10,10,87,179</b>	<b>8,45,62,179</b>
Less Current Liabilities	VI	1,19,38,215	48,60,370
<b>NET CURRENT ASSETS</b>		<b>8,91,48,963</b>	<b>7,97,01,809</b>
<b>TOTAL</b>		<b>9,32,57,707</b>	<b>8,19,95,775</b>

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Significant Accounting Polices and Notes to Accounts

XII

As per our report of even date  
**for N S B & ASSOCIATES**  
Chartered Accountants  
FRN.: 023043N

For and on Behalf of Board

Place: New Delhi  
Date: 20/06/2026



*Jiwan Singh Mehta*  
**Jiwan Singh Mehta**  
Partner  
M. No.: 530567

*Rishabh*  
Director      *[Signature]*  
Executive Director



**SARVA SEVA SAMITY SANSTHA**  
**BC 247, Sector-I, Salt lake City, Kolkata-700064**

(Currency: Indian Rupees)

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED	SCH.	MARCH 31, 2026	MARCH 31, 2025
<b>INCOME</b>			
Professional Income from Advisory	VII	34,20,471	1,14,93,623
Grant & Contribution- Indian	VIII	9,75,93,325	8,11,86,631
Grant & Contribution- Foreign	IX	2,97,60,764	98,52,000
Other Income ( Bank Interest)		32,90,160	20,86,875
Other Income (Support Administrative and Institutional Cost)	X	1,89,72,758	1,31,66,637
<b>TOTAL</b>		<b>15,30,37,478</b>	<b>11,77,85,766</b>
<b>EXPENDITURE</b>			
Project Grant Expenses		12,20,33,705	8,71,58,963
Employee Benefit Expenses	XI	1,77,30,031	1,43,75,194
Travel Expenses		17,46,322	20,61,959
Administrative Expenses		20,80,266	18,94,572
<b>Total</b>		<b>14,35,90,324</b>	<b>10,54,90,688</b>
Excess of Income over Expenditure		94,47,154	1,22,95,078
<b>APPROPRIATION</b>			
Excess of Income Over Expenditure		94,47,154	1,22,95,078
Transferred to Corpus Fund			
Transferred to Capital Assets Fund			
Transferred to Reserve and Surplus		94,47,154	1,22,95,078

Significant Accounting Polices and Notes to Accounts XII

As per our report of even date  
**for N S B & ASSOCIATES**  
Chartered Accountants  
FRN.: 023043N

For and on Behalf of Board

Place: New Delhi  
Date: 20/06/2026



*Jiwan Singh Mehta*  
**Jiwan Singh Mehta**  
Partner  
M. No.: 530567

*R. S. Banerjee*  
Director  
*S. K. Banerjee*  
Executive Director



**SARVA SEVA SAMITY SANSTHA**  
**BC 247, Sector-I, Salt lake City, Kolkata-700064**

(Currency: Indian Rupees)

<b>SCHEDULES TO ACCOUNTS AS ON</b>	<b>MARCH 31, 2026</b>	<b>MARCH 31, 2025</b>
<b>SCHEDULE I: CORPUS FUND</b>		
Opening Balance		
Addition During the Year		
Total		
Less: Excess of Expenditure over Income		
Total		
<b>SCHEDULE II: Reserve &amp; Surplus</b>		
Opening Balance	7,97,01,809	6,74,06,731
Addition During the Year	94,47,154	1,22,95,078
Adjustment:-		
Total	8,91,48,963	7,97,01,809
Less: Excess of Income Over the Expenditure		
Total	<b>8,91,48,963</b>	<b>7,97,01,809</b>
<b>SCHEDULE IV: CASH AND BANK BALANCE</b>		
Cash in Hand	2,508	2,508
Axis Bank Ltd- 910020003293818	43,67,188	26,19,941
Axis Bank Ltd- 922010048929657	7,03,840	53,72,233
State Bank of India -38107547510	12,13,943	3,43,657
Punjab National Bank	-	1,122
RBL Bank Ltd- 309005212266	15,77,868	23,43,251
State Bank of India-40064761791	29,94,835	4,27,780
State Bank of India- 40423904724	5,35,757	9,40,309
State Bank of India-37750072046	4,18,817	94,202
State Bank of India 40923970041	20,004	4,686
State Bank of India 41278176416	1,63,839	6,42,985
State Bank of India 41933229956	20,997	24,41,606
State Bank of India 41887064287	17,36,643	31,98,409
Fixed Deposit at Bank ( RBL and SBI)	3,61,10,751	3,07,82,187
IndusInd Bank 100264526565	7,355	575
Axis Bank Limited 925010051925063	1,84,02,672	-
State Bank of India 44460378162	1,51,893	-
Bandhan Bank 20200127524918	5,75,020	-
Total	<b>6,90,03,929</b>	<b>4,92,15,451</b>

**SARVA SEVA SAMITY SANSTHA**  
**BC 247, Sector-I, Salt lake City, Kolkata-700064**

<b>SCHEDULES TO ACCOUNTS AS ON</b>	<b>MARCH 31, 2026</b>	<b>MARCH 31, 2025</b>
<b>SCHEDULE V: OTHER CURRENT ASSETS, LOANS AND ADVANCES</b>		
<b>Other Current Assets</b>		
<b>Loan &amp; Advances</b>		
Rent Security Deposit	2,91,250	2,40,250
Loan & advance Others	8,19,235	3,90,579
<b>Investment</b>		
Sovereign Gold Bonds	20,14,675	20,14,675
<b>Sundry Debtors</b>		
NABARD (UP)	83,65,040	1,49,09,511
Small Farmers' Agri-Business Consortium	1,35,67,626	1,45,03,876
Rang De P2P	-	3,150
ABD ITC	46,10,647	-
National Dairy Development Board	-	4,90,000
Axis Bank Foundation	-	6,25,776
Heifer Internaional	1,54,569	-
GST Input Tax Recoverable	1,40,604	-
Accrued Interest Income	-	12,592
NIRDHAN	-	2,53,935
UDYAGINI	75,000	67,500
LIC Housing Finance Limited	7,59,219	10,14,500
<b>TDS RECOVERABLE</b>		
TDS Receivable 24-25	8,20,384	8,20,384
TDS Receivable 25-26	4,65,001	
<b>Total</b>	<b>3,20,83,249</b>	<b>3,53,46,728</b>
<b>SCHEDULE VI: CURRENT LIABILITIES</b>		
Sundry Creditors	89,14,631	22,85,615
Expenses payable	14,00,980	18,84,863
Statutory liabilities	15,83,723	6,02,795
GST Payable	38,882	87,098
<b>Total</b>	<b>1,19,38,215</b>	<b>48,60,370</b>

SCHEDULE III: Property Plant and Equipment and Intangible Assets						
NAME OF THE ASSETS	GROSS BLOCK			As on March 31, 2026	Disposed	
	As on April 1, 2025	Addition During the Year	Deletion during the year		During the Year	As on March 31, 2026
<b>A. Owned Assets</b>						
Professional Equipments (Computers)	5,21,374			5,21,374	1,92,604	3,28,770
Professional Equipments (Others)	50,223	4,01,979		4,52,202	-	4,52,202
Furniture & Fixture	2,25,414	12,320		2,37,734	44,390	1,93,344
Office Equipments	-	32,002		32,002	-	32,002
<b>B.ABF (Gaya)Assets</b>						
Professional Equipments & Furniture	4,73,906			4,73,906	-	4,73,906
<b>C.NABARD (UP)Assets</b>						
Furniture & Fixture	30,000			30,000	-	30,000
<b>D.ITC ( BH &amp; JH)Assets</b>						
Professional Equipments (Computers)	-	1,74,000		1,74,000	-	1,74,000
Furniture & Fixture	-	53,400		53,400	-	53,400
Plant and Machinery	-			-		-
<b>E.FCRA Assets</b>						
Professional Equipments (Computers)	1,71,525			1,71,525	10,500	1,61,025
Professional Equipments (Others)	60,300			60,300	2,655	57,645
Furniture & Fixture	64,510	40,800		1,05,310	37,571	67,739
Office Equipments	39,800			39,800		39,800
<b>F.APPI Assets</b>						
Furniture & Fixture	1,06,453			1,06,453	-	1,06,453
Professional Equipments (Computers)	1,29,000			1,29,000	-	1,29,000
Printer	20,500			20,500	-	20,500
Projector	34,000			34,000	-	34,000
<b>G.Heifer Assets</b>						
Furniture & Fixture	1,03,580			1,03,580	-	1,03,580
<b>H.PRADAN Assets</b>						
Professional Equipments (Computers)	1,45,966			1,45,966	-	1,45,966
Professional Equipments (Others)	53,920			53,920	-	53,920
Furniture & Fixture	31,000			31,000	-	31,000
Office Equipments						
<b>I.LICHFL Assets</b>						
Professional Equipments (Computers)	32,495			32,495	-	32,495
<b>J.SRTT Assets</b>						
Furniture & Fixture		4,00,401		4,00,401	-	4,00,401
Office Equipments		3,03,010		3,03,010	-	3,03,010
PROFESSIONAL EQUIPMENT		4,83,601		4,83,601	-	4,83,601
<b>K.Hiefer Assets/FC</b>						
Furniture & Fixture		59,985		59,985	-	59,985
Professional Equipments (P)		1,41,000		1,41,000	-	1,41,000
				-		-
<b>Total (A+B+C+D+E+F+G+H+I)</b>	<b>22,93,966</b>	<b>21,02,498</b>	<b>-</b>	<b>43,96,464</b>	<b>2,87,720</b>	<b>41,08,744</b>

Significant Accounting Polices and Notes to Accounts

XII

Place: New Delhi  
Date: 20/06/2026



As per our report of even date  
for **NSB & ASSOCIATES**  
Chartered Accountants  
FRN.: 023043N

**Jiwan Singh Mehta**  
Partner  
M. No.: 530567

For and on Behalf of Board

*R. Chakrabarti*  
Director  
*[Signature]*  
Executive Director  


**SARVA SEVA SAMITY SANSTHA**  
**BC 247,Sector-I,Salt lake City, Kolkata-700064**

(Currency: Indian Rupees)

<b>SCHEDULE TO INCOME &amp; EXPENDITURE ACCOUNT FOR THE YEAR ENDED</b>	<b>MARCH 31, 2026</b>	<b>MARCH 31, 2025</b>
<b>SCHEDULE VII: Professional Income from Advisory</b>		
Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)	-	20,45,059
NIRDHAN Development and Microfinance	-	9,40,500
Heifer International (TSA)	34,20,471	69,14,214
UNDP		15,93,850
<b>TOTAL</b>	<b>34,20,471</b>	<b>1,14,93,623</b>
<b>SCHEDULE VIII: GRANT AND CONTRIBUTION</b>		
Grant-HDFC - Privartan Project	-	38,05,100
Grant- India Tobacco Company Limited	1,54,58,284	44,87,275
Grant-National Bank for Agriculture and Rural Development	11,98,200	1,17,01,330
Grant-Rapid Rural Community Response(RCRC) Grant		12,30,000
Grant-Rajiv Gandhi Foundation		69,380
Grant-Small Farmers' Agri-Business Consortium	22,50,000	1,00,45,750
Grant-Life Insurance Company Housing Finance Limited	32,71,871	59,73,400
Grant-National Dairy Development Board (NDDB)	10,000	4,90,000
Grant-Axis Bank Foundation (Apr'25 -Jun'25)	48,20,245	2,47,47,516
Grant-Axis Bank Ltd (Jul'25 -Mar'26)	1,20,94,177	-
Grant- Professional Assistance for Development Action	35,58,600	49,90,000
Grant- Azim Premji Philanthropic Initiatives (APPI)	1,05,00,000	1,10,50,000
Grant-IIFL Samasta Finance Limited (WB)	10,30,720	11,96,880
Grant-IIFL Samasta Finance Limited (BH)	32,40,731	
Grant-Trickle Up India Foundation- Income	-	6,00,000
Grant-PADRAKA FOUNDATION	9,25,000	8,00,000
Grant-Bandhan Bank Foundation	1,51,20,000	
Grant-Sir Ratan Tata Trust	2,41,15,497	
<b>TOTAL</b>	<b>9,75,93,325</b>	<b>8,11,86,631</b>
<b>SCHEDULE IX : Grant &amp; Contribution- Foreign</b>		
Grant-Water For People	1,89,39,934	49,91,300
Grant-Paul Hamlyn Foundation	47,62,030	48,60,700
Grant-AFEF INC.	7,70,081	-
Grant- Heifer International	52,88,719	-
<b>TOTAL</b>	<b>2,97,60,764</b>	<b>98,52,000</b>
<b>SCHEDULE X: OTHER INCOME</b>		
Rent Income	2,51,881	2,88,000
Interest on saving	9,46,454	7,53,099
Interest on Income Tax Refund	-	99,696
Customer Support from financial institutions	-	4,29,327
Support Administrative and Institutional Cost	1,87,18,369	1,24,44,086
Membership Fees	2,508	2,508
others	-	2,716
Interest on Fixed Deposit	23,43,706	12,34,080
<b>TOTAL</b>	<b>2,22,62,918</b>	<b>1,52,53,512</b>

**SARVA SEVA SAMITY SANSTHA**  
**BC 247, Sector-I, Salt lake City, Kolkata-700064**

(Currency: Indian Rupees)

<b>SCHEDULE TO INCOME &amp; EXPENDITURE ACCOUNT FOR THE YEAR ENDED</b>	<b>March 31, 2026</b>	<b>March 31, 2025</b>
<b>SCHEDULE XI: STAFF BENEFIT</b>		
Honorarium Charges	48,21,514	11,33,293
Performance Pay	2,12,572	1,08,617
Staff Training Expenses	1,51,104	3,73,454
Staff Welfare Expenses	3,08,506	2,12,480
Employer Cont. to ESI	7,178	11,629
Employer Cont- to PF	9,12,419	7,46,169
Insurance	4,75,641	3,54,307
Salary	1,03,31,025	1,11,16,206
Livelihood Service Provider	-	84,000
Gratuity	5,10,072	2,35,039
<b>Total</b>	<b>1,77,30,031</b>	<b>1,43,75,194</b>
<b>TRAVEL EXPENSES</b>		
Travel Expenses-Other	6,13,939	7,81,102
Boarding Expenses	2,06,382	2,71,636
Lodging Expenses- Other	1,79,057	2,45,299
Local Conveyance- Other	1,09,278	1,46,660
Petrol, Diesel, Oil & Lubricants	3,62,013	5,08,618
Travel to ED	1,86,706	84,038
Travel, Lodging & Boarding - Auditor	88,947	24,606
<b>Total</b>	<b>17,46,322</b>	<b>20,61,959</b>
<b>ADMINISTRATIVE EXPENSES</b>		
Bank Charges	1,87,262	649
Printing & Stationery	41,059	82,443
Meeting Expenses	37,533	35,282
Office Maintenance	1,93,377	2,00,631
Telephone Bill	1,02,118	1,26,651
Courier , Post Expenses	53,258	55,076
Interest on GST & TDS	8,196	140
Computer & Laptop Repair	1,900	24,038
Professional Charges	1,20,210	90,000
Electric Expenses	56,020	64,795
Software Expenses	1,72,989	1,86,294
Registration Fees	46,497	52,930
Audit Fees	1,40,000	1,18,000
4S Foundation Day Celebration	3,747	7,272
Rate & Taxes	1,274	-
Retreat Expenses ( PLR)	7,66,554	4,89,445
Write Off (TDS & Others)	1,48,272	3,60,926
<b>Total</b>	<b>20,80,266</b>	<b>18,94,572</b>
<b>SCHEDULE TO INCOME &amp; EXPENDITURE ACCOUNT FOR THE YEAR ENDED</b>	<b>March 31, 2026</b>	<b>March 31, 2025</b>
Project and Grant Expenses	12,20,33,705	8,71,58,963
<b>Total</b>	<b>12,20,33,705</b>	<b>8,71,58,963</b>

**CASH FLOW STATEMENT**

(Currency: Indian Rupees)

<b>PARTICULARS</b>	<b>March 31, 2026</b>	<b>March 31, 2025</b>
<b>Cash Flow from Operating Activities</b>		
Net Profit Before Taxation	<b>94,47,154</b>	<b>1,22,95,078</b>
<b>Operating Profit before Working Capital Changes</b>	<b>94,47,154</b>	<b>1,22,95,078</b>
<u>Adjustments For :</u>		
(Increase) /Decrease in Other Current Assets	32,63,479	(84,35,394)
Increase/(Decrease) in Other Current Liabilities	70,77,845	(5,16,100)
Increase/(Decrease) in Capital Assets Fund	18,14,778	(10,43,557)
<b>Cash Generated from Operations</b>	<b>2,16,03,256</b>	<b>23,00,027</b>
<b>Net Cash Inflow from/(Outflow) from Operating Activities (A)</b>	<b>2,16,03,256</b>	<b>23,00,027</b>
<b>Cash Flow from Investing Activities</b>		
Purchase of Fixed Assets	(18,14,778)	10,43,557
<b>Net Cash Inflow From/(Outflow) From Investing Activities (B)</b>	<b>(18,14,778)</b>	<b>10,43,557</b>
<b>Cash Flow from Financing Activities</b>		
Inflow of Share Application Money		
Interest Paid		
<b>Net Cash Inflow from/(Outflow) from Financing Activities (C)</b>	<b>-</b>	<b>-</b>
<b>Net Increase /(Decrease) in Cash and Cash Equivalents (A+B+C)</b>	<b>1,97,88,478</b>	<b>33,43,584</b>
<b>Cash and Cash Equivalents at the Beginning of the Year</b>	<b>4,92,15,451</b>	<b>4,58,71,867</b>
<b>Cash and Cash Equivalents at the Closing of the Year</b>	<b>6,90,03,929</b>	<b>4,92,15,451</b>
Significant Accounting Polices and Notes to Accounts	<b>XII</b>	

Place: New Delhi  
 Date: 20/06/2026



As per our report of even date  
**for N S B & ASSOCIATES**  
 Chartered Accountants  
 FRN.: 023043N

**Jiwan Singh Mehta**  
 Partner  
 M. No.: 530567

**For and on Behalf of Board**

*R. Chakrabarti*  
 Director  
*[Signature]*  
 Executive Director



**RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2026**

(Currency: Indian Rupees)

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
<b>Opening Balance</b>			
Currency in Hand	-	Project Grant Expenses	12,20,33,705
Cash at Bank	4,92,15,451	Employee Benefit Expenses	1,77,30,031
Cash at Bank	-	Travel Expenses	17,46,322
	4,92,15,451	Administrative Expenses	20,80,266
<b>Receipts</b>			<b>14,35,90,324</b>
Professional Income from Advisory	34,20,471		
Grant & Contribution- Indian	9,75,93,325		
Grant & Contribution- Foreign	2,97,60,764		
Other Income ( Bank Interest)	32,90,160		
Other Income (Support Administrative and Institutional Cost)	1,89,72,758		
	15,30,37,478	<b>Assets Purchased</b>	<b>18,14,778</b>
		Increase in Assets / Decrease in Liabilities	(1,21,56,102)
		<b>Closing Balance</b>	
		Cash at Bank	6,90,03,929
			<b>6,90,03,929</b>
	<b>20,22,52,929</b>		<b>20,22,52,929</b>

XII

Significant Accounting Policies and Notes to Accounts

As per our report of even date  
**for N S B & ASSOCIATES**

Chartered Accountants

FRN.: 023043N



**Jiwan Singh Mehta**

Partner

M. No.: 530567

For and on behalf of Board

*R. Chakrabarti*  
 Director      *[Signature]*  
 Executive Director



Place: New Delhi  
 Date: 20/06/2026

## **SCHEDULE XII**

### **STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO ACCOUNTS**

#### **FOR THE YEAR ENDED 31 MARCH 2026**

##### **1. Society Information**

Sarva Seva Samity Sanstha (4S-India) is a not-for-profit development organization established in 2003 with the objective of improving the socio-economic well-being of vulnerable and marginalized communities through sustainable, inclusive and community-led development interventions.

The Society undertakes programs and projects in livelihoods promotion, agriculture, Farmer Producer Organizations (FPOs), natural resource management, climate resilience, water, sanitation and hygiene (WASH), health, education, skill development, women and youth empowerment, tribal development, financial inclusion, social entrepreneurship, research, capacity building and institution strengthening in partnership with government agencies, corporate social responsibility (CSR) foundations, national and international development organizations.

The Society is registered under the Income Tax Act, 1961 and holds registration under Section 12A vide Unique Registration Number AAHTS0619J25PT01 dated 24 December 2025. The Society is also approved under Section 80G vide Unique Registration Number AAHTS0619J25PT02 dated 24 December 2025, enabling donors to claim applicable tax benefits under the Income Tax Act, 1961.

The Society is registered under the Foreign Contribution (Regulation) Act, 2010 (FCRA Registration No. 031090130).

##### **2. Significant Accounting Policies**

###### **a. Basis of Preparation of Financial Statements**

The financial statements have been prepared on the historical cost convention and on the accrual basis of accounting in accordance with generally accepted accounting principles in India and the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI), to the extent applicable to non-profit organizations.

###### **b. Revenue Recognition**

Grant income, donations and other revenues are recognized on an accrual basis we have also prepared receipt and payment for income tax purpose. When there is reasonable certainty regarding their receipt and the Society becomes entitled to such income.

Project grants received for specific purposes are accounted for in accordance with the terms and conditions of the respective donor agreements. Unutilized balances of such grants are carried forward as restricted funds for utilization in subsequent reporting periods in accordance with approved project objectives and budgets.

#### **c. Corpus Fund**

During the financial year ended 31 March 2026, the Society did not receive any corpus donation.

#### **d. Investments**

Investments held by the Society as at 31 March 2026 comprise:

<b>Particulars</b>	<b>Amount (Rs.)</b>
Fixed Deposits	36,110,751
Sovereign Gold Bonds	2,014,675
<b>Total Investments</b>	<b>38,125,426</b>

These investments are held in accordance with the Society's approved financial management and treasury practices and are intended to support long-term financial sustainability and prudent resource management.

#### **e. Employee Benefits**

The Society provides employee benefits in accordance with applicable statutory requirements and organizational policies.

#### **Provident Fund**

The Society is registered with the Employees' Provident Fund Organisation (Registration No. WBCAL1801291000). Contributions are recognized and deposited on a regular basis in accordance with applicable regulations.

#### **Employees' State Insurance (ESI):**

The Society is registered under the Employees' State Insurance Act, 1948 (Registration No. 40000469360000999). Contributions are recognized and deposited in accordance with statutory requirements.

#### **Medical Insurance:**

The Society provides medical insurance coverage to eligible employees as per approved organizational policies.

#### **Gratuity:**

The Society provides gratuity benefits to eligible employees in accordance with the provisions of the Payment of Gratuity Act and internal policies.

The Society has recognized employee benefit obligations in accordance with applicable accounting principles and statutory requirements.

### 3. Operation of Bank Accounts

The Society operates designated bank accounts with scheduled commercial banks for domestic operations, project implementation, statutory compliance and foreign contribution management. These accounts are maintained in accordance with applicable donor requirements, FCRA regulations, internal financial controls and governing board approvals.

A detailed schedule of bank accounts forms part of the financial records and has been reviewed by the auditors during the course of audit. The accounts being operational are:

#### **BANK ACCOUNTS DETAILS :**

Sl. No	Branch Name	Bank, Branch, Location	A/c Number	Address of Banks	Bank Name	IFSC Code
1	Patna	UDAIMAN APARTMENT BORING ROAD, PATNA, 800001, City: PATNA, District: PATNA, State: BIHAR	910020003293818	UDAIMAN APARTMENT BORING ROAD, PATNA, 800001, City: PATNA, District: PATNA, State: BIHAR	Axis Bank	UTIB0000387
2	Kolkata	RBL Bank Limited, SaltLake Branch (Branch code - 0240)	309005212266	RBL Bank Limited, SaltLake Branch (Branch code - 0240)	RBL Bank	RATN0000240
3	Kolkata	State Bank of India, BIKASH BHAWAN GOC (07816)	37750072046	BIKASH BHAWAN GOC (07816)	State Bank of India	SBIN0007816
4	Kolkata	State Bank of India, BIKASH BHAWAN GOC (07816)	38107547510	BIKASH BHAWAN GOC (07816)	State Bank of India	SBIN0007816
5	Delhi	FCRA Cell, 4 <sup>th</sup> Floor, SBI, New Delhi Main Branch, 11, Sansad Marg-110001	40064761791	FCRA Cell, 4 <sup>th</sup> Floor, SBI, New Delhi Main Branch, 11, Sansad Marg-110001	State Bank of India	SBIN0000691
6	Ranchi	Ashok Nagar – Ranchi, 1 <sup>st</sup> Floor, Rishab Complex, Opp Road No-4, Ashok Nagar, Argoda Road, Dist- Ranchi-834002	5.02001E+13	Ashok Nagar – Ranchi, 1 <sup>st</sup> Floor, Rishab Complex, Opp Road No-4, Ashok Nagar, Argoda Road, Dist- Ranchi-834002	HDFC Bank	HDFC0002519

7	Kolkata	State Bank of India, BIKASH BHAWAN GOC (07816)	40423904724	BIKASH BHAWAN GOC (07816)	SBI	SBIN0007816
8	Kolkata	State Bank of India, BIKASH BHAWAN GOC (07816)	40923970041	BIKASH BHAWAN GOC (07816)	SBI	SBIN0007816
9	Axis Bank	Kidwaipuri Branch, Patna-800001	922010048929657	Kidwaipuri Branch	Axis Bank	UTIB0003793
10	Kolkata	State Bank of India, BIKASH BHAWAN GOC (07816)	41278176416	BIKASH BHAWAN GOC (07816)	SBI	SBIN0007816
11	Kolkata	State Bank of India, BIKASH BHAWAN GOC (07816)	41887064287	BIKASH BHAWAN GOC (07816)	SBI	SBIN0007816
12	Kolkata	State Bank of India, BIKASH BHAWAN GOC (07816)	41933229956	BIKASH BHAWAN GOC (07816)	SBI	SBIN0007816
13	Kolkata	IndusInd Bank	100264526565	Salt Lake City	IndusInd Bank	INDB0001620
14	Axis Bank	Kidwaipuri Branch, Patna-800001	925010051925063	Kidwaipuri Branch	Axis Bank	UTIB0003793
15	Axis Bank	Kidwaipuri Branch, Patna-800001	925010057116508	Kidwaipuri Branch	Axis Bank	UTIB0003793
16	Kolkata	State Bank of India, BIKASH BHAWAN GOC (07816)	44460378162	BIKASH BHAWAN GOC (07816)	SBI	SBIN0007816
17	Kolkata	Bandhan Bank, Saltlake City branch	20200127524918	Sector-1, BE-89	Bandhan Bank	BDBL0001597

#### 4. Remuneration to Executive Director

The total remuneration paid to the Executive Director during the financial year 2025-26 amounted to Rs. 16,46,810 (Previous Year: Rs. 16,22,626).

The remuneration includes salary, allowances and other employment-related benefits as approved under the Society's human resource policies and governance framework.

## 5. Previous Year Figures

Previous year figures have been regrouped, rearranged and reclassified wherever considered necessary to make them comparable with the current year presentation and disclosures.

## 6. Cash Flow Statement

The Cash Flow Statement has been prepared in accordance with Accounting Standard (AS) – 3 using the Indirect Method.

## 7. Restricted and Unutilized Grant Funds

As at 31 March 2026, the Society had unutilized grant balances amounting to Rs. 25,407,127 pertaining to ongoing projects funded by various donor agencies.

These balances represent donor-restricted project funds received for specific programmatic purposes and are required to be utilized strictly in accordance with approved project agreements, sanctioned budgets, implementation plans and donor conditions.

The donor-wise position is as follows:

<b>Funding Agency</b>	<b>Amount (Rs.)</b>
Sir Ratan Tata Trust	18,242,688
Azim Premji Philanthropic Initiatives	4,731,843
Paul Hamlyn Foundation	1,352,563
Water For People	312,564
AFEF Inc.	767,469
<b>Total</b>	<b>25,407,127</b>

These balances relate to approved multi-year projects under implementation and will be utilized in subsequent reporting periods in accordance with agreed project milestones and work plans.

The balances do not represent unrestricted organizational resources and are not available for general institutional purposes.

## 8. Restricted Fund Liability Disclosure

Restricted grant balances represent continuing programmatic obligations under active donor-funded projects.

Such balances arise due to approved multi-year implementation cycles, milestone-based utilization schedules, utilization-based donor reporting requirements, reimbursement mechanisms, procurement timelines, statutory compliance requirements and year-end timing differences in project execution.

The Society remains obligated to utilize these funds exclusively for donor-approved activities and in accordance with the respective grant agreements.

## **9. Composition of Net Assets and Funds**

The composition of the Society's Net Assets and Funds as at 31 March 2026 is as follows:

<b>Particulars</b>	<b>Amount (Rs. Crore)</b>
Restricted Project Funds	2.54
Board Designated Sustainability Reserve	4.24
General Accumulated Fund	2.13
<b>Total</b>	<b>8.91</b>

### **Restricted Project Funds**

Restricted Project Funds represent unutilized balances of donor-funded projects available for future implementation under approved grant agreements and donor commitments.

### **Board Designated Sustainability Reserve**

Board Designated Sustainability Reserve represents internally earmarked funds set aside to strengthen long-term institutional sustainability, ensure continuity of operations, support strategic investments, manage funding volatility, address unforeseen contingencies and maintain organizational resilience.

These funds are unrestricted in nature but have been designated by management and governance decisions for long-term institutional strengthening and sustainability purposes.

### **General Accumulated Fund**

General Accumulated Fund represents funds accumulated from milestone-based projects and other unrestricted sources. These funds are available for supporting the completion of unfinished project milestones and deliverables, bridging implementation gaps, ensuring operational continuity, and meeting other approved institutional requirements.

## **10. Financial Sustainability and Reserve Management**

The Society maintains appropriate reserve levels to ensure continuity of development interventions, meet statutory obligations, address funding fluctuations and support long-term organizational sustainability.

Reserve levels are periodically reviewed by management and the Governing Board as part of the Society's financial risk management and sustainability planning processes.

The reserve position reflects prudent financial stewardship and is intended to ensure uninterrupted delivery of development programs and commitments to communities, partners and donors.

## 11. Institutional Cost Recovery Disclosure

Institutional Cost Recovery (ICR) represents administrative, management, finance, monitoring, governance, compliance, audit, information technology, human resource and organizational support costs recovered from donor-funded projects in accordance with approved grant agreements and donor policies.

During the financial year 2025-26, the Society recognized Institutional Cost Recovery amounting to Rs. 1.89 Crore.

Such recoveries constitute institutional income and are utilized to meet Management, Admin cost and strengthening organizational systems, governance structures, compliance mechanisms, program quality, staff capacity, technology platforms, financial controls and long-term sustainability initiatives.

## 12. Additional Disclosure on Restricted Funds

The Society recognizes that donor-funded development projects frequently operate across multiple financial years. Consequently, grant receipts, project implementation schedules, reporting cycles, reimbursement mechanisms and expenditure recognition may not always coincide within a single reporting period.

Accordingly, year-end restricted fund balances should not be interpreted as free reserves or surplus funds available for discretionary use. These balances remain fully earmarked for donor-approved activities and future implementation commitments.

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As per our report of even date  
for **N S B & ASSOCIATES**

Chartered Accountants

FRN.: 023043N



*Jiwan Singh Mehta*  
**Jiwan Singh Mehta**

Partner

M. No.: 530567

SARVA SEVA SAMITY SANSTHA  
for and on Behalf of

*Rubalbanu*  
Director

*Dehe*  
Executive Director



Place: New Delhi

Date: 20/06/2026