

ANNUAL REPORT

2024 - 25



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Credits

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Note on cover: Hope is like the woman standing steady, rearing her goats amidst a land turning green, defying dispossession, displacement and erasure.



Founders' Note

Thirty-two years ago, we began this journey in mental health in a three-bedroom house intended as a place of care for homeless women with mental illness. Today, The Banyan operates across 40 locations through direct services and in collaboration with 25 partner organizations, reaching thousands of people navigating severe mental illness, homelessness, and multiple forms of marginalization. After these many years immersed in this work, we find ourselves confronting a paradox. Never before has mental health received such attention, such research funding, such policy discourse. Yet those living with severe

mental illness, particularly those facing additional disadvantages of poverty, caste, and gender-based violence, remain distant from substantive benefits that this expanding apparatus of knowledge and intervention may have to offer.

The mental health sector is engaged in research prolifically, yet we understand little about how to meaningfully detangle the complexity service users live with daily. What holds value in terms of return to health or life that they wish to pursue for someone experiencing chronic psychosis while living homeless? How do we speak of social inclusion when communities

can be sites of both care and harm? How do we design services that respond to the temporality of severe mental illness, its intermittent nature, its decades-long arcs, its refusal of linear narratives?

More than new questions, these are lingering reminders of the constraints of conventional methodologies of research and systems building that are yet to access registers where the most significant transformations occur. Paulo Freire once wrote, "There is no change without dream, as there is no dream without hope." Our research on Home Again across ten Indian states revealed that hope manifests not in clinical recovery metrics but in desires to cook childhood recipes, run small businesses, make temple offerings, reconnect with estranged family. Friere's writings remind us that hope is an ontological need, not mere optimism that is conjured, but as practice grounded in concrete actions.

This is why The Banyan's work centers on creating conditions for hope through practice of care that meets people where they are, housing that allows choice, employment that recognizes parity, community services that build relationships. Without critical reflection and action, without the daily work of dismantling barriers, of sitting with complexity, of building alternatives, hope cannot exist. The work we engage in aims to create the conditions, infrastructure and practices through which hope can take root and flourish; it is predicated upon the belief that the most significant

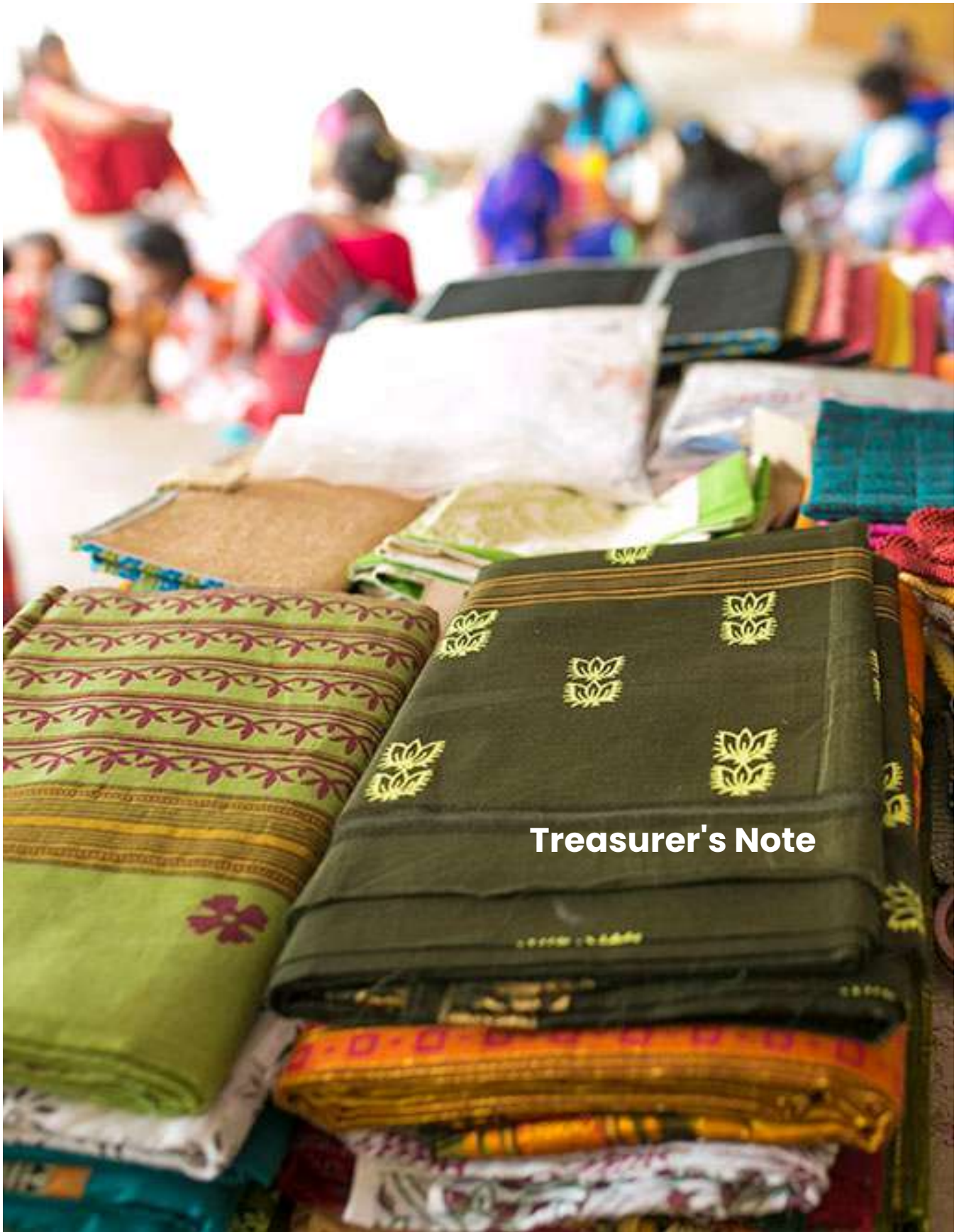
transformations in people's lives may occur through hope, and within the care ecology beyond standardized protocols the systematic creation of opportunities for everyday experiences that hold personal meaning.

Many states and civil society organisations in India are engaged in significant mental health systems expansion. The Tamil Nadu and Karnataka governments' commitment to establishing Emergency Care and Recovery Centres as part of the public health system across all districts represents unprecedented political will. As our own network has grown, we are cognizant of the necessity but also the risks of scale, of ethos withering away, of persisting limitations of even the best models.

And therefore, we will persevere through our work to grapple with what building hope requires in contexts of extensive disadvantage and exclusion. We aspire for our services to emphasize authentic connections, privilege bespoke responsive care and centre the wisdom of those with lived experience. Your partnership sustains this work, these daily practices of hope-building, and the ecosystem of care that nurtures it across all our locations.

With deep appreciation for walking this path together,

Vandana Gopikumar and Vaishnavi Jayakumar
Co-founders, The Banyan



Treasurer's Note

The past year at The Banyan has been one of both growth and the strengthening of our programmes across the country. A year that reinforced our commitment to ensuring that all the funds we receive are allocated meaningfully towards care, inclusion, and impact in our work with people living with mental illnesses.

Over 90% of every rupee we receive continues to go directly into our programmes, with administrative costs maintained at 9.3% of total expenses. In supporting 19 Emergency Care and Recovery Centres (ECRCs), 141 Home Again houses, and six NALAM community well-being sites, our total expenditure this year stood at ₹28.68 crores, together reaching and serving 7235 individuals across India. Of them, 379 accessed ECRC services in our sites and 600 in replication sites, bringing the total number of ECRC clients this year to 979. 767 individuals were served through our Home Again services. 1615 individuals received clinical care through outpatient clinics and 2526 received sub-clinical psychosocial distress support through NALAM initiatives. 1348 individuals are supported annually post-discharge: 638 directly through our services and 710 through partner organizations.

We saw a 26% increase in program spending, reflecting both an expansion in our work and a deeper engagement and impact with the people we serve. A significant development has been the growth in sub-grants that have gone from ₹75 lakhs to ₹3.72 crores this year, as we extend our ECRC model through partnerships, set up two new long-term care (LTC) facilities, and scale our NALAM programme to reach more communities.

Over the years, our long-term philanthropic

partners such as Azim Premji Philanthropic Initiatives, Rural India Supporting Trust, Navajbai Ratan Tata Trust, Bajaj Finance Limited, and Yield Giving have given us corpus that gives us yearly interest income. While much of this corpus remains committed to specific programmatic purposes, it provides long-term stability to our most essential and continuous residential services.

While we celebrate the ability to continue scaling up through the funds we have received, we also have noticed a decrease in FCRA inflows, that have reduced by nearly half this year. This situation mirrors global trends and the development of constraints in international philanthropy. Despite this, our domestic donors have remained steadfast, contributing ₹13 crores this year, a critical foundation for sustaining our mission.

Our retail donors, individuals who give from conviction and compassion, continue to play an indispensable role. The Banyan has been built through the support of people who set aside their monthly/yearly incomes, even children breaking their piggy banks for us. Your contributions and support enable responsive, flexible programming, especially in moments requiring immediate intervention. We are grateful for all the support we have received so far and look forward to continue working together.

As we look ahead, we remain guided by our values of transparency, efficiency, and care in stewardship. Every rupee entrusted to us is a responsibility we hold deeply; a commitment to honour those we serve, and to sustain pathways of recovery and inclusion.

Balraj Vasudevan, Treasurer

RVIVE
cafe

This Cafe isn't about profit - it's about giving back. Any surplus after covering expenses goes directly to supporting the differently-abled and underprivileged. We are run by differently abled and for the differently abled!

Mr. SOFTY

CHENNAI
MISSION

Hope as Our Compass

In Tamil, there is no single word for hope. Instead, we find many: nambikkai (faith, trust, confidence), ethirparppu (to expect, to look forward), asaigal (desires). This linguistic richness isn't an accident. It reflects a deeper truth about hope itself. Hope is not one thing. It takes different forms for different people.

For Mani, hope looked like a cupboard. Dark, cramped, hidden but it was the first place he felt safe after being found barefoot and silent on a cold evening in the Nilgiris. For his care team, watching him squeeze inside that small space broke their hearts. But they understood that real safety would not come from rules or walls, but from relationships built at Mani's own pace.

For Meghalai's mother, hope is achingly practical. "I want her to be able to cook," she says simply. After years of caring for her daughter who lives with schizophrenia her hope is rooted in a single question: What happens when I'm gone?

For Meghala, hope arrived wearing a uniform. White shirt, crimson apron, cap, name badge. "The first time I wore it, I was very happy," she says. "I never thought I'd have something like that." From institutional care to living independently to working at the SIEMAT canteen, she now tells friends,



Since I'm earning, I want you to earn too.
I want to share the goodness."

This year at The Banyan, as we reflect on our journey, one truth emerges with clarity: everything we have accomplished has been anchored in hope. Not the abstract kind that floats in motivational quotes, but the kind that shows up at 4 a.m. when someone pours cold water over themselves because voices tell them to. The kind that waits patiently outside a cupboard. The kind that asks for market competitive wages because you know your worth. The kind that keeps washing your daughter's hair even when your knees hurt.

Hope became our compass especially when we faced extreme adversity – suicide, rejection, and month-to-month survival with single digits in the bank, when families turned people away and systemic barriers loomed large, when diminishing resources threatened to extinguish ideas before they could take root. Yet it was precisely in these moments of adversity that hope revealed itself as the defiant act of rising despite distress, of sustaining care when systems failed, of holding on until partnerships transformed possibility into reality.

Hope, we have learned, is not something you have. It is something you build together, daily, through small acts of care and large acts of defiance against systems that say some people don't deserve to exist.

4 a.m.: Where Hope Begins Again

Every morning at 4 a.m., she would wake, walk to the tap, fill a bucket, and pour cold water over herself, fully dressed in her saree. Then she would sit, soaked and shivering, staring into darkness. Her daughters cried. Sometimes, out of helplessness, they hit her, begging for an explanation.

"I didn't have one," Nirmala says. "I was just as confused as they were. I didn't know how to explain the voices, the ones that whispered to me, told me what to do, made me believe I had no choice."

Her husband, an electrician, was away working in Vijayawada. Her family spent everything they could on doctors, medication, even a three-day admission to a mental health institution that terrified her more than helped. The medication made her gain weight but did nothing for her mind. Eventually, her family brought her home and tried to manage as best they could.

Then one day, a woman named Prabha knocked on her door.

"I told her I was making rice and asked if she could wait," Nirmala remembers. "She said she'd go talk to the neighbours in the meantime. She returned right on time."

When Prabha came in, she didn't ask about symptoms or medication. She asked what Nirmala had cooked. Whether she had eaten. Then, gently: "Do you have anyone to talk to, one-on-one?"

Nirmala told her the truth: surrounded by mother, daughters, relatives, she felt completely alone.

Prabha listened. Then she made an invitation:

“

You've given others a chance.
Would you consider giving us a chance too?

At the clinic, the doctor asked simply: "Why do you pour water on yourself?"

For the first time, Nirmala explained about the voices. Whispers that came uninvited, quietly urging her to act. The doctor listened, then said gently: "You'll be okay. The medicine will help. You'll be able to sleep, and the rest will follow."

She was right.

Over a year later, Nirmala works alongside the NALAM team at outpatient clinics. She cooks. She laughs. She talks.

"Sometimes when I see clients sitting in the waiting room, quiet and withdrawn, I see a version of myself. And I remember. But now, I don't just remember. I reach out. Because I know what's possible."





What We Mean When We Say Care

Prabha's visit to Nirmala's home wasn't exceptional, it is how the NALAM program works. Community-based mental health that meets people where they are, literally and figuratively. With support from Infosys Foundation, this year NALAM scaled across six sites in four states, aiming to reach over 20,000 people over four years.

But NALAM is just one expression of a broader philosophy of care that holds space for all the ways in which people live.

When Mani was found on that cold evening in the Nilgiris, he was brought to an Emergency Care and Recovery Centre, a 20-bed space within the public health system designed for people facing both homelessness and mental health distress. At the ECRC, safety first meant respecting his boundaries. Not forcing baths or conversation. Not demanding he sleep in an open bed when a cupboard felt safer.

A breakthrough came through Parameshwaran, a service user who was once at the ECRC, spent time with Mani speaking softly. Parameshwaran brought with him the quiet assurance of someone who had once sat on the same bed, just as frightened.

Months later, Mani arrived at a follow-up visit carrying sweets, shyly offering them to the team that once offered him with chocolates to encourage small steps forward.

This is what transformation looks like: not dramatic breakthroughs, but cups of tea offered and accepted, baths taken after days of fear, the trust it takes to say yes to shelter.

The Banyan directly manages four ECRCs across Tamil Nadu and Kerala. But recognizing the need for decentralized infrastructure, we partnered with the National Health Mission, Government of Tamil Nadu and Azim Premji Foundation in 2020 to replicate the model. Today, a growing network of district-level ECRCs operates across multiple locations—Sivagangai, Erode, Thanjavur, Tirunelveli, Thoothukudi, Nilgiris, Madurai, Tiruvallur, Krishnagiri, each run by local organizations who understand their communities; as also Bangalore, Mysuru through our Aaladamara Foundation.



We used to give him chocolates,.
Now he gives them to us.

- Brinda, care coordinator



What Freedom Actually Looks Like

Sauda's early life was shadowed by loss. Her mother died days after her birth. Her father died in childhood. Years of instability followed. Through it all, she held one dream: reuniting with her young son.

At Home Again, our housing program for people transitioning from long-term institutional care, that dream took shape. Not immediately. Not easily. But through gentle support, regular visits became possible. Slowly, her son began to recognize her. Wait for her. Reach out with affection.

In July 2025, Sauda and her son returned home together, embraced by family now building a space for them.

This is what Home Again offers: not just housing, but the freedom to choose. What to eat. How to decorate your space. To walk down the street and buy a blanket of your own choosing. These small, ordinary acts form the quiet architecture of a new life.

Typically, 4-5 women share a rented house in a rural or urban neighborhood. They receive wraparound support ranging from help with daily living, accessing entitlements, navigating employment, securing voting rights to forming community relationships. But crucially, support is provided in ways that centres personal preferences.

Recognized by the World Health Organization (WHO) and the Lancet Commission on Global Mental Health and Sustainable Development, Home Again operates across Tamil Nadu, Kerala, and Maharashtra, with support from Rural India Supporting Trust (RIST) and Grand Challenges Canada (GCC). Through partnerships, it has taken root across ten other Indian states and adapted for Sri Lanka and Bangladesh.

At its heart, Home Again is about offering people the one thing they have often been denied, the chance to begin again, with hope, safety, and the freedom to define their own lives.

"I Stand on My Own Two Feet"

Every morning, Meghala puts on her uniform and boards the bus to work. Once a resident who moved through emergency care to independent living, she now works at the SIEMAT canteen, a partnership between The Banyan and Chennai Mission.

"I used to only clear tables," she says with pride. "Now I serve everything—idly, pongal, puri, dosa, sambar. I learned everything on my own."

When she felt her work deserved recognition, she didn't wait to be noticed. She approached the owner directly. "I knew how hard I worked, so I asked for a bonus. And I got it!"

She's become a quiet recruiter too. "I've been telling my friend Geetha to join. Since I'm earning, I want her to earn. I want to share the goodness."

Managing these workspaces requires its own form of care. Veronica, the job coach at the canteen, learned this the hard way. "For the first three months, many were wary, not because I'd done anything wrong, but simply because I was new."

Trust took time. Now clients say, "Please don't take leave. We can't work with anyone else."

Veronica has learned that attention is advocacy. "Once a client had a swollen foot. She hadn't said a word, but I noticed. I photographed it and sent it to her case manager." She's learned that her emotions affect everyone. "If I'm tense, they become tense. I've learned to calm myself first."

What keeps her going? "When I see clients showing up to work while taking medication that makes them drowsy or foggy, I feel inspired. Their perseverance gives me strength."

At Magizhavagam—our sanctuary-style co-living space for 60 residents—Manekavalli found similar transformation. After facing distress at home and being diagnosed with mental illness, she slowly found balance through psychiatric care. Though family reconciliation remained elusive, she found work earning close to 8,000 rupees monthly. At the Neyidhal Vizha, she stood proudly at a stall selling handmade crafts.

Today, she saves, meets her needs, her life is stitched with crimson threads of hope, building her present with strength while still carrying dreams of reuniting with family.



“

“Now I earn my own money.

I take care of myself.

I go to the doctor,
buy my own medicine.

I stand on my own two feet.”

”





The People Who Make Hope Possible

Prabhavathi wasn't always a mental health worker. She was an acupuncturist, then a receptionist at The Banyan. But she pursued a Diploma in Integrated Mental Health Care and now works as a care manager in her own community.

Why? "I also have a daughter with a mental health condition. That's why I do this work."

When she visits homes like Meghalai's, where an aging mother still washes her daughter's hair, still pours water over her head for baths, still carries the weight of wondering what happens when she's gone, Prabhavathi doesn't just see clients.

“

I see my own journey too. It pushes me to do more, and to believe they can do more too.

This is the truth about transformative care: it requires people who understand from the inside. Parameshwaran, who helped Mani trust again because he'd once been just as frightened. Nirmala, who reaches out in waiting rooms because she remembers what 4 a.m. used to feel like. Prabhavathi, who believes in recovery because she lives it daily with her own daughter.

Hope isn't built by heroes. It's built by people showing up, knocking on doors at the right time, noticing swollen feet, offering chocolates, listening without judgment, believing in possibilities even when families have stepped back.

We are today at 530 plus people, 3 out of 10 come with a personal experience of mental health associated distress, over half are women and many of us come from background of social disadvantage.

Our Programs

The work isn't finished. Across India, millions still navigate mental health challenges alone. Systems remain underfunded. Stigma persists alongside sympathy. Neighbourhoods want people to receive care, just not next door.

But here's what we know: hope is not passive. It's built through action.



Emergency Care and Recovery Centres (ECRC)

Compassionate hospital-based care for individuals facing homelessness and mental health distress. We offer reconnection, psychosocial support, and pathways to reintegration, focused on dignity and the freedom to choose one's own journey home.

4759 individuals served

6 in 10 successfully transitioned to stable housing

19 centres across India, **4** direct and other in partnership with local CSOs



Home Again

Housing with supportive services in urban and rural neighbourhoods where people who need alternatives to institutionalisation can live in small affinity groups, accessing on-site clinical and social care while building relationships within their communities.

141 homes across multiple states, **645** residing at any point of time

1278 people transitioned from institutional settings

Magizhvagam

A sanctuary offering hostel-like co-living for those seeking refuge, healing, and structured independence in Cumbum and Thoothukudi, co-run with local partners. Here, solitude and solidarity balance, residents choose connection, build bonds, and shape new identities at their own pace.

60 bed spaces for residents to find refuge and pathways to independence

48 individuals served





NALAM

(Community Mental Health)

Grassroots mental health care combining clinical interventions with social entitlements, delivered by locally trained mobilizers. We bring comprehensive, personalized care directly to communities, reaching people where they live, reducing stigma, and preventing homelessness.

10,942 people have accessed care

6 sites across Tamil Nadu, Maharashtra, with partners in Odisha, and Madhya Pradesh

20,000+ people projected to be reached over four years

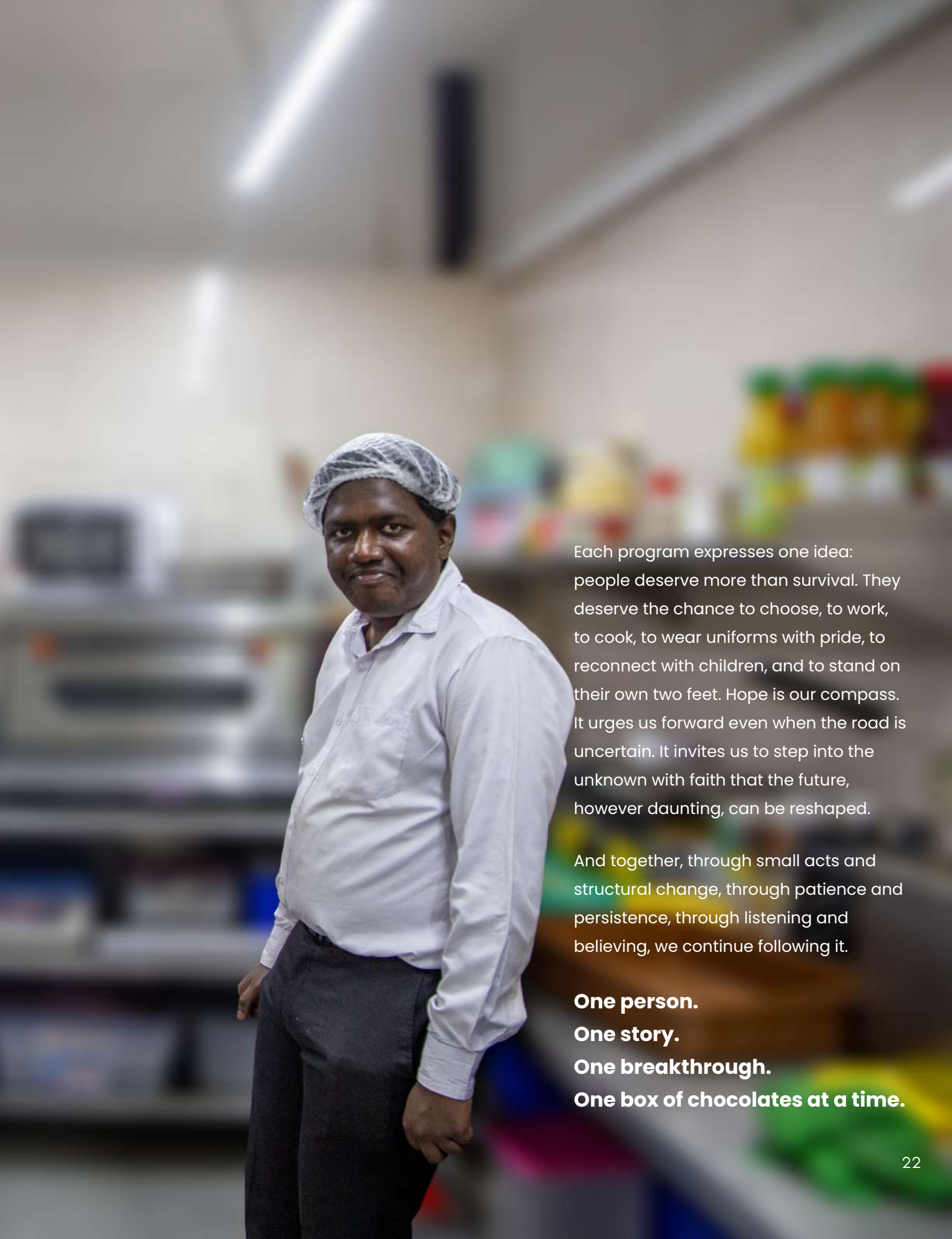


Livelihoods & Social Cooperatives

Through canteens, cafés, and social enterprises, we create meaningful employment where individuals reclaim dignity alongside income, standing on their own two feet while building futures marked by purpose and belonging.



40% of those who exit residential care participate in work or employment



Each program expresses one idea: people deserve more than survival. They deserve the chance to choose, to work, to cook, to wear uniforms with pride, to reconnect with children, and to stand on their own two feet. Hope is our compass. It urges us forward even when the road is uncertain. It invites us to step into the unknown with faith that the future, however daunting, can be reshaped.

And together, through small acts and structural change, through patience and persistence, through listening and believing, we continue following it.

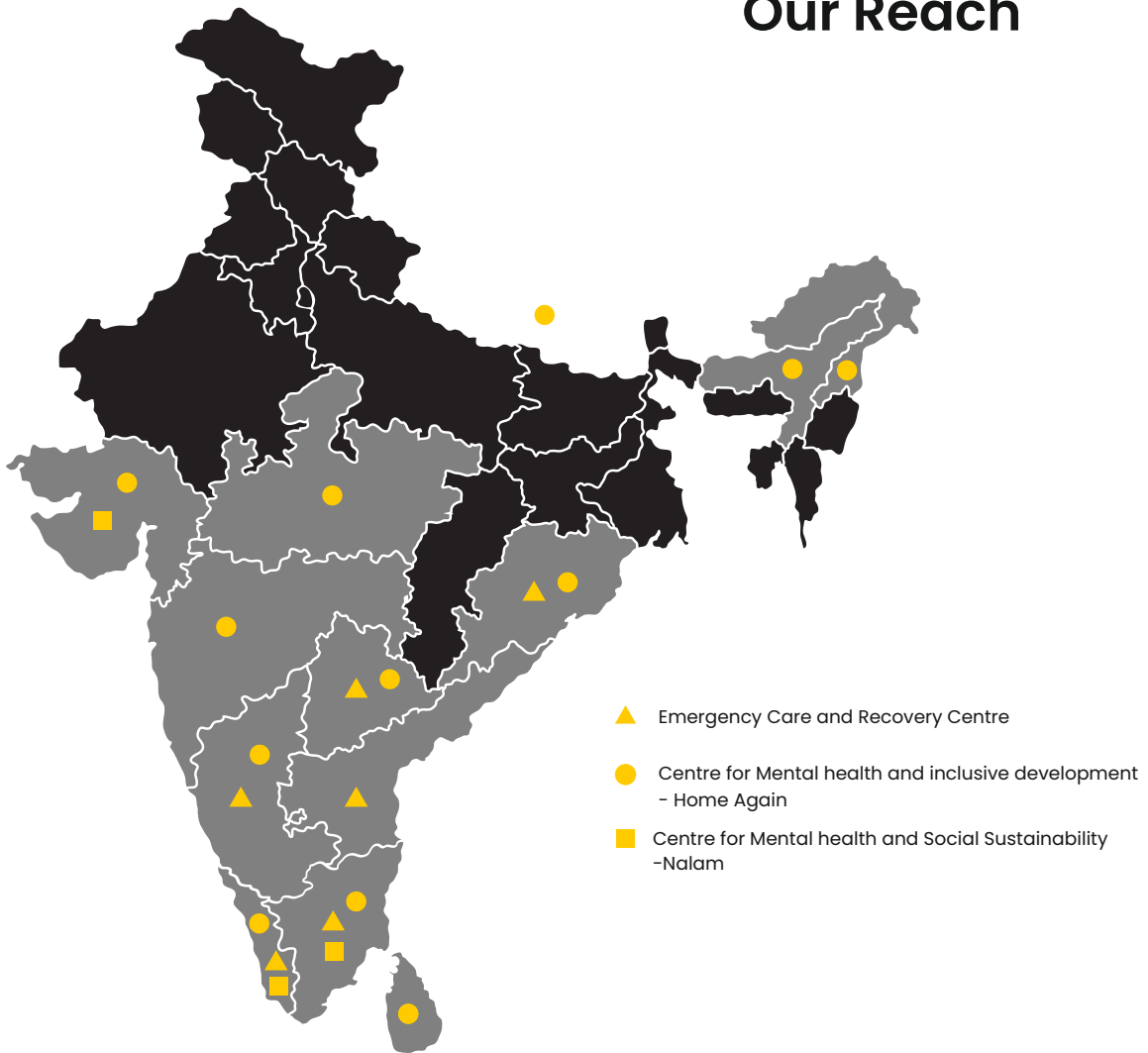
One person.

One story.

One breakthrough.

One box of chocolates at a time.

Our Reach



3
Programs



10 States
2 LMIC
(Bangladesh & Srilanka)



18727

People With psychosocial
needs have accessed
our services.



23

Nonprofits supported through
grants and knowledge exchange

In Gratitude



Government

Greater Chennai Corporation
State Commissioner For
The Differently Abled, Chengalpattu
State Commissioner For
The Differently Abled, Trichy
Swadhar Greh,
Ministry of Women & Child Development
Thiruvallur District Collectorate

Foundations

Azim Premji Foundation
Breadsticks Foundation
Cognizant Foundation
Friends Of The Banyan USA
Grand Challenges Canada
Give.do
HCL Foundation
Infosys Foundation
Online Giving Foundation (India)
Rural India Supporting Trust
Saathire Social Impact
The UK Online Giving Foundation
Vedicology Foundation

Trusts

Chennai Mission Trust
Inner Wheel Club of Madras Nextgen
Lodha Charitable Trust
Narayana Guruviah Chetty'S Estate & Charities
Nithyaa Lakshmi Fine Arts Vidyalaya
Rotary Madras South West
Sri Chaithanya Techno School
Srimathi Dharani Devi Janakiram Seva Trust
Vishnukumaar Charitable Trust
The Estate of Alison Kate Earls

The Sathyanarayana Charitable Trust
The Srilankan Friendship Association of South India

Corporates

ASV Management Services Private Limited
Bharti Airtel Limited
C.H. Robinson Worldwide Freight India Pvt Ltd
Caplin Point Laboratories Limited
Cheralathan Associates
Cholayil Trust
Delphi TVS Technologies Limited
Diamond Creations Private Limited
Dormakaba India Private Limited
East West Pharma Private Limited
Eight Roads Investment Advisors Private Limited
Essen Vision Software Pvt. Ltd
Eversendai Construction Private Limited
Harper Collins India
Iris Kpo Resourcing India Pvt Ltd
Kochar Homes Private Limited
Kumar Industries
Lifestyle Housing & Infra
Lift Tech Engineers
Light Scape
Madras Engineering Industries Pvt Ltd
Mindeye Solutions Private Limited
Natasha Creations Co Ltd
Nilpeter India Private Limited
P&C Projects Private Limited
Rajesh Construction
Rotork Controls (India) Pvt Ltd
Softeon India Private Limited
SRS Shipping Pvt Ltd
SS Projects
Vara Future LLP
Vitasta Publishing Private Limited
VS&B Domestic Container Solutions Pvt Ltd
Zekko Integrated Systems And Solutions

Individuals

Aarthi Kannan

Adhiraj Sud

Adithi Bindumadhava

Aditya Kulkarni

Agash .U

Aishwaryaa Nachaal

Muthukarupp

Ajithkumar

Akshara

Alarmel Valli

Aleena M Roy

Amalraj .R

Amul Xavier

Anadi

Anand Narayanan

Anand Rajagopal

Anandha Srinivasan .S

Anandhi Narasimhan

Ananthalakshmi Gopala

Krishna

Anbalagan .R

Anbu .N.A

Andal Rajan Babu

Andrew

Aneesh .V

Anil Chandrathil

Anita Daniel

Anitha Rajkumar

Anitta Benjamin

Anjali

Ankita Agrawal

Annamalai

Anshooman Acharya

Anu Menon, USA

Aravind

Arawinth Karthic .R

Archana V

Arjun .R

Arul Raj. G.S

Aruna .P

Arunachalam .S

Arunkumar

Ashok .G

Ashok .R.G

Ashwhin Kumar

Ashwin Thomas

Aswin A.S

Authinarayanan Uma

Avinash.S

Babin Arunnathan

Babu .A

Bagyashri .M

Balachandran A.R

Balaji .K

Balaji .K.S

Balaji .N

Balakumaran .S

Balamurugan . J

Banupriya

Barath Ravichandran

Barnabas .S.N

Baskaran .D

Bhanumathi Krishnan

Bharathi .N

Bharti Airtel Limited

Bhaskar .P

Bhaskara Raja .A

Bhaskarr .S.R

Bhumik Grover

Bhumika Upadhyay

Bijoy Paulose

Bindu .S

Bindu Singh

Brinda D T

Brinda Viswanathan

Buvanesh .E

Chandra

Chandra .A

Chandrasekaran .R

Chandrika Gowrishankar

Chinna Swamy .S.K

Chirag Dilip Sheth

Chithra .J

Chitra

Chitralekha .M

Chris David

Damini Chavan

David

Deepa Menon

Deepak .T

Deepak Nigam

Deepak Prasanna

Deepak Ramesh

Deepak Teckchandani

Devansh Sharma

Devaraj .R

Devashri Ram

Devika .V.G

Dhanya Krishna Kumar

Dharshana .G

Dhayanandh .S

Dhivya Muthaiya

Dillibabu .E

Dillirani .K

Dinesh

Dinesh .P

Divya Bharathi

Donald Rajan	Govindaraj .V	Jesu Santiago Lambert .A
Dr Bhooma .R	Govindasamy .P	Jeyandara .S
Dr Divya Durga .S	Gowri Shankar .N	Jhansi Rani .P
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Dr Kadhiravan .G	Guna .D	Joel Premchand
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Elangovan .S	Harish .M.R	Kalyani Gopalan
Elizabeth Chacko Eapen	Harish .S	Kamalakannan Jayagopal
Eswaran .C.G	Harnoor Singh	Kamalam .N.S
G S R D Prasad	Harshvardhan Pitale	Kamalesh .G.S
Gaayatri .V.M	Hema Raghavan	Kamalesh .S
Ganesan .R	Hemamalini .T	Kamalesh Jayakumar .J
Ganesh .P.N	Himani Rooprai	Kamaraju .S.M
Ganesh Kumar .K	Indira .B	Kamiya Bhootra
Ganesh Prabhu .M	Indiranee Manivannan	Kanagaraj .P
Gayathri .G	Indirani .V.S	Kanimozhi .C
Gayathri .S	Indupriya .S	Kanisshka .V.L
Geetha	Irudayaraj .I.L	Karan Ahluwalia
Geetha .V	Jagadeesh .S	Karthick
Geetha Balachandar	Jagan Mohan .B	Karthick Muthaiya
Ghanshyam Khandelwal	Jai Akash .S	Karthikeyan .J
Gnanasekar .N.S	Jayalekshmi .B	Karthikeyan .R.J
Gomathinayagam .G	Jayapriya .S	Karthikeyan .V.C
Gopa Banerjee	Jayashree Gopikumar	Karthikeyan Banumathi
Gopal Naidu	Jeganathan .S	Kathirvel .M
Gopi Chandar A.N	Jernail Singh	Kavin Raj Kumar
Gopiram Oruganti	Jerome Dennis	Chandramohan

Kavitha .C	Madhuri .G	Mithali Raghavan
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Kavitha Ramalingam	Magesh Kumar .V	Mohamad Bilal
Kaviya Sathyanarayanan	Mageshkumar .P	Mohammed Manzoor A.S
Kokila .V	Mageshwari .N	Mohan Kannan .K
Kothandaraman .P.C	Mahadevan .P	Mohan Kumar .M
Kousalya	Mahalakkshmi .T	Mohana Krishna Rao .P.R
Koushika Padmanaban	Mahesh Balan	Mohmad Dasthager .M
Krishna Kumar	Mahesh Mani	Moorthy .S
Krishna Priya .M	Maheshwariraj Veemaraj	Mrinalini .S
Krishnakumar .V	Mala Subramanian	Mukunth Aswin .S
Krishnamurty	Malarkodi .S	Munuswamy
Krishnan .K	Malathy .S	Murali Krishnan
Krishnan Kailasom	Malini Lakshmiprasad	Murallidharan .R.A
Krithanna .V	Malini Seshadri	Murallidharan Ramadoss
Krithiga .V	Manikandan	Murthy .P
Krithika .S	Manikandan .S.R	Murthy .T
Kulamani .K.P	Maniraj .M	Murugaiyan
Kumar .S	Manish Ranade	Murugan
Kumaraswamy .V	Manivannan .M	Murugesan Raja Shanmuga
Kumaresan .K	Manivannan .P.N	Boopat
Kumudha .B	Manju Jain & Sumithra	Muruges JLP
Lakshmi	Sharma	Muthaiya Asokan
Lakshmi .S	Manohar Reddy .I	Muthu Babu .K
Lakshmi .S	Mariyam	Muthu Balan
Lakshmi Narayanan .N	Mary	Muthusamy A.S.M
Lalitha .N	Masilamani .S	Muthuswamy Nagaraj
Lalitha Balakrishnan	Matheesh Kumar	Mythili .S
Leelavathy Ganesh	Mathi Selvakumar.A	Nachiammai
Leena Nair I.A.S	Meena .K	Nagaraj .M
Libindhas .C	Meenakshi .T	Nagarajan .R
Livingston Paul Rajakumar .D	Meenakshi Dhinakaran	Nagarajan Perumal
Logesh Vethathiri .R.V	Meenakshi Sundaram .R	Nagendrakumar .D
Logeswari .V	Meera	Nair .T.K
Lokesh Kumar .R	Mercy Chandran	Nalini .P
Madesh .R	Michaeldass .A	Nandha Kumar .V

Nandhini	Parvathy	Rajapriya Rajan
Nandhini .A	Parvathy .R	Rajaraam .R.V
Nandini Krishnamurty	Pavithra .J	Rajarathinam .S
Narayanan .D	Perumal .M	Rajasekaran .M.S
Narayanan .K	Perumal .R	Rajasree .K
Naresh .V	Ponmani Jayakumar	Rajendran .C
Naresh Ramchandani	Ponni Ambalavanan	Rajesh .K.J
Naveen Balaji .J.D	Pooja Shyam	Rajesh .P
Naveen Kumar	Prabhakar Rao	Rajesh Shanmugam
Naveen Prabu	Prabose Arul .S	Rajeswari .C
Navyadharsha .S	Pradheep Balakrishnan	Rajkumar
Nethaji Chapala	Prakash .M.K	Raju .P
Nethaji Narasimalu	Prakash Subramanian	Ram Rajiv Menon
Nevatha .N	Prameela	Ramachandra .P.C
Nikhil Agrawal	Prameela Sasidharan	Ramachandra Reddy .P
Nisha .S	Pramod	Ramaiah Lakshmanan
Nithya .A	Pranav Kumar .N.K	Ramakrishnan Subramanian
Nivetha Somasundaram	Prasad .C	Ramalakshmanan Subbiah
Noorunnisa .A	Prasanna Bhaskaran	Pillai
Om Unnithan	Prasanna Kalyanasundaram	Ramamoorthy A.K
Padma	Pravin Raj .E	Ramesh .T
Padma Devadoss	Preetha Biju .S	Ramesh Babu .V
Padma Sree .T.V	Preethi .V	Ramesh Govindan
Padmanabhan .K	Premakumari Rajasekaran	Ramya
Padmanabhan .N	Presanna Kumar .K.R	Ramya .K
Padmavathi .G	Purushothaman .G	Ramya Sankaran
Padmavathy .V	Purushothaman .K	Ranjana
Padmini .J	Pushpa	Ranjith .R
Pakasam .V	Raajendher .A	Ranjitha Gunasekaran
Palani D.A	Radha Mohan	Rathindra Nath Roy
Palanivel .N	Radhakrishnan	Rathna Kumar
Parimala Ramu .R	Ragadevan .M	Rathnakumari .N
Parimi Venkata Bhaskara Rao	Ragavi .R	Ratna Mukherjee
Parthasarathy .G	Raghavan .N	Ravi .S
Parthipan	Raghavendran .R	Ravi Thangavel .T
Parvathi Nagaraj .C	Rajalakshmi .R	Ravindra Babu .E

Rejani Raj	Saraswathi Nair	Shakthi Kumaran
Revathi Durai .J	Saravana Rajesh	Shalini
Revathi Krishnan	Saravanan	Shankar Krishnan .R
Revathy .M	Saravanan .M	Shanmugam .R.M
Rishabh Istwal	Sashikala .R	Shanmugapriya
Rohan Kumar .V	Sashikala Murallidharan	Shanmugapriya Arumugam
Roshan Kumar .R	Sasirekha .V	Pillai
Roshni Chandran	Sathiyaseelan .P	Shanmugaselvam
Rupitha	Sathiyavathy .M	Shantha Kumar .P
Sabari .D	Sathvik	Shanthi .B
Sabina D.S	Sathy Premnath	Shanthi .G
Sachin Kumaran	Sathya .G	Shanthi Ramasamy .R
Sajith .R	Sathyanarayana .T.V	Sheeja Damodaran
Sakthitharan .R	Sathyaraj .P	Sheela .C
Sakthivel Jayaraman	Scott Andrew Weiss	Shivani .S.S
Sampath	Seetha	Shivlal Gangesh .S.S
Samuel Issac Newton	Sellammal Raj .R	Shoba .S
Sanath Kumar .P	Selva Kumar Sambandhan	Shobana .S
Sangeeta Mathew	Selva Mani .S	Shonit K Maharaj, Australia
Sangeetha Jeyarajan	Selvaganapathy .N	Shyam Arjun .M
Sangili Mohan Kumar	Selvi .J	Shyamala .L
Sangita .S	Selvi Chezhian .S	Siddharth Desai
Sanjay	Senthil	Siddharth Sivakumar
Sanjay D Shah	Senthil .A	Sita .C
Sanjay Kumar .S	Senthil Kumar .R.M	Siva Vashistan .M
Sanjay Sathyapalan	Senthil Kumar .S	Sivakumar .J
Sanjeeth Raj .M	Senthilkumar .R	Sivakumar .R
Sanjeev Gupta	Senthilkumar .T.K.M	Sivakumar Nayanam
Sanjivi .J.S	Senthilkumar Ramanathan	Subramaniam
Santa Joshua	Seshadri .K	Sivanandam .R
Santhadevi	Seshadri .V	Sivaraj .E
Santhosh .S	Seshadri Rangasami	Sivaraman .S
Sanyogita Sreeraman	Sethuraman .P.K	Sivasankari .C
Sarala .V	Shabidha Rajaram .R	Sobha .M
Saranya Bose	Shahzia Fathima .M	Somu .R
Saranya Keerthiram	Shailesh .B	Sooraj Nair .S

Soumya Rajan	Subodh Singh	Thulasibai .V
Sowbhagyavathi .P	Subramani .A	Thulasingham Mohan
Sowmya Rajendran	Subramanian .P.K	Tora Wiseline
Sowmya Sarathy	Subramanian .R.J	Udayakumar .C
Sreedharan .G	Suchitra Singh	Uma .A
Sreejith Gopinath	Sudha Krishnaraj	Uma .V
Sreekumar A.N	Sudhakar	Umadevi
Sreeraman Natarajan	Suganesh A.S	Usha .J.B
Sreerenjini Surendran	Suganthi .R	Usha Chandrashekar
Nambooth	Suguna.J	Usha Rani .E
Sri Krishnan .N	Sujath	Vaishnav .N
Sri Royyuru	Sulabha Balan	Valli Devi
Sricharanya Subramaniam	Sumathi Murugesan	Vamsi .K.N
Sridevi .G	Sundar .P	Vamsi Krishna .N
Sridevi .M	Sundara Mahalingam	Vanitha .T
Sridevi .P	Sundaramurthy .S	Vanitha Vilvanathan
Sridevi Reddy	Sundararajan .M	Varadarajan .N
Sridevi Sathishkumar	Sundari .R	Varalakshmi .G
Sridhar .B	Sunitha Swedha .R	Vasantha .G
Sridharan .B	Supriya Kamaraju	Vasanthakumari .K
Srinath .G	Surendar .M	Vasudevan Munusamy
Srinivasan .P	Surendar .N	Vasuki .M
Srinivasan Venkatesan	Suresh .S	Veerendra .V
Sriram .S	Suresh Kumar .N	Velan
Sriram Y.L	Suresh Mangalgi	Velanachiyar .C.P
Srishti Khandelwal	Suresh Ramasamy	Velayutham .N
Srivatsav	Suresh Somanath	Velu .K
Srivatshan Rajagopal .S	Susan Oommen	Venkata Raman .N
Stephan Raj	Swaminathan Backianathan .S	Venkatachalam
Suba .S	Tarun Nair .P	Mathiazhagan
Subash Mathivanan	Thahira .A.S	Venkatanagaraj .P
Subba Naidu .G	Thangarasu Mani	Venkatesan .R
Subbiah .S	Thilak Aravind .N	Venkatrama Seshu .P
Subbiah Sankaranarayanan	Thirulogachandar .G	Venkoba Rao .M.S
Subha .S	Thiruvenkadam .C	Venu Sri Sushma
Subha Raghavan	Thiyagarajan .B	Venugopal .G

Vidya Sachidhanantham

Vignesh.N

Vignesh Selvam

Vijay Adith .N.M

Vijaya.J

Vijaya Munusamy

Vijayakumar.N

Vijayakumar Thanikanti

Vijayalakshmi.M

Vijayalakshmi.S

Vijayalakshmi Pugazhendhi

Vijayalakshmi Raju.U

Vijayalaxmi.P

Vijayanand.S.M

Vijayaraghavan .N

Vijayaraghavan .V.N

Vijayaraja .A

Vimala

Vimala Balakrishnan

Vinod Pandu Arumugam

Vinoth Kumar

Vinoth Kumar .V

Vinothkumar .S

Vishnu Sankar

Vivekanand .V

Yamuna Manomohan

Yogesh Agarwal

Yohananth Selvaraj

Yuvaraj .S

Centre for Human Resource and
Rural Development Program

Chetna Jewels International

Dream India Network

Gramin Adivasi Samaj Vikas Sansthan

Green Dot

Gunaseelam Temple Trust

Helping Hearts

M.S Chellamuthu Trust and Research Foundation

Mariyasadnam Trust

Mehac Foundation

Menadora Foundation

MHS Society Jaffna, Srilanka

Oasis Trust

R-Soya

Rural Development Council

Sajida Foundation, Bangladesh

SHED India

Vazhai Foundation

Partners

Aadharavu Home

Altruist

Anbu Ullangal

Ashadeep

Atchayam Trust

GOVERNANCE

Strengthening our internal services is important for maintaining checks and balances within the organisation, ensuring a feedback loop between all teams working on and off the ground towards our programmes, and adhering to all statutory compliances to ensure transparency and accountability. This is achieved through internal and external audits, regular programmatic reviews as well as HR, Admin and Financial management reviews including updating of policies (like POSH, procurement, vendor on-boarding etc.), creating new policies when the need is identified, and informing all employees on policy changes and decisions.

Annual board meetings are held four times a year where updates on all our work are

presented to the board members and advice sought on challenging tasks, and successes celebrated.

In addition, Executive Committee meetings are held on a monthly basis for all governance related matters including initiation of new projects and approvals for budgetary allocations and procurements, HR management, and programme updates.

Pulse meetings and social audit reviews are organised on a quarterly basis. Pulse meetings are an internal programmatic huddle for sharing, ideation, and discussing the emergence of important research and addressing training needs; while social audit reviews are in-person visits to programme locations to monitor and evaluate the effectiveness of the programme and address course corrections wherever required.

Board of Trustees

*Dr. Vandana Gopikumar – Founder Trustee

Ms. Vaishnavi Jayakumar – Founder Trustee

Mr. A. Sankara Narayanan – Chairperson

Mr. Balraj Vasudevan [MD, Autopumps & Bearing Co. Pvt. Ltd.] – Treasurer

*Mr. Senthil Kumar [Director, Qube Cinema Technologies Pvt. Ltd.] – Trustee

Mr. Bijoy Paulose [Chairman, VSB Containers] – Trustee

Mr. P.S. Raman [Advocate] – Trustee

Mr. V.S. Pradeep, MD, Cholayil Group – Trustee

Mr. N.K. Ranganath, Director, Director, Cognizant Foundation. – Trustee

Mr. Vijay Hinduja – Trustee

Mr. Vijay Anand – Trustee

Ms. Revathy Asha Kelunni – Trustee

Retd. Justice Prabha Sridevan – Trustee

** Note that Dr. Vandana Gopikumar is married to Mr Senthil Kumar. Both were independent members prior to their marriage.*

Salary Details

Gross salary plus benefits (INR per month)	Men	Women	Total
10,000–25,000	80	281	361
25,000–50,000	18	33	51
50,000–1,00,000	7	15	22
1,00,000>	0	4	4
Total	105	333	438

Total monthly payments made to consultants (in Rs)	Number of consultants
10,000 - 25,000	23
25,000 - 50,000	7
50,000 - 1,00,000	6
1,00,000>	4
Total	40

Travel Details

Total cost of National travel by Board members/staff/volunteers on behalf of the organisation for 2024 - 25 is **INR 40,08,771/-**

Total cost of International travel by Board members/staff/volunteers on behalf of the organisation for 2024 - 25 is **INR 1,72,855/-**

Board of Trustees Meeting 2024–25

Date	Attendance
06 th July 2024	8
14 th September 2024	11
9 th December 2024	7

Registrations

Permanent Account Number(PAN)/GIR No: AAATT0468K

Registered u/s 12A, Application No: 291/93–93 dated 8/12/1993

FCRA Registration No: 075900624, dated April 1998

Darpan Unique ID :TN/2017/01 16803 | CSR Registration No: CSR00001155

Auditor

G Joseph & Co,
Chennai – 600 031

Internal Auditor

T R Chadha & Co LLP
Chennai 600 002

How can you help?

Every penny towards our work counts. The Banyan's work since 1993 is built on the foundation of unwavering support from countless individuals and key institutional donors, who have partnered with us in our journey to transform lives. Some options to donate are:

Donation Options	Details
Meals on Time Initiative	INR 700,000 Covers meals for 100 clients for 52 days in a year, one day per week
Special Occasion Scheme All meals in a day Breakfast Lunch or Dinner	INR 13,500 INR 3,000 INR 5,500/INR 13,500 (with a meat dish of choice) Fresh meals cooked and served in our premises for 100 residents to celebrate or in memory of an occasion.
Monthly Membership Scheme	Starting from INR 1,000 onwards to any amount that you choose credited monthly to the cause of The Banyan for 12 months
Stay Well Incentive	INR 18,000 per client Covers an incentive equivalent to a disability allowance for one client for a year
Support Medicine for a Client	INR 6000 Covers medicines of one client for a year
Stay in School Scheme	INR 20,000 to INR 50,000 covers annual tuition fees for school/higher education of one child or young adult living with parental mental illness
No Strings Attached	Any amount of your choice

Gently used clothes, accessories and household articles

FCRA Money Transfer Details

For FCRA Name & Address of the Beneficiary	The Banyan
Account No.	40121845535
Type of A/c (CA / SB)	Saving Bank
Name&Address of Bank Branch	State Bank of India, FCRA Cell Sansad Marg, New Delhi 110 001
Branch Name & Code	New Delhi Main Branch, 00691
SWIFT No.	SBININBB104
IFSC Code of the Bank Branch for RTGS mode	SBIN0000691
IFSC Code of the Bank Branch for NEFT mode	SBIN0000691

NON – FCRA Money Transfer Details

Name and address of the Beneficiary	The Banyan
Account Number of Beneficiary	0287104000117616
Account Classification (CA/CC/SB)	Saving Bank
as per Cheque leaf	IDBI Bank
Name and address of the Bank Branch	No.80,New Avadi Road, Kilpauk, Chennai – 600010,Tamil Nadu
Branch Name/Code	Kilpauk Branch, Chennai (TN) Code:287
The 9 Dight MICR code of the Branch	600259012
IFSC Code of the Bank Branch for RTGS mode	IBKL0000287
IFSC Code of the Bank Branch for NEFT mode	IBKL0000287
Swift Code	IBKLINBB005

Send your contributions by Cheque/Demand Draft/Money Order in favour of "The Banyan".
To donate through Credit Card or Net banking visit www.thebanyan.org.
For more information write to ashok.kumar@thebanyan.org

BALANCE SHEET AS ON MARCH 31.03.2025

LIABILITIES	As on March 31,2024	As on March 31,2025
General Fund	19,06,06,230	23,77,61,695
Corpus Fund – APF	1,00,00,00,001	1,00,00,00,001
Corpus Fund – RIST	14,89,23,992	66,22,69,492
Corpus Fund – NPT	30,00,00,000	30,00,00,000
Corpus Fund – NRTT	6,50,33,571	6,55,27,571
Corpus Fund – Bajaj	6,00,00,000	6,00,00,000
Corpus Fund – Others	1,92,31,489	1,92,36,489
Corpus Fund – Endowment Fund	15,00,000	15,00,000
TOTAL	1,78,52,95,282	2,34,62,95,248
ASSETS		
Fixed Assets	5,92,24,443	6,15,51,305
CURRENT ASSETS , LOANS & ADVANCES		
Current Assets	2,82,22,906	3,93,72,629
Balance in Banks & Cash-in-hand	1,73,43,11,819	2,27,63,36,792
Sub Total	1,76,25,34,726	2,31,57,09,421
Less : Current Liabilities	3,64,63,887	3,09,65,478
Net Current Assets [(A) – (B)]	1,72,60,70,839	2,28,47,43,943
TOTAL	1,78,52,95,282	2,34,62,95,248

For **THE BANYAN**

BALRAJ VASUDEVAN

HONORARY TREASURER

PLACE : CHENNAI

DATE : September 25, 2025

For **G . JOSEPH & CO.,**

CHARTERED ACCOUNTANTS .

FRN : 001383S

VIJI JOSEPH

(Membership No : 027151)

RECEIPT & PAYMENTS ACCOUNTS

FOR THE YEAR ENDED MARCH 31.03.2025

RECEIPTS	As on March 31,2024	As on March 31,2025
Opening Balances :-		
Cash-in-hand	69,341	8,922
Bank Accounts		
Axis Bank- 083010100136983 Rec	11,25,124	47,364
Axis CA 923020011940669	1	1
Axis SB 923010010763594	8,05,304	2,68,80,143
HDFC Bank Ltd - 50100092343049	49,921	51,438
ICICI Bank-602701202072 Corpus	40,874	45,909
ICICI Bank-602701209343 Rec	99,286	22,94,923
ICICI Bank A/C : 032901000114	17,196	17,196
ICICI Grameena Bank : 602705038223	29,349	29,349
IDBI Bank -0287104000117616	31,90,591	6,25,860
IDBI Bank - 0287104000256308 - APPI	21,97,956	49,384
IDFC-10099749880	4,10,651	77,144
IDFC - 10104855831	1,57,12,689	46,750
Kotak Bank-A/C:-8413114703- Bajaj	42,788	1,87,716
Kotak Mahindra - 6011581033 NRTT Corpus Grant	4,04,719	6,51,590
Kotak Mahindra Bank - 6011155807	(75,15,280)	(42,88,776)
Kotak Mahindra Bank - 6011291253 HCL	17,177	1,34,418
RBL Bank - 300040004004 (CTS)	33,234	2,08,358
RBL Bank - 400040004004	1,63,167	3,51,268
RBL Bank - 309013087711	6,67,752	9,78,578
SBI - 10408452644 Rec	40,858	41,975
SBI 10408452859 Building Fund	25,277	25,967
SBI - 10408453115- SWADHAR	1,07,816	2,07,417

RECEIPTS	As on March 31,2024	As on March 31,2025
FCRA		
SBI Bank – 40121845535 – FCRA Ac	43,10,135	5,86,567
RBL – 309015735955	43,79,059	38,065
RBL –309015735885	69,37,020	77,808
RBL –309023484153	-	2,73,19,172
Kotak Mahindra Bank – 8411876887	39,52,846	3,32,618
Kotak Mahindra Bank (F C) – 6011155791 – GCC	46,26,394	26,30,948
Donation and Programme Receipts (Non – FCRA)	13,11,06,293	13,08,71,752
Foreign Contribution Received	10,70,76,539	5,58,58,477
Corpus fund received	30,04,98,590	51,38,44,500
Interest Income	11,33,94,250	14,34,30,639
Other Income	2,52,216	2,47,902
Expenses Payable	-	8,08,289
Fixed Assets	-	16,43,120
TDS	-	1,52,33,531
Programme Advances	53,45,019	34,09,596
Sundry Creditors	60,730	10,14,106
Outstanding liabilities	54,21,868	37,69,404
Deposits	74,786	-
Rent Deposits Recovered	87,500	-
TOTAL	70,52,59,035	92,97,89,388
PAYMENTS	As on March 31,2024	As on March 31,2025
ECRC – Mogappair	3,19,57,171	3,70,83,101
ECRC – Chengalpattu	1,67,00,358	2,34,03,719
ECRC – Chennai	56,52,008	55,18,124
ECRC – Kerala	33,52,335	44,36,618
ECRC – Bangalore	36,46,948	-
ECRC – Thiruvallur	42,04,850	32,15,307

PAYMENTS	As on March 31,2024	As on March 31,2025
ECRC - Gunasheelam	7,22,548	4,55,167
ECRC - Others	4,54,625	8,69,942
ECRC - Replication Sites	82,29,038	12,09,447
CMHSS - Rural	45,65,723	86,00,428
CMHSS - Urban	52,67,971	1,07,59,609
CMHSS -Maharashtra	43,75,796	62,90,869
CMHSS - Kerala	3,31,432	5,15,347
CMHSS - Across	44,76,762	67,63,929
CMHSS - Trichy	3,73,879	61,91,727
Home Again - Chengalpattu	88,71,331	67,73,174
Home Again - Chennai	70,04,505	66,67,094
Home Again - Trichy	80,77,855	95,84,528
Home Again - Kerala	1,22,18,632	1,01,52,982
Home Again - Thirunalveli & Villupuram	69,91,857	45,75,408
Home Again - Maharashtra	88,99,995	15,61,679
Home Again - Gujarat, Karnataka, A P, Etc	2,36,54,322	1,57,09,841
Home Again - Others	-	1,94,89,059
Shelter for Men	29,17,993	18,04,853
LTC - Cumbum	-	16,72,877
LTC - Tuticorin	-	14,12,424
Aftercare / Rehab.project expenses	25,69,211	21,21,063
Skills Development	36,44,068	24,36,442
Research and Training	3,18,336	47,81,712
Other Programme Expense	89,83,064	34,84,356
Administrative Expenses	1,70,63,761	2,63,71,381
Assets Maintenance	42,32,980	1,51,502
Capacity Building / Replication Travel Expenses	18,98,454	43,47,094
ECRC Collaborative Meeting Expenses	-	1,24,095
Reintegration	-	6,16,753
Sub Grant	75,99,530	3,72,98,898

PAYMENTS	As on March 31,2024	As on March 31,2025
Fixed Assets	38,57,448	1,30,59,939
Fixed Deposit	39,10,45,142	52,14,90,379
Rent Deposit	1,30,000	-
Other Deposits	14,650	5,52,236
Loans Repaid	22,35,935	1,22,93,304
Sundry Creditors	12,36,368	5,04,376
Loans & Advances (Asset)	60,39,429	64,16,715
Outstanding Liabilities	13,92,377	7,36,552
T D S Payable	-	1,52,463
T D S Receivable	1,10,65,173	1,38,43,747
Interest Accured	-	40,77,268
Grant Returned	71,73,578	
TDS to Be Reimbursed to FCRA A/C	21,52,780	
Closing Balances :-		
Cash-in-hand	9,668	6,100
Bank Accounts		
Axis Bank- 083010100136983	47,364	8,77,160
Axis CA 923020011940669	1	1
Axis SB 923010010763594	2,68,80,143	1,93,36,715
HDFC Bank Ltd - 50100092343049	51,438	52,996
ICICI Bank-602701202072 Corpus	45,909	1,11,464
ICICI Bank-602701209343 Rec	22,94,923	20,11,291
ICICI Bank A/C : 032901000114	17,196	-
ICICI Grameena Bank : 602705038223	29,349	-
IDBI Bank -0287104000117616	6,25,860	1,00,41,349
IDBI Bank-0287104000256308	49,384	-
IDFC-10099749880	77,144	40,873
IDFC - 10104855831	46,750	58,015
Kotak Bank-A/C:-8413114703- Bajaj	1,87,716	3,24,560

PAYMENTS	As on March 31,2024	As on March 31,2025
Kotak Mahindra - 6011581033 NRTT Corpus Grant	6,51,590	6,39,505
Kotak Mahindra Bank Ltd A/C 6011291253	1,34,418	4,58,293
Kotak Mahindra Bank - 6011155807	42,88,776	5,98,813
RBL Bank - 300040004004 (CTS)	2,08,358	36,90,105
RBL Bank - 400040004004	3,51,268	51,268
RBL Bank - 309013087711	9,78,578	13,38,506
RBL -309015735885	77,808	39,56,124
RBL - 309015735955	38,065	39,498
RBL Bank - 309023484153	2,73,19,172	19,43,230
SBI - 10408452644 Rec	41,975	43,118
SBI 10408452859 Building Fund	25,967	26,673
SBI - 10408453115- SWADHAR	2,07,417	1,03,151
ICICI Bank - 190101001589	-	71
SBI Bank - 40121845535 - FCRA Ac	5,86,567	5,04,163
Kotak Mahindra Bank-8411876887	3,32,618	33,11,711
Kotak Mahindra Bank (F C) - 6011155791 - GCC	26,30,948	2,82,59,647
Equitas Small Finance Bank 100053363873	-	23,87,457
TOTAL	70,52,59,035	92,97,89,387

For **THE BANYAN**

BALRAJ VASUDEVAN

HONORARY TREASURER

PLACE : CHENNAI

DATE : September 25, 2025

For **G . JOSEPH & CO.,**

CHARTERED ACCOUNTANTS .

FRN : 001383S

VIJI JOSEPH

(Membership No : 027151)

INCOME & EXPENDITURE ACCOUNTS

FOR THE YEAR ENDED MARCH 31.03.2025

INCOME	As on March 31,2024	As on March 31,2025
Donation and Programme Receipts (Non - FCRA)	13,11,06,293	13,08,71,752
Foreign Contribution Received	10,70,76,539	5,58,58,477
Interest Income	3,70,54,997	14,33,95,148
Other Income	7,65,91,469	2,47,902
TOTAL (A)	35,18,29,298	33,03,73,280
EXPENDITURE		
ECRC - Mogappair	3,18,71,400	3,70,08,131
ECRC - Chengalpattu	1,65,45,702	2,36,24,214
ECRC - Chennai	56,11,324	55,34,859
ECRC - Kerala	33,37,862	44,36,246
ECRC - Bangalore	36,46,948	-
ECRC - Thiruvallur	42,04,850	32,15,307
ECRC - Gunaseelam	7,22,548	4,55,167
ECRC - Others	4,38,681	10,53,780
ECRC - Replication Sites	82,29,038	12,09,447
CMHSS - Rural	45,65,723	85,18,620
CMHSS - Urban	52,67,971	1,08,41,417
CMHSS - Maharashtra	43,75,796	62,90,869
CMHSS - Kerala	3,31,432	5,15,347
CMHSS - Across	42,14,221	70,11,276
CMHSS - Trichy	3,73,879	61,91,727
Home Again - Chengalpattu	87,92,075	65,61,559
Home Again - Chennai	70,68,652	65,44,021
Home Again - Trichy	79,08,499	96,96,010
Home Again - Kerala	1,21,94,937	1,00,49,690

EXPENDITURE	Year Ended 31.03.24	Year Ended 31.03.25
Home Again - Villupuram & Tirunelveli	71,05,781	45,47,688
Home Again - Maharashtra	88,99,995	15,61,679
Home Again - Gujarat, Karnataka, A P, Etc	2,31,68,641	1,56,26,490
Home Again - Others	-	2,01,95,064
LTC Cumbum	-	16,72,877
LTC Thoothukudi	-	14,12,424
Shelter for Men	29,17,993	18,04,853
Aftercare / Rehab. Project expenses	24,66,986	20,26,888
Skills Development	36,29,773	24,36,442
Research and Training	3,90,779	47,66,573
Other Programme Expense	89,83,064	35,84,356
Administrative Expenses	1,74,38,642	2,68,09,832
Assets Maintenance	57,33,644	92,41,460
Reintegration	-	6,16,753
Capacity Building / Replication Travel Expenses	18,98,454	43,47,094
ECRC Collaborative Meeting Expenses	-	1,24,095
Sub Grant	75,99,530	3,72,98,898
Grant Returned	71,73,578	-
TOTAL (B)	22,71,08,397	28,68,31,154
EXCESS OF INCOME OVER EXPENDITURE	12,47,20,901	4,35,42,125

For **THE BANYAN**

BALRAJ VASUDEVAN

HONORARY TREASURER

PLACE : CHENNAI

DATE : September 25, 2025

For **G . JOSEPH & CO.,**

CHARTERED ACCOUNTANTS .

FRN : 001383S

VIJI JOSEPH

(Membership No : 027151)

INDEPENDENT AUDITOR'S REPORT

Opinion

We have audited the financial statements of The Banyan ("the Trust") which comprise the Balance Sheet at March 31, 2025 and the Income and Expenditure Account 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 Trust as at March 31, 2025, and of its excess of expenditure over income 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 the Institute of Chartered Accountants of India (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 Trust 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 the Code of Ethics. 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 of these financial statements that give a true and fair view of the financial position and financial performance of the Trust 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.

In preparing the financial statements, management is responsible for assessing the Trust'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 Trust or to cease operations, or has no realistic alternative but to do so.

The Trustees are responsible for overseeing the Trust'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.

As part of an audit in accordance with SAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit 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 Trust's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Trust's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Trust to cease to continue as a going concern.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

For G JOSEPH & CO.,
Chartered Accountants,
FRN: 001383

Viji Joseph.
Partner.
Membership No. : 027151
[UDIN : 25027151BMOLOU5435]

Our Vision: “An inclusive, just and humane world that promotes capabilities and participation among persons living with psychosocial distress.”

Our Mission: “Enabling access to comprehensive, integrated, person-centered mental health care for persons living in poverty and homelessness through culturally resonant clinical and social care pathways”

