

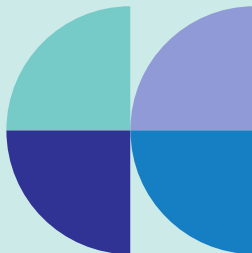
Ending Poverty, Restoring Dignity

Livelihoods | Health | Education | Protection & Safety

Annual Report 2024 – 2025



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Letter from the CEO's Desk

As I reflect on the past year at FXB India Suraksha (FXBIS), what stands out most is the resilience and determination of the communities we serve. Despite economic uncertainties, climate risks, and deep-rooted social vulnerabilities, children, women, and families across our program areas have continued to show extraordinary courage in shaping their own futures.



In FY 2024–2025, we deepened our mission to ensure protection, dignity, and opportunity for the most vulnerable. **Our interventions reached over 1.32 lakh individuals directly and more than 8,000 indirectly**, across **13 states and union territories**. From enabling **86,800+ children to access quality education** through digital classrooms, remedial centres, and improved school infrastructure, to supporting **11,400 women and youth with livelihood opportunities** through weaving, rural enterprise, and skill training, the year reflected the power of community-led change.

Health remained a core priority—**15,200+ individuals accessed primary healthcare services** through our medical camps and awareness initiatives, while **425 kitchen gardens and solar water systems enhanced** food security and sustainability in rural households. Under our Child Rights and Protection domain, we strengthened over **2,000 community institutions** in Jharkhand and Manipur, rehabilitated survivors of abuse and trafficking, and built village-level vigilance and adolescent groups to safeguard children.

This year also saw innovation and scale. We **integrated AI education in government schools**, trained rural youth in digital and vocational skills, and expanded eco-tourism, e-commerce, and solar initiatives to strengthen local resilience. Women-led collectives like the Banisuta Weavers' Producer Company in Assam exemplify how traditional skills can be transformed into sustainable enterprises—contributing to both income security and cultural preservation.

Internally, we continued to build an **inclusive workplace**. Today, women hold an increasing share of leadership roles within FXBIS, and we invested in staff learning and well-being to ensure that our values of equity and care are lived both inside and outside the organisation.

None of this would have been possible without the trust and support of our community partners, staff, board, donors, government allies, and well-wishers. Each of you has been integral to our journey of creating safer, healthier, and more empowered communities.

As we move forward, we remain committed to amplifying grassroots leadership, strengthening partnerships, and ensuring that the voices of the most marginalised remain at the centre of India's development story. Together, we are building pathways of hope where no one is left behind.

With conviction and gratitude,

A handwritten signature in black ink, appearing to read 'Satya', written over a light blue circular stamp.

Satya Prakash

About FXB India Suraksha

FXB India Suraksha (FXBIS) is a non-profit development organisation working with vulnerable children, women, and communities across rural and urban India. Established in April 2007 under Section 8 of the Indian Companies Act, with a focused mission to address the multi-dimensional aspects of poverty and exclusion.

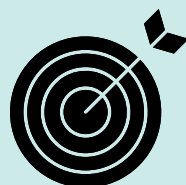
FXBIS adopts a participatory and integrated development approach to build resilient communities. The organisation works directly with individuals and families at the grassroots, ensuring that interventions are locally relevant and sustainable.

FXBIS operational model is based on a 360 degree programme approach that is in sync with the country-wide development priorities as identified by the government as well as the need-based demands of the community and stakeholders. We are a team of more than 100 dedicated individuals, who directly implement programmes at the grassroots.





Vision: FXBIS sees an India in which children and communities lead self-reliant and empowered lives.



Mission: By 2027, FXBIS shall enable 5 million families to lead a life of dignity.

Domains of Work

Access to Quality Education

Promoting inclusive and equitable education through digital classrooms, remedial centres, STEM education, capacity-building of school bodies, and community-led education support models.

Poverty and Livelihood

Creating livelihood opportunities through skills development, producer groups formation, rural entrepreneurship, artisans promotion, digital and financial literacy.

Improved Health Status

Ensuring access to primary healthcare services through health camps, mobile medical units, awareness & BCC, referrals & follow-ups, and promotion of nutrition and WASH

Protection and Safety

Addressing child/women vulnerability through protection services, legal and psychosocial support, trainings and campaigns against human trafficking, gender based violence and abuse.

Impact at a Glance

Since its inception in **2007**, **FXB India Suraksha** (FXBIS) has worked to address the interconnected challenges of poverty, ill-health, educational exclusion, and child vulnerability in India's underserved communities. Grounded in a rights-based and community-driven approach, the organisation has steadily built a portfolio of integrated development programs that place the agency of local communities at the centre of its strategy.

Over the past **17 years**, FXBIS has **implemented more than 100 development initiatives** across rural, tribal, and peri-urban geographies, directly reaching over **a million individuals and families** in **more than 15 states** and **union territories**.

These include some of the most marginalised populations in regions of **Andhra Pradesh, Assam, Jharkhand, Manipur, Meghalaya, Tamil Nadu, West Bengal, Rajasthan, Uttar Pradesh**, and beyond. The organisation's model has consistently focused on creating holistic, long-term change by aligning social protection, capacity-building, and sustainable livelihood strategies within a single continuum of care and empowerment.

The year **2024–2025 marked another period of consolidation and expansion** for FXBIS. The organisation strengthened its grassroots presence in about 13 states, scaled up field-tested models like the Suraksha Education Programme, Holistic Rural Development, Women Empowerment by breaking gender stereotypes of occupation, Rural Tourism, Climate change interventions, Weaver's producer organizations, developing schools/AWCs infrastructure and deepened convergence with local governance bodies, self-help groups, schools, and rural producers.

Across project locations, community structures were mobilised and strengthened—from child cabinets, school management committees, Village Development Counsels, Mohalla Committees on WASH to producer collectives and mothers' groups—ensuring that program delivery remained rooted in local ownership and leadership.

Impact at a Glance

Several initiatives during the year illustrated **FXBIS's ability to adapt and respond to evolving challenges and opportunities**. From integrating AI education in rural schools and introducing digital tools in livelihood training, to expanding its work in eco-tourism, e-commerce, and solar infrastructure, the organisation continued to evolve its development toolkit. Its work not only focused on service delivery, but also on strengthening systems, enhancing sustainability, and building capacities for community self-reliance.

The year also witnessed **significant achievements in terms of scale, outreach, and community impact**. Thousands of individuals across age groups benefited from health services, digital learning, market access, and awareness programs. Importantly, many of these outcomes were made possible through strategic partnerships with CSR partners, government departments, other donor agencies, and local institutions—ensuring that FXBIS's efforts remain collaborative and impact-oriented.

As FXBIS moves forward, its **commitment to inclusive development, evidence-driven programming, and grassroots leadership continues** to guide its journey. The impact witnessed in FY 2024–25 reaffirms the strength of its model and the resilience of the communities it serves.



13

States & UTs covered



1,32,315

Direct beneficiaries



8,053

Indirect beneficiaries

Key Data

Total Reach

Livelihoods Promotion	11,492
Improved Health Status	15,221
Access to Quality Education	86,897
Protection and Safety	10,353
Other Awareness and Education	8352
Total Direct reach	132,315
Total Indirect reach	8053
Total reach for the year	140,368

Poverty & Livelihood

- 1816 Households improved livelihood skills.
- 2751 Households engaged in economic activities.
- 3122 Households reported increased incomes.
- 6000 Households newly linked to Govt. schemes/finance.

Access to Quality Education

- 2620 Children (new) gained access to child-friendly learning facilities.
- 1632 Children (new) learned soft skills.
- 2041 Poor Students acquired digital skills.
- 63000 Students access to Digital learning.

Improved Health Status

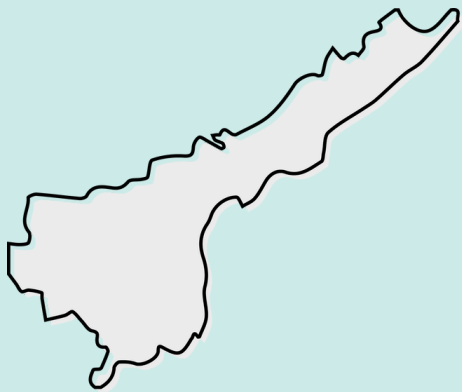
- 2527 Households have reported improved access to treatment.
- 12694 Individuals engaged in preventive education.

Protection & Safety

- 2000 Capacity building of community members on Children Rights
- 8353 Awareness on Child protection and trafficking.

Geographies

In FY 2024–2025, FXB India Suraksha (FXBIS) carried out programmatic interventions **across 13 states and union territories**, responding to regional needs through the lens of its four Domains for Change: Access to Quality Education, Poverty and Livelihood, Improved Health Status, and Protection & Safety. These geographically diverse interventions reflect FXBIS's commitment to inclusive, localised development and adaptive programming.



Andhra Pradesh: In Visakhapatnam district, FXBIS worked through the **Access to Quality Education** domain by facilitating over **1,100 digital class room sessions across 8 government high schools**. The initiative incorporated STEM and AI learning and enhanced student engagement through digital infrastructure and event-based learning activities.

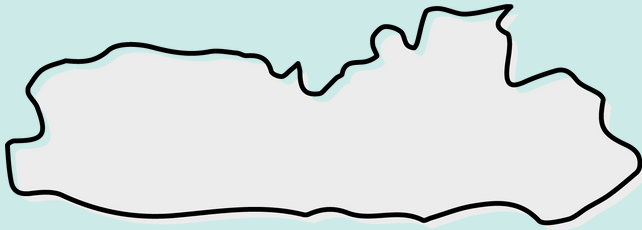
Assam: FXBIS implemented **multi-sectoral programs** across several districts. Under **Access to Quality Education**, Suraksha Education Programme supported foundational learning, improving Schools and Anganwadi Centres as child friendly learning facilities and governance structures like SMCs and child cabinets.

Poverty and Livelihood interventions included Agriculture & allied sector interventions, Climate Action, Artisans promotion including handloom weavers and bamboo artisans, Rural Tourism, Promotion of new and renewable energy in farm and non-farm businesses, Trainings to women and youth on financial, Digital literacy and EDP. Health camps, Preventive education, Supplementary nutrition and Kitchen Gardens strengthened outcomes under Improved Health Status, while school-based hygiene campaigns supported **Child Rights and Protection**.

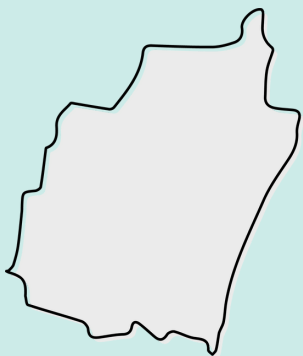


Geographies

Tamil Nadu: Through **Project Indradhanush**, FXBIS implemented a rural social business initiative under the Poverty and Livelihood domain, enabling women to earn as painters through training of women in decorative paintings and converting their existing small businesses as paint retail shops. The project expanded its **outreach to over 100 villages** during the year, fostering convergence with local government departments.

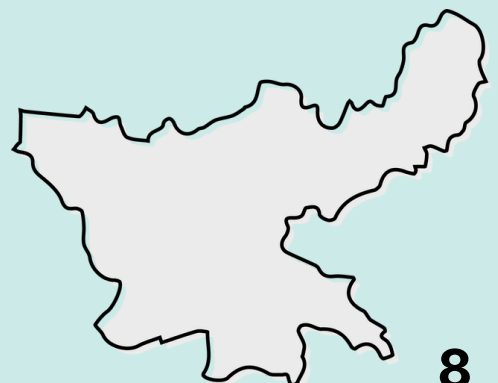


Meghalaya: In four rural villages, FXBIS delivered integrated interventions. Youth have received digital and vocational training under **Access to Quality Education**, while food processing, livestock rearing, eco tourism and solar solutions advanced **Poverty reduction and Livelihood Promotion**. Health camps and awareness on preventive health promoted **Improved Health Status**, and awareness drives on early marriage contributed to **Protection and Safety**.



Manipur: In Imphal and Ukhrul districts, FXBIS continued its engagement under **Protection and Safety** through projects addressing trafficking prevention, community safeguarding, and access to childline services.

Jharkhand: Projects in Santhal Pargana regions addressed **Protection and Safety** through community-led efforts to prevent violence and trafficking. The organisation also supported law enforcement agencies capacity-building and victim assistance under this domain.

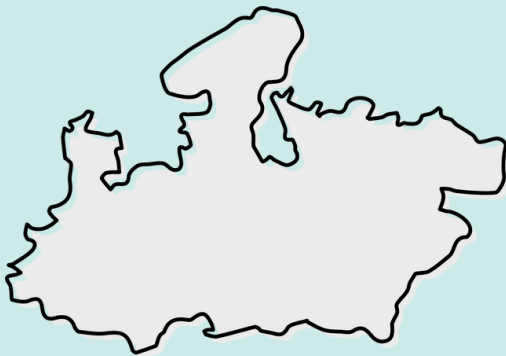


Geographies

Uttar Pradesh: FXBIS delivered interventions under Access to Quality Education and Child Rights and Protection through digital learning support, school improvement programs, and WASH awareness in Noida and surrounding areas.

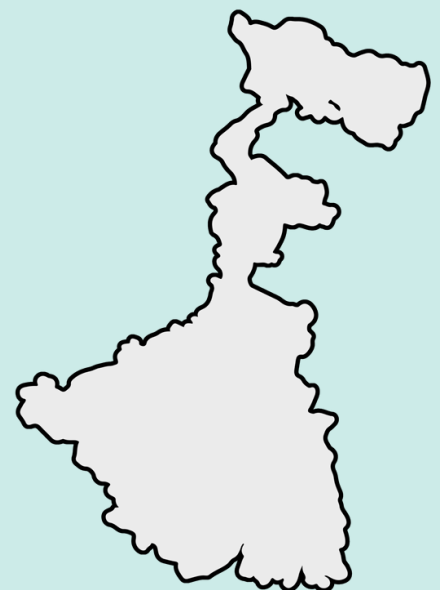


Puducherry: Small-scale initiatives in the state supported community health and educational outreach, particularly in under-resourced coastal and peri-urban zones along with Project Indradhanush.



Madhya Pradesh and Other Regions: In these states, FXBIS extended its work through advocacy, research-based pilots, and partnerships to address gaps in Child Protection systems and promote Improved Health Status, especially among conflict-affected or structurally disadvantaged communities.

West Bengal: Improved Schools and Anganwadis as child friendly facilities by refurbishing WASH facilities and other basic amenities, engaging ownership of local communities and Government for effective monitoring and O & M of the facilities.



Program Updates

Access to Quality Education

Creating inclusive learning environments for every child, especially in under-resourced and marginalised communities.

1,131 digital classroom sessions were conducted across 8 government high schools in Visakhapatnam, Andhra Pradesh, for students of classes 8, 9, and 10, covering Mathematics, Science, and English.

Smart classrooms were installed in **165 government schools** across **6 North-Eastern states** and in **50 classrooms** at Guwahati University, benefitting nearly **60,000 students**.



Access to Quality Education



AI education was introduced, and 2 schools submitted AI-based projects to the national BRAIN competition.

900 first-generation learners from economically disadvantaged families were supported through competency-based teaching and holistic development at Suraksha Education Centres (SECs). Additionally, 155 school dropouts were successfully reintegrated into the formal school system.

Digital literacy training was provided to **159 underprivileged youth** in Meghalaya through a Digital Learning Centre. To date, over **1,500 young people** have received training and certification in computer courses from this centre. Infrastructure refurbishment was carried out in **28 schools and 40 Anganwadi Centres** across West Bengal and Assam.

School governance was strengthened through **122 child cabinet meetings** and **80 School Management Committee (SMC)** capacity-building sessions in Assam and West Bengal.

Over **590 students** demonstrated improved learning outcomes, as measured through baseline and end-line assessments of academic competencies.

Poverty & Livelihood

Building sustainable income opportunities and economic resilience for individuals and communities.

1,800 women weavers in Assam were promoted as entrepreneurs and supported with skill development, loom upgradation with jacquard, product diversification, and marketing assistance.

400 power loom weavers in Virudhnagar District, Tamil Nadu and 225 handloom weavers in Assam, were trained in digital literacy, financial literacy, and entrepreneurship development. They were also facilitated in enrolling under government schemes such as E-Shram and Udyam.

In total over **2,000 weavers** were provided access to digital markets. Around 120 women in Darrang District, Assam, were engaged in Eri silk extraction and linked with weavers, thereby nurturing the weaver's ecosystem.

The Mahuraweaves handloom brand was promoted, facilitating sales worth over ₹2.5 million, significantly enhancing the incomes of weavers registered under the community-owned Banisuta Producer Company.



Poverty & Livelihood



40 bamboo artisans were supported with workshops and training on decorative and furnishing products, and market linkages were initiated.

Over **200 rural women received training** in decorative painting, with more than 100 women gaining painting-related employment. Additionally, 90 women-led unconventional paint hardware outlets and **3 women-run dealerships** were established in Villupuram District (Tamil Nadu) and suburban areas of Puducherry, generating sustainable income through paint sales.

32 families in Darrang District, Assam, were supported with integrated farming systems (duckery- fishery- vegetable cultivation and beekeeping), all reporting enhanced household incomes.

Poverty & Livelihood

40 households in Assam and Meghalaya engaged in backyard poultry farming, benefiting from the ecosystem created for poultry promotion in these villages. About 58 households have reported improved incomes through piggery-based livelihoods supported by the project.

37 veterinary camps provided services to livestock farmers, **treating 12,693 animals**, thereby improving rural household's livestock productivity.



High-yield, tech-enabled, flood-resistant farming methods were promoted through dedh begha plots and solar-powered cold storage facilities, enabling 690 farmers in **14 villages** to increase farm incomes.

Solar irrigation systems were installed in 8 villages in Assam and **4 villages in Meghalaya**, enhancing water access for agriculture.

Improved Health Status

Ensuring access to basic health services and promoting healthier communities.

26 health camps were organised, providing medical services to over 2,500 individuals in remote rural villages.

Awareness activities on hygiene and disease prevention were conducted alongside medical services during health camps, Self-Help Group (SHG) meetings, and Mother Cell sessions.

45 kitchen and herbal gardens were established, improving food security and dietary diversity for hundreds of rural families.



Improved Health Status

A 60-Day Handwashing Challenge was implemented in 41 schools, promoting regular handwashing habits among **6,076 children**.

Awareness campaigns and celebrations were conducted on **Global Handwashing Day**, World Toilet Day, and World Water Day, reaching a combined audience of **4,731 students and parents**.

48 new child cabinets were formed and trained, promoting leadership, hygiene practices, and child participation in school WASH initiatives.

Community platforms such as mothers' groups/matrigoots were strengthened to ensure children's rights are upheld within rural households and institutions.

41 WASH kiosks were set up, conducting awareness programmes that **reached 4,763 child cabinet members**, students, and School Management Committee (SMC) members across **85 schools**.



Protection & Safety

Strengthening child rights and community-based protection systems to keep children safe and supported.

Four sensitization sessions on child rights and protection were conducted in schools, churches, and children's homes in Manipur, raising awareness among 353 children.

Four vigilance groups with 91 members were established at the village level in collaboration with local churches to strengthen child protection mechanisms. Six adolescent groups/clubs with **110 members** were formed, extending beyond schools to include Sunday Schools in churches and children's homes.

Direct rehabilitation support was provided to two victims of child sexual abuse (CSA) and human trafficking.

The Project ASHA team was nominated as a member of the District SHAATHI Committee—a national initiative in Ukhrul District, Manipur—ensuring that all children receive AADHAAR cards for identity, tracking, and holistic inclusion.



Protection & Safety



117 capacity-building programs were conducted with community institutions, reaching over **2,000 members** of VLCPCs/BLCPCs, traditional institutions (Ato Baisi), adolescent groups, School Management Committees, children's parliaments, and youth groups in the Santhal Pargana region of Jharkhand.

45 awareness-generation activities were organized with children, PRI members, community institutions, and other stakeholders across **60 villages** in Dumka, Godda, and Pakur districts of Jharkhand.



Other Initiatives

New and Renewable Energy

Solar Street lights:

FXBIS installed 350+ solar lights in remote rural areas, improving safety, reducing fuel use, and enabling evening extended education and livelihoods.

Solar Irrigation Pumps – Assam and Meghalaya

FXBIS installed 30 solar pumps managed by farmer groups, benefiting 500 farmers across 12–15 bighas each. They ensure irrigation in dry seasons, turning barren land cultivable, improving yields, and raising incomes.

Solar-Hybrid Cold Storage – Bhootpukhuri, Assam

FXBIS set up a 5 MT solar-hybrid cold storage, run by 20 farmers and nearby villages. It extends produce life up to two months, cuts wastage, enables off-season sales, and boosts farmer incomes through a sustainable user-fee model.



Case Studies from the field

From Captivity to Freedom: A Survivor's Journey Home

In January 2025, FXB India Suraksha (FXBIS) intervened to support Ms. Mali (name changed), a young woman trafficked from Southeast Asia to Jodhpur, Rajasthan under the false promise of employment. Her passport was seized, and she was coerced into sex work under threats of a fabricated debt. After a daring escape, she reached Delhi, where FXBIS ensured her safety and began the process of repatriation.

The team worked with the Embassy of Lao PDR and the Foreigners Regional Registration Office (FRRO) to secure legal documentation and an Exit Permit, while arranging safe shelter and psychosocial support during her stay in Delhi. On February 22, 2025, after a month-long process, she returned safely to her family in Laos.

Today, Ms. Mali has rebuilt her life, found employment in Thailand, and reunited with her daughter. Her journey reflects the importance of coordinated action and survivor-centered support in addressing cross-border trafficking.



Case Studies from the field



Painting a New Future: Kavitha's Path to Independence

In Kazhuperumpakkam village, Kavitha Arul and her husband struggled to make ends meet as agricultural labourers, often depending on loans to cover household and community expenses. When FXBIS introduced a painting training programme in nearby Mathur, Kavitha joined hesitantly but soon discovered her aptitude and confidence in the trade.

Her skills were quickly put to use when a relative offered her work at a painting site. From applying putty to mastering finishing techniques, she proved her capabilities and began receiving regular assignments. Today, Kavitha earns ₹5,000–₹6,000 per month, significantly supplementing her family's income.

The steady earnings have eased her family's financial burdens, enabled better education for her children, and reduced their reliance on debt. Kavitha's journey from agricultural labourer to skilled painter demonstrates how targeted skill-based training can empower women to achieve financial independence and inspire others in their community.

Case Studies from the field



Rimi Becomes a WASH Champion

In Gopalpur village of Hooghly, 8-year-old Rimi Das, a Class II student, faced the same challenges as many children in her community—limited education opportunities, poor sanitation, and widespread open defecation.

With support from FXBIS, her school introduced a WASH programme that included awareness sessions, handwashing routines, and new toilet and meal infrastructure. Rimi quickly embraced these practices, improving her own hygiene and health while attending school more regularly.

She soon emerged as a young leader—encouraging her sibling to attend school, guiding classmates in hygiene routines, and spreading awareness in her neighbourhood about using toilets and handwashing.

Today, Rimi is recognised as a WASH champion in her school and community. Her journey highlights how access to basic infrastructure and awareness can empower even the youngest children to influence change and inspire healthier, safer communities.

Our Partners

Government & Strategic Alliances



Knowledge Partners



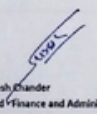
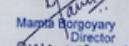
पेयजल एवं स्वच्छता विभाग
जल शक्ति मंत्रालय
भारत सरकार
DEPARTMENT OF DRINKING WATER AND SANITATION
MINISTRY OF JAL SHAKTI
GOVERNMENT OF INDIA

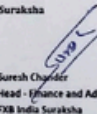
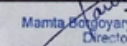
Our Partners

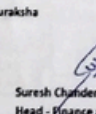
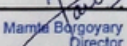
Donors and CSR Partners



FXBIS Financial Summary

FXB INDIA SURAKSHA Company limited by Guarantee CIN: U85100DL2007NPL162563 BALANCE SHEET AS AT 31ST MARCH, 2025				
(Amount in Rs.'000)				
Particulars	Note No.	As at 31 March 2025	As at 31 March 2024	
I. Funds and Liabilities				
Funds				
Unrestricted Funds	2	3,200.04	3,222.78	
Designated Funds	3	14,395.01	3,269.30	
Restricted Funds	4	12,354.29	6,577.52	
Non Current liabilities				
Long-term provisions	5	1,841.31	2,452.06	
Current liabilities				
Payables	6	3,964.06	325.12	
Other current liabilities	7	2,570.98	2,460.21	
Short-term provisions	8	51.24	47.10	
TOTAL		38,376.93	18,354.10	
II. Assets				
Non-current assets				
Property, Plant and Equipment	9	3,265.06	3,568.69	
Other Non-Current Assets	10	5,883.04	577.20	
Current assets				
Grant Receivables		9,549.06	3,681.90	
Cash and Bank balances	11	18,445.13	9,116.63	
Short term loans and advances	12	736.96	950.09	
Other current assets	13	497.68	439.59	
TOTAL		38,376.93	18,354.10	
Summary of Significant Accounting Policies	1			
Notes forming an integral part of financial statements.	2-29			
As per our report of even date.				
For T R CHADHA & Co LLP CHARTERED ACCOUNTANTS (Firm regd No: 006711N/ONS0028)  Rajendra Prasad Partner M. No. 098941 Place: Noida Date: 27.08.2025				
For and on behalf of FXB India Suraksha  Sali Kumar (Director) DIN :02199222  Jaya Prakash Chief Executive Officer FXB India Suraksha  Suresh Chander Head - Finance and Administration FXB India Suraksha For FXB India Suraksha  Mamta Borgoyary Director DIN : 02586434				

FXB INDIA SURAKSHA Company limited by Guarantee CIN: U85100DL2007NPL162563 RECEIPT AND PAYMENT ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2025			
(Amount in Rs.'000)			
Particulars	For the year Ended 31st March 2025	For the year Ended 31st March 2024	
OPENING BALANCE			
Cash & Bank Balance	8,191.06	5,209.00	
Fixed Deposits with Bank - Current	945.58	890.77	
	9,136.63	6,099.77	
Receipt During the year			
Receipts from the donor agencies	1,64,063.19	80,307.04	
Interest Income from FDR	69.67	59.25	
Interest Income - Others	494.10	274.66	
Other Donations	1,494.01	2,540.75	
Miscellaneous Receipts	403.20	-	
	1,66,524.17	83,181.70	
PAYMENTS			
Direct Program Expenses	1,46,402.69	61,675.36	
Other than Program Expenses	7,926.43	10,718.92	
	1,54,329.12	72,394.28	
Changes in Current Assets & Current Liabilities			
Changes in Current Assets	6,919.96	174.52	
Changes in Current Liabilities	(4,798.33)	7,113.27	
	2,121.64	7,287.79	
Purchases of Fixed Assets	754.91	462.77	
Total Payments	1,57,215.67	80,144.83	
CLOSING BALANCE			
Cash & Bank Balance	17,443.86	8,191.06	
Fixed Deposits with Bank - Current	732.49	694.99	
Fixed Deposits with Bank - Non Current	268.79	250.58	
	18,445.13	9,136.63	
For T R CHADHA & Co LLP CHARTERED ACCOUNTANTS (Firm regd No: 006711N/ONS0028)  Rajendra Prasad Partner M. No. 098941 Place: Noida Date: 27.08.2025			
For and on behalf of FXB India Suraksha  Sali Kumar (Director) DIN :02199222  Jaya Prakash Chief Executive Officer FXB India Suraksha  Suresh Chander Head - Finance and Administration FXB India Suraksha For FXB India Suraksha  Mamta Borgoyary Director DIN : 02586434			

FXB INDIA SURAKSHA Company limited by Guarantee CIN: U85100DL2007NPL162563 STATEMENT OF INCOME AND EXPENDITURE FOR THE YEAR ENDED 31ST MARCH, 2025				
(Amount in Rs.'000)				
Particulars	Notes	For the Year Ended 31st March 2025	For the Year Ended 31st March 2024	
INCOME				
Donation & Grants	14	1,58,574.55	72,928.23	
Other Income	15	750.72	463.86	
Total Income		1,59,325.27	73,392.09	
EXPENDITURE				
Program Expenses	16	1,31,790.49	50,730.44	
Employee Benefit Expenses	17	20,402.82	20,605.33	
Other than Program Expenses	18	2,135.81	1,635.60	
Depreciation and Amortization Expenses	9	-	438.78	
Total Expenses		1,54,329.12	73,410.16	
Excess of Income over Expenditure (Excess of Expenditure over Income) for the year transferred to Reserve & Surplus		4,996.55	(18.07)	
Appropriations:				
Transfer to General Reserves Fund		749.48	(2.71)	
Transfer to Program Support and Staff Development Fund		3,747.41	(13.55)	
Transfer to Infrastructure Fund		499.66	(1.81)	
Transfer to Corpus Fund		-	-	
		4,996.55	(18.07)	
For T R CHADHA & Co LLP CHARTERED ACCOUNTANTS (Firm regd No: 006711N/ONS0028)  Rajendra Prasad Partner M. No. 098941 Place: Noida Date: 27.08.2025				
For and on behalf of FXB India Suraksha  Sali Kumar (Director) DIN :02199222  Jaya Prakash Chief Executive Officer FXB India Suraksha  Suresh Chander Head - Finance and Administration FXB India Suraksha For FXB India Suraksha  Mamta Borgoyary Director DIN : 02586434				

