



Annual Report 2025

Financial Year 2024-25

Restoring Sight, Transforming Lives



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18 Vikas Nagar, Near Sai Baba Mandir

Gwalior, Madhya Pradesh

India

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Chairperson's Message



It is with immense humility and deep gratitude that I extend my heartfelt message on behalf of Ratan Jyoti Charitable Foundation. Founded with the sacred vision to serve humanity beyond barriers, RJCF stands as a living testament to the power of compassion, the strength of purpose, and the unwavering belief that quality healthcare is not a privilege, but a fundamental right.

In a world often divided by disparities, we have chosen to unite through service. At RJCF, our mission is not just to treat ailments but to restore dignity, hope, and light in the lives of those who need it the most. Whether it is a child seeing the world clearly for the first time, a grandmother regaining her independence after cataract surgery, or a breadwinner returning to work with renewed vision—every life touched is our true reward.

Guided by ethical excellence, scientific integrity, and a commitment to the underserved, RJCF has grown into a sanctuary of healing, powered by our dedicated medical teams, outreach workers, donors, and visionaries who walk this path with us. Through our eye care camps, free surgical programs, vision screening for school children, and rehabilitation initiatives, we carry forward the legacy of seva (selfless service) with pride and responsibility.

As Chairperson, I see RJCF not merely as an organization but as a movement of light, illuminating the corners where darkness once dwelled. We shall continue to expand our reach, elevate our impact, and uphold our promise—to leave no eye unseen, no dream unfulfilled. Let us march forward together, with hearts full of kindness and eyes set on a horizon where health, vision, and hope are accessible to all.

With warm regards and renewed commitment,

Dr Purendra Bhasin

Chairperson, Ratan Jyoti Charitable Foundation



Foundation Introduction



RCJF provides comprehensive healthcare services with an emphasis on eye care, educational, and rehabilitative services to bring economic and social change among the underserved sections of our society.

Ratanjyoti Charitable Foundation (RJCF) is a registered public trust committed to delivering

poor and underserved. It operates with the vision RJCF runs an innovative outreach program that brings quality eye care directly to communities that lack access to hospitals or clinics. Through mobile eye clinics equipped with diagnostic tools, the Foundation conducts free screenings, awareness drives, and surgical interventions for conditions like cataract, glaucoma, corneal and retinal diseases. Collaborating with government hospitals, NGOs, and local health workers, RJCF ensures timely diagnosis and treatment for the



Foundation' s Journey





Inspiration



After completing their fellowship from Arvind Eye Hospital in India, Dr. Priyamvada Bhasin and Dr. Purendra Bhasin started serving all strata of the society with their skills and dedication to provide state of the art comprehensive eye care services.

Both the founders were inspired by Dr. Govindappa Venkataswamy, founder and former chairman of Aravind Eye Hospitals and a legendary Indian ophthalmologist who dedicated his life to eliminate needless blindness.

Commitment



Soon after, Dr. Priyamvada Bhasin and Dr. Purendra Bhasin began their practice with a modest clinic, driven by a sustained passion to serve the underprivileged and underserved sections of society.

This commitment was reflected in their regular organization of free outreach camps and intraocular lens (IOL) surgeries, conducted in collaboration with district hospitals, various NGOs, and other voluntary health organizations in the region.

Drive



North India faces a significant backlog of untreated cataract cases, with minimal eye care services available to meet the population's needs.

As a result, RJCF was established. The Foundation has since developed a unique outreach program that brings infrastructure and specialized eye care directly to the people's doorsteps. RJCF operates mobile eye clinics equipped with diagnostic tools, ensuring timely intervention and care for those who need it most.

Governance & Team



Dr. Purendra Bhasin Chairperson, RJCF

Dr. Purendra Bhasin, Chairperson of RJCF and Founder & Medical Director of Ratan Jyoti Netralaya, is a renowned ophthalmologist with over 30 years of experience in advanced eye care. A graduate and postgraduate from G.R. Medical College, Gwalior, he completed fellowships in general ophthalmology, anterior segment microsurgery, and cataract management at Aravind Eye Hospital, India, and under Dr. Abhay R. Vasavada in Ahmedabad. He has performed more than 72,000 surgeries, including pioneering several firsts in Madhya Pradesh such as scleral-fix IOL, LASIK laser surgery, and advanced corneal treatments.



Dr. Priyamvada Bhasin Trustee, RJCF

Dr. Priyamvada Bhasin is the Medical Director of Ratan Jyoti Netralaya and a highly respected Comprehensive Ophthalmologist and Vitreo-Retinal Specialist. She earned her MBBS (1989) and MS in Ophthalmology (1993) from G.R. Medical College, Gwalior, before pursuing advanced fellowships in General Ophthalmology (1994) and Retina & Vitreous Surgery (1995). Her ambition to provide high-quality eye care to the people of her hometown has driven her career and community initiatives. Through RJCF, she remains committed to expanding access to advanced eye care for underserved communities.

Team

Team RJCF brings commitment for excellence and service to deliver healthcare to the underserved in several states including Madhya Pradesh and Rajasthan. RJCF's trained providers have maintained standards and quality for eye care. Our technicians have received periodical training through refresher courses and regular guidance from medical doctors.

Across the states and RJCF's office in Bhopal, we are 120 strong team. The project teams are supported by the project management, administration, and operations. Our clinics and mobile facilities are equipped with the state of the art medical equipment.

Management Team

Mr. SP Sharma

Secretary, RJCF

Mr. Vinod Bhadoria

AGM - Marketing

Mr. Rajeev Bhargav

Senior Manager - Marketing

Mr. Shivam Maheswari

Marketing Executive

» Maintained Section 12AB & 80G certifications updated.

» Maintained FCRA bank account; filed FC-4 & disclosures.

» Filed Form 10B; submit audited financial statements.

» Maintained separate project accounts and ledger heads.

» Maintained complete medical records and consent forms as per NABH & healthcare compliance

» Conduct morbidity and mortality reviews and incident reporting

» Ensure transparent, voucher-based expense tracking

» Maintained separate project accounts and ledger heads.





Initiatives of Agro Solvent Products Pvt. Ltd." **RJCF**
वेन्ट प्रोडक्ट्स प्राइवेट लिमिटेड
 को सहयोग से
 एवं
श्रीति चैरिटेबल फाउंडेशन (ट्रस्ट) ग्वालियर
 द्वारा आयोजित
क नेत्र परीक्षण कार्यक्रम

त मरीजों का मोतियाबिंद लेंस प्रत्यारोपण ऑपरेशन (बिना टॉका पद्धति द्वारा)
 में निःशुल्क किया जायेगा।
 मोतियाबिंद लेंस प्रत्यारोपण ऑपरेशन हेतु मरीज अपने आधार कार्ड की फोटोकॉपी व
 साध में लाएं।
 जान हेतु केवल मरीज को आना-जाना, रहने एवं खाने की व्यवस्था एवं काला चश्मा
 विद्यार्थे निःशुल्क प्रदान की जायेगी।

द्वारा लेंस प्रत्यारोपण ऑपरेशन जान २०००। नेत्रालय ग्वालियर में डॉ. शशील की टीम द्वारा किये जायेंगे।

रत्न ज्योति नेत्रालय
 १६, विकास मार्ग, सर्वोदय कॉम्प्लेक्स में (ए. २) ग्वालियर (म.प्र.) फोन: ९१११००४०३५, ९१११००४०९२

नकारी एवं रजिस्ट्रेशन हेतु संपर्क करें - ९१११००४०३५, ९१११००४०९२

नी बीमारी



य है। यह परतको को अदृशनी (अंधता की)
 बाद में जब परतक अंदर हो जाती है तो
 धारा है। अंततः इससे दृष्टि भंग हो जाती है।

रोग।
 रोग से निवारण।

रोग-संघर्ष और आसपास के वातावरण को
 रोग दिखने पर नेत्र विशेषज्ञ से सुरुवात संपर्क करें।

शरीर को लिए संपर्क करें :
श्रीति नेत्रालय RJCF
 हुंवावा मण्डि
 ५०/५१



Our Work



Central India

Access to Eye Care



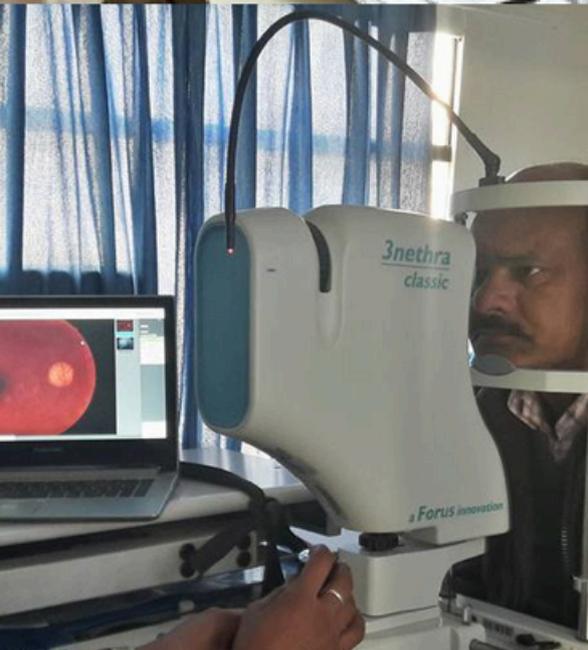
58,916

Beneficiaries availed a range of eye care services through camps and mobile eye clinics.

RJCF served 58,916 beneficiaries across nine districts in the states of Madhya Pradesh, Rajasthan, and Uttar Pradesh in the Central Indian region.

Bringing Eye Care to the Doorstep.

The region of Central India remains one of the underserved regions in the country, especially for access to the healthcare services. Since the last three years, RCJF has delivered eye care services in select nine districts, totalling about 154,021 beneficiaries. This year the focus remained in conducting screening camps, providing surgical care, vision correction, and outreach through mobile clinics and community partnerships.



Screening Camps

Organizing free eye check-up camps in rural and underserved areas to detect cataract, glaucoma, retinal, corneal, and other vision problems.



Eye Surgery

Providing advanced eye surgeries, including cataract removal, glaucoma treatment, corneal transplants, and retinal procedures, at no cost to patients in need.



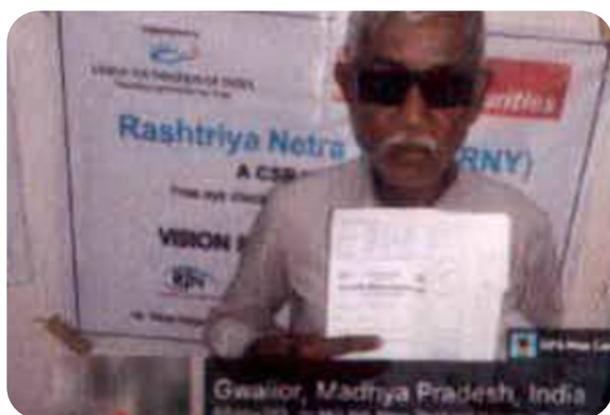
Vision Correction

Offering free spectacles to correct refractive errors and improve vision for individuals of all ages.



District Outreach

Delivering comprehensive eye care services across multiple districts through mobile clinics and community partnerships.



» Patient: Nenuram Jatav

» Age: 65 years

» Location: Shivpuri, Madhya Pradesh

» Occupation: Daily wage laborer

Nenuram Jatav, a 65-year-old daily wage laborer from Shivpuri, district in Madhya Pradesh had been the sole breadwinner for his family. Over time, his eyesight began to blur, making it increasingly difficult to work and support his loved ones. As his vision worsened, he feared losing not only his sight but also his livelihood.

Through local outreach efforts, Nenuram learned about Ratan Jyoti Charitable Foundation's free eye screening camps in Shivpuri. A detailed examination revealed cataracts in his eyes. He was referred to the hospital, where he underwent successful cataract surgery—completely free of cost. Today, Nenuram's vision is restored, and with it, his ability to work and live independently.

"After the operation, my eyesight has returned. I can now see clearly and work again. I am grateful to Ratan Jyoti and the medical team for giving me back my vision."



Orbila Gurjar

Orbila Gurjar, a 65-year-old resident of Shivpuri, runs a small shop with her husband. They are each other's only support, with limited income barely covering household expenses. With age, Orbila began to lose her vision, making daily activities like walking and managing her shop increasingly difficult. This affected not only her confidence but also caused worry for her husband. Upon learning about the free eye care services offered by Ratan Jyoti Netralaya Vision Foundation and Your India, Orbila's husband took her to a local eye camp. She was diagnosed with cataracts and immediately referred to the hospital for surgery. The surgery, along with food and accommodation, was provided completely free of cost. Today, after the operation, Orbila can see clearly again and manage her daily life with ease.



Madhya Pradesh

Bhindi

The district continued to receive RJCF's support this year as well.



6, 218

Beneficiary



24

Screening Camps



1,645

Eye Surgery



1,845

Giving Spectacles



MadhyaPradesh

Datia

RJCF provided range of eye care services in the district.



7,200
Beneficiary



36
Screening Camps



3,680
Eye Surgery



3,764
Giving Spectacles

Hakim Singh

For Hakim Singh, a 75-year-old sweeper from Shivpuri, vision was not just about seeing—it was about survival. His modest earnings supported his wife and two daughters. But as his eyesight began to fade due to cataracts, he struggled to continue working, putting his family’s livelihood at risk. While discussing his condition with colleagues, Hakim learned about the free eye care services provided by Ratan Jyoti Netralaya Vision Foundation in collaboration with Your India. At a local eye camp, his cataracts were diagnosed, and he was referred to the hospital for surgery.

The operation, accommodation, and meals were all provided at no cost. After a successful cataract surgery, Hakim regained clear vision and with it, the ability to work and support his family.





Rajasthan
Dholpur

RJCF provided range of eye care services in the district.

 **6,218**
Beneficiary

 **24**
Screening Camps

 **1,645**
Eye Surgery

 **1,845**
Giving Spectacles



Madhya Pradesh
Gwalior

RJCF provided range of eye care services in the district.

 **12,472**
Beneficiary

 **62**
Screening Camps

 **5,400**
EyeSurgery

 **6,421**
Giving Spectacles



Uttar Pradesh
Jhansi

RJCF provided range of eye care services in the district.

 **3,845**
Beneficiary

 **25**
Screening Camps

 **1,265**
Eye Surgery

 **1,200**
Giving Spectacles





Madhya Pradesh
Morena

RJCF provided range of eye care services in the district.



6,218
Beneficiary



24
Screening Camps



1,645
Eye Surgery



1,845
Giving Spectacles

Orbila Gurjar

Orbila Gurjar, a 65-year-old resident of Shivpuri, runs a small shop with her husband. They are each other's only support, with limited income barely covering household expenses. With age, Orbila began to lose her vision, making daily activities like walking and managing her shop increasingly difficult. This affected not only her confidence but also caused worry for her husband. Upon learning about the free eye care services.



Orbila Gurjar

Orbila Gurjar, a 65-year-old resident of Shivpuri, runs a small shop with her husband. They are each other's only support, with limited income barely covering household expenses. With age, Orbila began to lose her vision, making daily activities like walking and managing her shop increasingly difficult. This affected not only her confidence but also caused worry for her husband. Upon learning about the free eye care services.



Madhya Pradesh
Sheopur

RJCF provided range of eye care services in the district.



8,564
Beneficiary



35
Screening Camps



4,860
Eye Surgery



5,421
Giving Spectacles



Madhya Pradesh

Shivpuri

The district continued to receive RJCF's support this year as well.



3,247
Beneficiary



16
Screening Camps



1,468
Eye Surgery



1,600
Giving Spectacles



Madhya Pradesh

Tikamgarh

The district continued to receive RJCF's support this year as well.



3,242
Beneficiary



16
Screening Camps



875
Eye Surgery

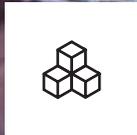


900
Giving Spectacles





G





Key Events



Foundation Impact

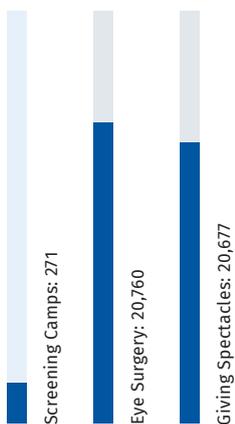
RJCF has significantly expanded access to quality eye care across underserved districts of Madhya Pradesh, Rajasthan, and Uttar Pradesh. Through 294 screening camps, thousands of individuals have benefited from free examinations, life-changing surgeries, and vision-restoring spectacles. This comprehensive outreach has not only treated existing eye conditions but also prevented avoidable blindness, transforming lives and strengthening community health.

Key Facts of 2025

2024.

Year: 2023-24

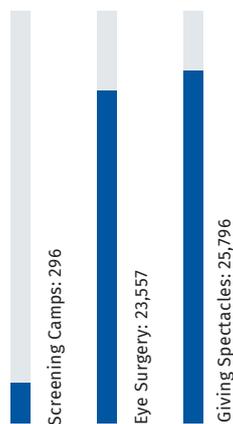
Beneficiary: 53,969



2025.

Year: 2024-25

Beneficiary: 58,916



Key Partners

- » Adani Wilmar
- » AIIMS
- » Alpa Laboratories
- » Anik Industries
- » Avadh Foods
- » Axis Bank
- » Bank of Baroda
- » Bank of India

Media Report

नेत्र शिविर में 670 लोगों का परीक्षण 206 को लेंस प्रत्यारोपित होंगे

मेहगांव। गणतंत्र दिवस के पर्व पर ग्वालियर रोड मेहगांव में भाजपा के वरिष्ठ नेता समाजसेवी अशोक भारद्वाज के निवास पर विशाल नेत्र परीक्षण शिविर आयोजित किया गया। इसमें 670 महिला, पुरुषों का निःशुल्क परीक्षण ग्वालियर के नेत्र रोग विशेषज्ञ डा. पुरेन्द्र भसीन व रतन ज्योति नेत्रालय की टीम ने किया। शिविर में 206 मरीजों को ऑपरेशन के लिए चिन्हित किया गया। उन्हें रतन ज्योति नेत्रालय ग्वालियर भेजा गया। वहां उनके खाने, पीने, रहने की निःशुल्क व्यवस्था की गई है। रतन ज्योति नेत्रालय में उनके निःशुल्क



ऑपरेशन किये जायेंगे।

प्रभारी मंत्री ने दिखाई हरी झंडी

जिला मुख्यालय पर ध्वजारोहण करने के उपरांत शिविर में पहुंचे जिले के प्रभारी मंत्री गोविंद सिंह राजपूत व भाजपा जिलाध्यक्ष नाथूसिंह गुर्जर ने

मरीजों को ग्वालियर ले जाने वाली बस को हरी झंडी दिखाकर रवाना किया। इस मौके पर मौ नगरपालिका अध्यक्ष मुकेश भारद्वाज, जनपद सदस्य लला दुवे, मेहगांव मंडल अध्यक्ष गजेन्द्र भदौरिया, देव चौधरी, रवि भदौरिया, सुधा राठौर आदि मौजूद रहे।



Financial Statements

Financial Statements



Financial situation 2019

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Review 2019

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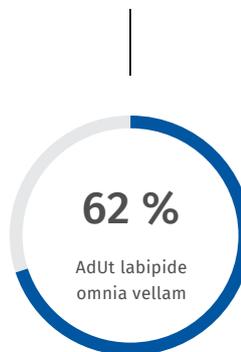
Review 2018

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Review 2017

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Program Spend.



User Group A

Eos aut velis ut aut a sin re molenissi as. Ebit alitatquia volupiciae voloressimo.

Operations Management .



User Group B

Eos aut velis ut aut a sin re molenissi as. Ebit alitatquia volupiciae voloressimo.

Income and Expenditure Statement

VIRENDRA BAPNA (F.C.A.)
GAJENDRA JAIN (F.C.A.)

RATAN JYOTI CHARITABLE FOUNDATION

18- Vikash Nager, Near Sai Baba Mandir Lashkar Gwalior M.P.

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31.3.2020

Particulars	Amount(Rs) 2019-20	Particulars	Amount(Rs) 2019-20
To Audit Fee	5,000.00	By Receipts	3,80,59,615.60
" Bank Charges	8,559.72	" Bank Interest	92,878.00
" Bonus	22,000.00	" Intt on FDR	3,11,299.18
" Camp Arrangement & Advt. Exp	2,38,079.00	" Closing Stock	1,63,241.00
" Community Hall Exp	3,92,500.00		
" Medicine & Lenses Consumption	58,54,966.00		
" Conveyance & Travelling Exp.	1,62,418.00		
" Counseling Fee	7,440.00		
" Electricity Expenses	2,66,232.00		
" Depreciation	11,96,730.10		
" Petrol & Diesel Exp	10,50,855.00		
" Food & refreshment	41,00,833.00		
" General Exp.	35,505.00		
" Insurance	1,05,502.00		
" Laundry Expenses	1,51,405.00		
" Legal Expenses	47,450.00		
" Cornea Processing Fee	35,000.00		
" Postage Exp	3,500.00		
" Printing & Stationery	7,56,768.00		
" Repairs & Maintenance	3,41,416.00		
" Salary Expenses	47,40,680.80		
" Security Expenses	5,81,794.00		
" Spects for Camp	14,01,615.00		
" Technical & Professional Fee	59,62,423.00		
" Transportation Expenses	28,28,389.00		
" Travelling Expenses	33,478.00		
" Set Apart for Machinery	25,00,000.00		
" Excess of Income over Expenditure	57,96,495.16		
	3,86,27,033.78		3,86,27,033.78

Place:- Gwalior
Date :- 14.01.2021

For Ratan Jyoti Charitable Foundation

Virendra Bapna
Trustee

For V.Bapna & Company
Chartered Accountants

Virendra Bapna
C.A. Gajendra Jain
Partner, M.No. 71836
UDIN - 21071836AAAAAQ2485



Balance Sheet

Financial Statements



Financial situation 2019

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Review 2019

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Review 2018

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Review 2017

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Program Spend.



User Group A

Eos aut velis ut aut a sin re molenissi as. Ebit alitatquia volupiciae voloressimo.

Operations Management .



User Group B

Eos aut velis ut aut a sin re molenissi as. Ebit alitatquia volupiciae voloressimo.

Balance Sheet

0751-2630004, 6538904 (Office)
SARAFI BAZAR, LASHKAR
GWALIOR - 474001

V.Bapna & Company
Chartered Accountants

VIRENDRA BAPNA (F.C.A.)
GAJENDRA JAIN (F.C.A.)

RATAN JYOTI CHARITABLE FOUNDATION

18- Vikas Nagar, Near Sai Baba Mandir Lashkar Gwalior M.P.

BALANCE SHEET AS ON 31.3.2020

Liabilities	Amount (Rs.)	Assets	Amount (Rs.)
Capital Fund		FIXED ASSETS:	
Opening Balance	80,55,426.07	(As per Schedule 'A')	86,65,269.67
Add:- Income	57,96,495.16	CURRENT ASSETS	
		Sundry Debtors	28,04,500.00
CURRENT LIABILITIES		TDS Receivable	11,39,595.60
Sundry Creditors	52,02,299.00	Cash in Hand	13,26,412.00
(As per Schedule 'B')		Advance to Dev Associates	11,00,000.00
Other Liabilities	8,04,559.00	Cash at Bank	9,87,760.96
(As per Schedule 'D')		(As per Schedule 'C')	
MACHINERY FUND		FDR With Kotak Bank	60,00,000.00
Opening Balance	26,00,000.00	Accrued Interest on FDR	1,72,000.00
Add: Addition during this year	25,00,000.00	Closing Stock	1,63,241.00
Less: Amount utilised for Machinery F	(26,00,000.00)	Total Rupees:-	2,23,58,779.23
Total Rupees:-	2,23,58,779.23		

Place:- Gwalior
Date :- 14.01.2021

for Ratan Jyoti Charitable Foundation
Trustee

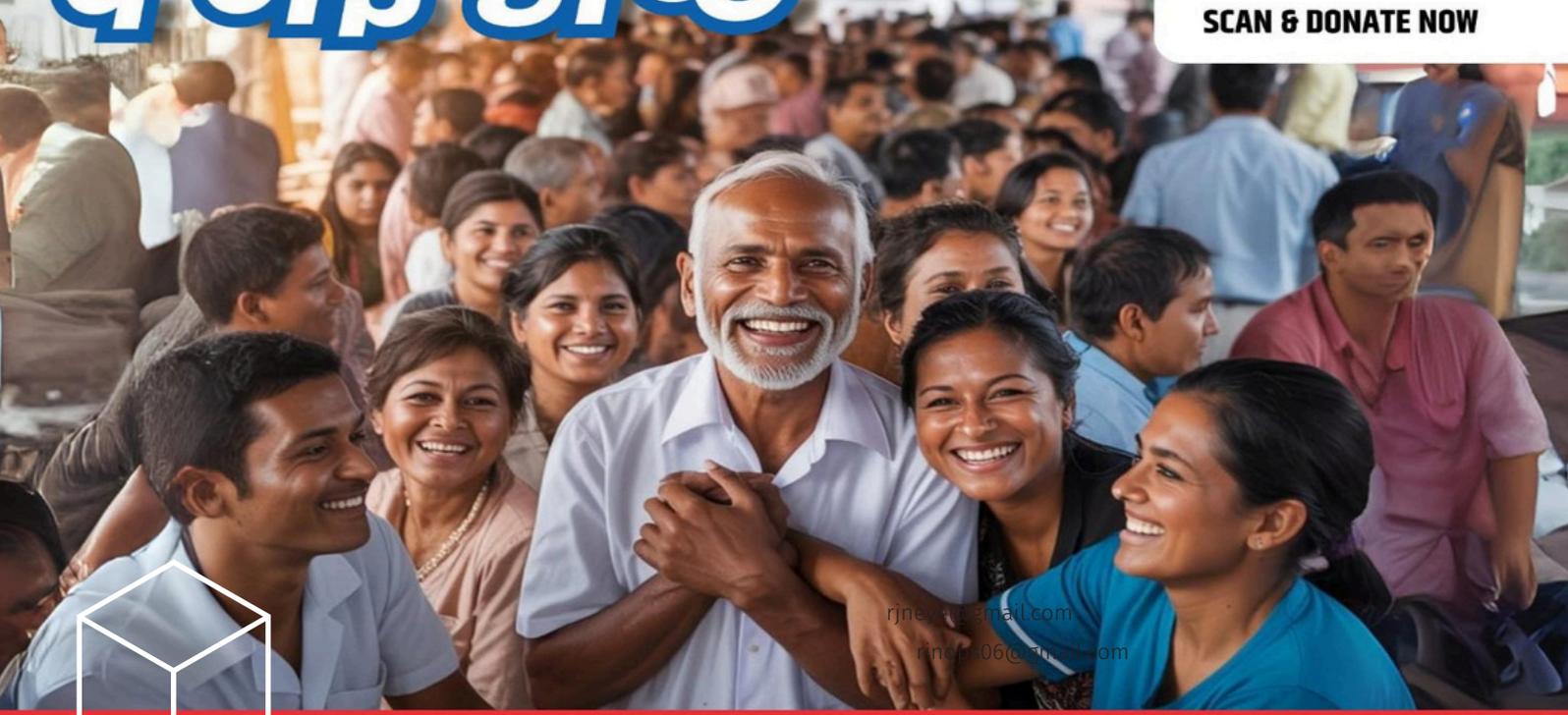
For V.Bapna & Company
Chartered Accountants

C.A. Gajendra Jain
Partner, M.No. 71836
UDIN - 21071836AAAAAQ2485

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