

BALANCE SHEET AS ON 31ST MARCH 2026

OF

**FINANCIAL INCLUSION IMPROVES SANITATION AND HEALTH SOCIETY
(FINISH Society)**

***Sushil Kumar Sharma & Co.
Chartered Accountants
B-1615, Indira Nagar,
Lucknow (U.P.)-226016***

***Rishav Pallav (Partner)
Mob.No.8707614702***

Sushil Kumar Sharma & Co.
Chartered Accountants



B-1615, Indira Nagar,
Lucknow (U.P.) – 226016.

Branches at:
Ranchi (Jharkhand),
Katni (MP), Kolkata (WB)
and Muzaffarpur (Bihar)

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INDEPENDENT AUDIT REPORT

TO
The Members of
FINANCIAL INCLUSION IMPROVES SANITATION & HEALTH SOCIETY

Report on the Audit of the Financial Statements

We have audited the accompanying standalone financial statements of **FINANCIAL INCLUSION IMPROVES SANITATION & HEALTH SOCIETY** ('the society'), which comprise the Balance Sheet as at March 31, 2026, the Income & Expenditure account and receipts & payments for the year then ended on that date attached thereto, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

The Society's Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Society in accordance with the Accounting Principles generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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 misstatement.

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 judgment, 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 Society's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Society's internal controls. 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.



Sushil Kumar Sharma & Co. Chartered Accountants



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Opinion

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

- (a) In the case of the Balance Sheet, of the state of affairs of the Society as at March 31, 2026;
- (b) In the case of the Income & Expenditure Account of the excess of Income over Expenditure of the Society for the year ended on that date.

Report on Other Legal and Regulatory Requirements

As required by the Rule of the Society, we further report that:

- (a) In our opinion, proper books of account have been maintained by the society so far as appears from our examination of those books;
- (b) 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;
- (c) No personal expense of officers and members of the Governing Board, except for those payable as per the terms of the appointment/agreement of authorized by the rules and regulations of the Society, have been charged in the books of accounts;
- (d) The transactions of the Society are not in contravention of the constitutions of the Society, its rules and regulation;
- (e) The Board of Governors has been properly constituted in accordance with the covenants of the Society's rules and regulations.

For Sushil Kumar Sharma & Co.

Chartered Accountants

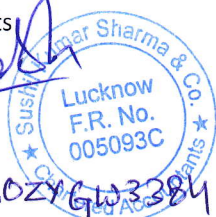
CA Rishabh Pallav

Partner M.No.442509

UDIN: 26442509AOZY6W3384

Date: 20th September, 2026

Place: Lucknow



FINANCIAL INCLUSION IMPROVES SANITATION & HEALTH SOCIETY

BALANCE SHEET AS AT MARCH 31, 2026

2024-25 (₹)	Particulars	Annexure	2025-26 (₹)
<u>SOURCES OF FUNDS</u>			
GENERAL FUND			
12,647,110	Opening Balance		7,476,445
(5,170,665)	Add: Excess of Expenditure Over Income		7,028,822
<u>7,476,445</u>			<u>14,505,267</u>
			14,505,267
4,721,713	SUNDRY PROVISIONS	"g"	17,465,149
<u>12,198,158</u>	TOTAL		<u>31,970,416</u>
<u>APPLICATION OF FUNDS</u>			
PROPERTY PLANT & EQUIPMENT			
1,756,787	Gross Block	"f"	1,039,512
(388,348)	Less : Depreciation		(208,499)
			<u>831,013</u>
INVESTMENTS			
20,000	NSC		20,000
120,000	FDRs		120,000
			<u>140,000</u>
CURRENT ASSETS, LOAN & ADVANCES			
7,145,638	Loans & Advances	"h"	7,110,679
2,662,025	Sundry Debtors	"i"	14,179,582
882,056	Cash and Bank Balance	"j"	9,709,142
<u>12,198,158</u>			<u>31,970,416</u>

Annexures are Integral part of Balance Sheet
As per our report of even date

For Sushil Kumar Sharma & Co.

Chartered Accountants

FRN No: 005093C

Rishabh Pallav

Partner

M No.442509

UDIN : 26442509AOZYGW3384

Place: Lucknow

Date: 20-09-2026



For Financial Inclusion Improves Sanitation
& Health Society

Secretary



Gaurav Kumar
Finance Head

FINANCIAL INCLUSION IMPROVES SANITATION & HEALTH SOCIETY

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2026

2024-25 (₹)	Particulars	2025-26 (₹)
	OPENING BALANCE	
-	Cash in Hand	-
1,566,331	Balance with Banks	882,056
		882,056
	RECEIPTS	
146,461,200	Grants Received during the year	179,067,971
242,112	Interest from Bank and others	213,945
163,612	Receipts on sale of fixed assets	328,927
-	Decrease in Loan & Advances	34,959
2,062,282	Proceeds from FDRs	-
-	Increase in Provisions	12,743,436
148,929,206	TOTAL	192,389,238
	PAYMENTS	
157,007,306	Expenses on Projects	171,862,283
4,237,647	Other Organisational expenses	6,563,974
65,316	Fixed Assets Purchased	-
2,072,864	Increase in Loans & Advances	-
-	Increase in Sundry Debtors	11,517,557
(4,010,328)	Decrease in Provisions	-
159,372,805	TOTAL	189,943,814
	CLOSING BALANCE	
-	Cash in Hand	-
882,056	Balance with Banks	9,709,142
		9,709,142

Annexures are Integral part of Receipts & Payments Account
As per our report of even date

For Sushil Kumar Sharma & Co.
Chartered Accountants

FRN No: 005093C



Rishabh Pallav

Partner

M No.442509

UDIN : 26442509AOZ1G4W3384

Place: Lucknow

Date: 20-09-2026

For Financial Inclusion Improves
Sanitation & Health Society



Secretary

Gaurav Kumar
Finance Head

FINANCIAL INCLUSION IMPROVES SANITATION & HEALTH SOCIETY

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2026

2024-25 (₹)	Particulars	Annexure	2025-26 (₹)
INCOME			
Grants			
146,461,200	Add : Fund received from Donors	"a"	179,067,971
242,112	Interest from Bank and others	"b"	213,945
9,759,324	Admin cost received from Donors	"c"	6,381,662
156,462,636	TOTAL INCOME (A)		185,663,578
EXPENDITURE			
Income Applied for execution of various social and welfare programmes			
157,007,306	Out of Fund received from Donors	"d"	171,862,283
4,237,647	Other Organisational expenses	"e"	6,563,974
388,348	Depreciation	"f"	208,499
161,633,301	TOTAL EXPENDITURE (B)		178,634,756
(5,170,665)	Excess of Expenditure over Income (A-B)		7,028,822

Annexures are Integral part of financial statements
As per our report of even date

For Sushil Kumar Sharma & Co.
Chartered Accountants

FRN No: 005093C

Rishabh Pallav

Partner

M No.442509

UDIN : 26442509A02Y6U3284

Place: Lucknow

Date: 20-09-2026

For Financial Inclusion
Improves Sanitation & Health
Society

Secretary

Gaurav Kumar
Finance Head



Financial Inclusion Improves Sanitation & Health Society
Property plant & equipment for the Year ended March 31, 2026

Annexure-"f"

S No.	Particulars	%	WDV as on 01-04-2025	Additions during the year		Total Additions	Deletions	Asset Written Off	Total	Depreciation For the year	WDV as on 31-03-2026
				Upto 30-09-2025	After 30-09-2025						
1	Camera	15%	67,969	-	-	-	20,757	-	47,212	7,082	40,130
2	Projector	15%	229,287	-	-	-	43,971	-	185,316	27,797	157,519
3	Printer	40%	66,704	-	-	-	12,223	-	54,481	21,792	32,689
4	Television	15%	25,928	-	-	-	-	-	25,928	3,889	22,039
5	Office Equipment	15%	302,048	-	-	-	72,765	-	229,283	34,392	194,891
6	Vehicle	15%	41,975	-	-	-	-	-	41,975	6,296	35,679
7	Computer & Laptop	40%	280,141	-	-	-	74,408	-	205,733	82,293	123,440
8	Furniture & Fixture	10%	354,387	-	-	-	104,803	-	249,584	24,958	224,626
	TOTAL		1,368,439	-	-	65,316	328,927	-	1,039,512	208,499	831,013
	Previous Year		1,855,083	65,316	-	65,316	163,612	-	1,756,767	388,348	1,368,439

For Sushil Kumar Sharma & Co.

Chartered Accountants

FRN No: 006093C



Rishabh Pallav

Partner

M No 442509

UDIN : 26442509A024903384

Place: Lucknow

Date: 20-09-2026

For Financial Inclusion Improves Sanitation & Health Society

[Signature]

Secretary



Gaurav Kumar

Finance Head

FINANCIAL INCLUSION IMPROVES SANITATION & HEALTH SOCIETY
Annexures are Integral part of financial statements

Grant received

Particulars	Annexure-"a"	
	2024-25 (₹)	2025-26 (₹)
Aavas Financiers Ltd	-	6,900,180
CSR Trust For SDGs in India	8,196,016	3,994,888
DCM Foundation	14,865,788	12,110,341
Door to Door SLWM Project, Sadri	8,750,333	8,618,897
Door to Door SLWM Project, Ratnagar, Churu	-	-
Fueladream	-	93,134
IIM Indore	-	199,894
EDP Training Programme, Govt of Jharkhand	136,320	-
India Sanitation Coalition	1,058,253	1,242,297
HCL Foundation	-	-
ITC Limited	46,431,589	63,336,139
Foundation for Improving the Quality of Life	-	-
Keral Infrastructure Investment Fund	663,359	497,518
Metso India Private Limited	-	6,097,000
Jindal Steel & Power Limited	-	-
JSW Steel Foundation	-	-
LIC Housing Finance Limited	-	8,833,369
Nagar Nigam Jaipur Heritage	892,320	-
Nagar Nigam SLWM Dungarpur	14,167,620	15,137,464
Nagar Nigam SLWM Project Udaipur	15,790,323	25,444,539
Sagwara Soor to Door Project	4,554,300	1,683,893
Shree Sawariya Ji Mandir mandal	8,258,074	8,462,050
SBI Cards & Payment Services Limited	5,109,868	-
Signify Innovations India Limited	8,967,760	6,063,750
SLWM Titardi Gram Panchayat	197,600	-
Tata Power	6,322,856	5,883,150
The Nature Conservancy	-	-
UNDP Project	2,098,821	4,469,468
UNICEF Orissa	-	-
	146,461,200	179,067,971



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Interest Received from Bank and others

Annexure-"b"

Particulars	2024-25 (₹)	2025-26 (₹)
Bank Interest Received	220,067	114,318
Interest Received on FDRs	12,437	8,769
Interest Received on Income Tax Refund	9,608	90,858
	242,112	213,945

Administrative Income

Annexure-"c"

Particulars	2024-25 (₹)	2025-26 (₹)
Admin cost received from Donors	9,759,324	6,381,662
	9,759,324	6,381,662

Application of fund Received

Annexure-"d"

Particulars	2024-25 (₹)	2025-26 (₹)
Aavas Financiers Limited Project Expenses	-	6,900,180
DCM Project Expenses	14,992,551	12,233,948
Door to Door Garbage Collection Project, Dungarpur	13,578,903	14,834,694
Door to Door Garbage Collection Project, Sadri	8,541,494	8,574,865
Door to Door SLWM Project, Ratnagar, Churu	205,752	-
EDP Training Programme-Govt of Jharkhand	114,250	22,070
IIM Project Expenses	-	10,510
India Sanitation Coalition Project Expenses	2,176,410	124,140
ITC Project Expenses	50,564,713	59,187,148
Kerala Infrastructure Investment Fund Board	1,298,296	756,679
LIC Housing Finance Limited	1,036,602	6,771,941
Nagar Nigam SLWM Project Udaipur	20,293,280	26,634,708
Metso India Pvt. Ltd. Project	-	6,097,000
Rakshana Project Expenses	29,696	260,475
Sagwara SLWM Project Expenses	4,254,886	1,316,063
SBI Cards & Payment Services Limited	5,109,868	-
SGD In India Project	8,933,203	3,791,042
Shree Sawariya Ji Mandir Mandal SLWM Project	7,632,800	8,966,987
Signify Innovations India Limited Project Exp.	8,967,760	6,063,750
SLWM Nagar Nigam -Jaipur Heritage	893,318	-
SLWM Titardi Project Expenses	397,600	-
Tata Power CSR Program Project	6,322,856	5,883,150
UNDP Project Expenses	1,657,093	3,432,933
UNICEF Project Expenses	5,975	-
	157,007,306	171,862,283



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Administrative Expenses

Particulars	Annexure-"e"	
	2024-25 (₹)	2025-26 (₹)
Audit Fee	47,200	47,200
Bank Charges	2,021	1,876
Consultancy Fee	125,000	1,832,500
Professional Fees	216,100	165,600
Insurance Expenses	294,288	337,519
Meeting Expenses	75,000	150,000
Project office Expenses	300,206	940,944
Office Expenses	479,944	524,948
Rent	300,400	191,160
Salary	1,556,167	1,412,600
Training Expenses	28,967	594,054
Travelling Expenses	812,354	365,573
	4,237,647	6,563,974

Sundry Creditors & Provisions

Particulars	Annexure-"g"	
	2024-25 (₹)	2025-26 (₹)
PF Payble	305,891	397,378
ESIC Payble	80,428	90,355
GST Payable	-	18,347
Salary Payble	-	1,430,335
TDS Payble	-	487,159
Provision for Expenses	-	451,986
Abhishav Infra Pvt.Ltd,AP	-	529,706
Aniket Dharamnath Karpe,Ranjangaon	-	425,034
A. N. Traders, Kapurthala	-	171,399
Amol Construction	872,870	-
Aruna Civil Contract works	9,501	-
Astroscape	329,322	-
Badera & Brothers	91,736	24,362
Cheeda Brothers Building Material, Kaputhala	327,551	11,717
Chevuri Subba Readdy	78,391	-
Dipak Kisanrao Pahare	309,559	-
G M Construction Company Kapurthala	1,490,975	87,473
Gopi Krishna Civil Contract Works	35,114	15,210
Joshika Baker	-	9,653
Kandula Constructions,AP	4,310	-
Khaja Mahila Swayam Sahayaka Sangham	4,000	4,000
Manchala Yedukondalu Civil Contractor	-	118,504
M R Enterprises, Kapurthala	-	104,570
Radium Point Auto Decors	-	28,053
Linginedi Sambasivarao,Guntur	44,926	-



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Nakul Dilip Dhomse	44,850	-
N Raju, AP	19,180	-
Ranjeet N. Ingale	155,711	1,475,508
Ratnam Civil Contract Works	35,082	252,764
Rudra Enterprises	84,950	-
Sachin Painters	59,982	-
Sahyadari Buildcon	-	1,119,015
Short Term Vendor-ITC	-	162,533
Short Term Vendor-MSK KPT	-	308,558
S K Construction Co.. Kapurthala	106,213	42,922
Somnath B Pachange, Ranjangaon	64,951	181,753
Sood Traders, Kapurthala	-	15,144
Srinivasa Constructions	-	285,010
SS Infra-AP	-	1,832,830
Suresh Arts	-	114,562
VR Infra Pvt. Ltd	-	774,022
Comgen Info System Pvt Ltd	-	1,201,904
Krishna Engineering Works	-	1,337,519
Masteredge Technology Pvt. Ltd.	-	7,500
Short Term Vendor-Aavas	-	504,369
Short Term Vendor-Metso	-	1,770,003
Anand G	166,220	171,471
Ajay Traders, Udaipur	-	40,180
Dharmendra Singh Sisodiya, Udaipur	-	836,450
Dinesh Ved, Udaipur	-	56,840
Jayantilal Jain Contractor-Dungarpur	-	70,623
Salasar Indian Oil	-	78,206
Short Term Vendor-SWM Udaipur	-	420,222
	4,721,713	17,465,149



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Loan & Advances

		Annexure-"h"	
Particulars	2024-25 (₹)	2025-26 (₹)	
Security Deposit	4,465,786	4,174,786	
Kirat Singh Chouhan	237,000	-	
TDS Recoverable	2,442,852	2,935,893	
	7,145,638	7,110,679	

Sundry Debtors

		Annexure-"i"	
Particulars	2024-25 (₹)	2025-26 (₹)	
CSR Grant Receivable	-	9,185,985	
Nagar Nigam SLWM, Udaipur	-	2,269,439	
Nagar Nigam SLWM, Sagwara	-	91,353	
Nagar Palika, Sadri	-	80	
Nagar Parishad Dungarpur	-	(23,006)	
Shri Sanwaliya Ji Mandir Mandal	-	(6,294)	
Innovative Financial Advisor Pvt.Ltd	1,203,600	1,203,600	
Bali Venkata Ramana Construction	174,210	174,210	
Hari Swaroop Rajora	-	-	
Sri Lakshmi Vignesh Construction	517,955	517,955	
Urban Page Developer	766,260	766,260	
	2,662,025	14,179,582	



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Cash and Bank balance

Particulars	Annexure-"j"	
	2024-25 (₹)	2025-26 (₹)
HDFC Bank -526939	323,474	1,274,816
HDFC Bank -811531	204	6,616
HDFC Bank -55243	75,483	2,684,680
HDFC Bank -975841	14,719	166,882
HDFC Bank -174687	112,235	617,441
HDFC Bank -174763	341	189,384
HDFC Bank -406430	32,356	2,277,179
HDFC Bank -407265	163,164	737,784
HDFC Bank -53059	118,202	8,727
HDFC Bank -249036	11,796	1,552,219
HDFC Bank -165955	1	1
Kotak Bank-514048	-	193,298
Equitas Small Finance Bank A/c No.100038683996	30,081	115
	882,055	9,709,142

For Sushil Kumar Sharma & Co.

Chartered Accountants

FRN No: 005093C

Rishabh Pallav

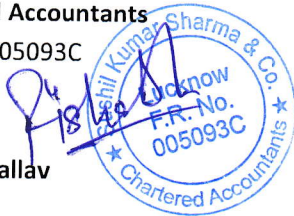
Partner

M No.442509

UDIN : 26442509 AO2Y6W 3384

Place: Lucknow

Date: 20-09-2026



For Financial Inclusion
Improves Sanitation & Health
Society

Secretary

Gaurav Kumar
Finance Head

