"Ageing is not lost youth but a new stage of opportunity & strength" -Betty Friedan





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Detailed Accounts with Schedules & Audit Report are available at the Head Office. Also available online at <u>www.helpageindia.org</u> The Government of India has recognised HelpAge India's work by according donations made to it eligible for tax exemption.

Dignity Independence & HOPE

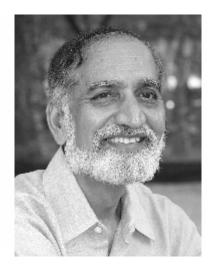
STEELE LEVEL

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MESSAGE FROM THE CHAIRPERSON



geing is inevitable, we all are going to get there and there is no running away from that reality. How we choose to age and how we choose to treat those ageing, lies entirely on us. United Nations has termed India, an ageing country, we have an elder strength of 104 million. We need to prepare now to ensure that our elders and our later years are lived with independence & dignity.

Elders today are struggling against the odds of failing health, lack of financial resources, retirement, bereavement, lack of social inclusion, isolation, financial constraints and Elder Abuse. We need to strive hard to make India an age-friendly nation and empower our elders, and implement programs catering to their social, financial, psychological and holistic needs.

As I join the board of HelpAge India as its Chairman, therein lies a huge

task ahead of me, of serving our vast family of disadvantaged elders. 88 percent of our elders over the age of 80 years face chronic ailments. 12 million are blind and 90 million need to work in order to survive. These are hard numbers to contend with. Needless to say the challenge is formidable.

By 2050, the elderly are projected to constitute 20 percent of the total population, 324 million. India is ageing faster than we think.

Todays' elders also face the challenge of the 'digital divide' alienated by technology and struggling to cope with the millennial generation, they no longer feel they are the *Gurus* of knowledge, for now there is Google Search. We at HelpAge strive hard to bridge this divide by conducting Digital literacy workshops, so they are not isolated socially and become independent.

While in rural India, we work towards making them self-sustainable, by encouraging them to form Elder-Self-Help-Groups. To envision a better India for our elders, it is important that we be connected with the ground realities. One needs to get innovative, find means and look at solutions that work for the elderly at the ground level.

Proper Healthcare and social security are foremost needs of the disadvantaged elder. HelpAge is therefore driving vigorously our advocacy efforts with Central and State governments at the policy level. We work with not only a Welfare, but as well as a Rights based approach, the aim is to ensure our elders get what is rightfully theirs.

As Indians, we have always had the power to innovate, create and transform. If we put this very skillset to use, to create a better environment for our elders and treat them with love, care & respect there is nothing we cannot achieve. Every time a disaster strikes, we all open our hearts and purses generously, to help those in need, if we made that little effort on a daily or more frequent basis, we can change the lives of millions of elderly. Every single rupee goes a long way in helping those who have nothing or no one to support them.

It is humbling to see the focus and dedication of my staff and colleagues at HelpAge India. They work tirelessly to help our elders in need.

The road ahead is filled with challenges, but as we look ahead, we envision a society where elders live with dignity and self-respect, and we will continue striving hard to make that a reality.

Kiran Karnik Chairman

New Delhi Sept. 2018

MESSAGE FROM THE

he population of India's elderly has grown to almost 9 percent of the total population. The fabric of the Indian family structure is rapidly changing. A country which always prided itself in respecting elders, today faces the grievous challenge of 'Ageism', discrimination based on Age. This trend can in fact be seen globally across all countries. The impact of 'Ageism' and elder abuse can be seen across all strata of society. They face discrimination not only from society at large, but from their own kin.

The government as a measure of protection and a tool of empowerment therefore, came up with the 'Maintenance and Welfare of Parents and Senior Citizens Act' in 2007, as per which the primary care-giver / children have to fulfill their responsibilities of looking after their elder parents and failing to do so would hold them punishable by law.

While the Act in itself is a huge step towards bringing elder needs to the forefront, there is much left desired in its implementation. This year we therefore conducted a 'Preliminary Study on the Effectiveness of the Act' with the aim to assess and understand its effectiveness on-ground. The results of the Study were disturbing as you will see in the highlights of this Annual Report. There is a huge lack of awareness about the Act. We at HelpAge therefore conduct awareness workshops with Senior Citizens Associations so elders become aware of the legal recourses they can take in case of abuse & neglect.

With increasing digitization of India, elders often get left behind, socially excluded, as they are unable to keep up with changing technology, our Digital Literacy program for elders has gained much popularity amongst the silver haired generation and we are planning to step this up further in the coming years.

We continued working hard in our focus areas like - access to healthcare, eradication of preventable blindness, ensuring entitlements, creating a national platform for elderly, livelihoods for elders and inculcating agecare values in the younger generation. We launched our pilot Homecare project in 3 locations Leh, Shimla and Cuddalore and stepped up home visits to immobile elders. It is important that we remain honest & transparent in our workings, we therefore became the first non-profit to open itself to public scrutiny by organising village level Social Audits in the form of *Jan Sunvais* at the village and block levels.

While work carried on, we faced many setbacks along the way, the foremost being the loss of our beloved President Emeritus, Mr. M.M.Sabharwal, the Man behind the Mission – our strength & guiding light. He left us with a sense of deep loss, leaving behind an unforgettable legacy. His passing away has left an indelible mark on all of us here at HelpAge.

As we move into our 40th year, there is much left to be accomplished, elders need to be empowered and need sustainable solutions to live life with independence. We have come this far thanks to the generous support from our donors from all spheres – corporates, individuals, schools, institutions and partners. I thank them deeply for their continued belief and support towards the elder cause. I hope they continue to walk the mile with us in creating a society where our elders can live with dignity, independence & hope.

Mathew Cherian CEO



New Delhi Sept. 2018

REMEMBERING THE MAN BEHIND THE MISSION

Madan Mohan Sabharwal (1922 - 2018)



Tall, stately, dignified with a warm smile always ready to greet you. That for most was Madan Mohan Sabharwal. But behind that smile was a will of steel.

It was year 1980, which brought this force to the doorsteps of HelpAge India, an individual who was to become an integral part of the HelpAge story and its landscape.

Madan Mohan Sabharwal was born on August 21, 1922, he graduated from St. Stephen College in 1942. Thereafter, inducted as a trainee with Dunlop India Ltd, he rose to be the Chairman of the company. Retiring from the post after 35 years. He became a force to be reckon with in India's corporate circles, Sabharwal's rich career included being former Chairman of several conglomerates including Shalimar Paints, Needle Industries (India) Pvt. Ltd, Britannia Industries and Bata India.

Tragedy struck when his wife died, leaving him a widower at the ripe age of 51. Bereft, Sabharwal began to focus his attention on something meaningful where he could make a positive difference - the cause of the aged. He decided to use his corporate network for the good of the destitute elderly in India. He diverted his energies and passion towards helping the disadvantaged elderly.

Interestingly, initially Sabharwal was reluctant to join the organisation when he was invited to do so in 1980 by the then President of HelpAge, as he felt he would not be able to give the cause the adequate time it deserved. "They, however, returned after two or three months saying - We need only one hour from you every day. So, I had to agree, little realising that this would become my all consuming passion", said Sabharwal. In due course of time, Sabharwal took over the reins as President of HelpAge India's Governing Body in 1986-87, succeeding John F. Pearson, one of HelpAge India's founders.

Sabharwal has gone on record to say, that he feels it is the responsibility of the younger generations to look after the elderly, who have done so much for them in their lifetime.

"It was ingrained in me since childhood to love, respect and care for the elderly by my parents and HelpAge gave me this opportunity to propagate that feeling in others," said Sabharwal.

The view came from Sabharwal's own experience having looked after his parents. Working for an organisation like HelpAge, however, was a different story. ``It was a small set-up working for poor elderly people at the YMCA building. My job was to make it an all-India organisation and work for people from different communities," said Sabharwal. Under his dynamic leadership, HelpAge India gathered momentum and grew into a nationwide institution.

He received a clearer insight into the Government's National Policy for Older Persons formulated in 1999 its loopholes and lacunae, which he felt fiercely driven to correct. Sabharwal soon joined the small committee set up by the Government to review the policy. "The policy treated everyone above 60 the same way. Those above 80 have much more age-related disabilities, their needs are different from those in their 60s, we pointed this out to the Ministry," he said.

He always believed that senior citizens deserve a life of dignity, filled with love and care. His pioneering role in the movement for the care of the elderly found recognition when he was elected as the Chairman of HelpAge International and went on to receive the Honour of Excellence from the United Nations, during his tenure. This was a landmark achievement, as for the first time a person from the developing world received such distinction.

In 1998, the British government honoured him with an OBE for his role in promoting Indo-British partnership in social welfare. He was nominated member of the National Council for Older Persons by the Ministry of Social Justice and Empowerment in 2005, and honoured by the Union Minister for Social Justice and Empowerment with the Chirayushya Samman in recognition of his exemplary contribution to public life. It came as no surprise therefore, when he was later awarded the Padma Shri Award in 2008.

Sabharwal has always maintained that in a society whose fabric is changing as fast as India's, the elderly need to be taken care of more than ever before and it was this belief that finally led him to join the cause. He wanted to raise funds for programs that would assist the elderly and educate the common man about the kind of plight senior citizens often found themselves in. Though his designation changed over the years, his association with HelpAge India continued as its President Emeritus till his demise in March 2018.

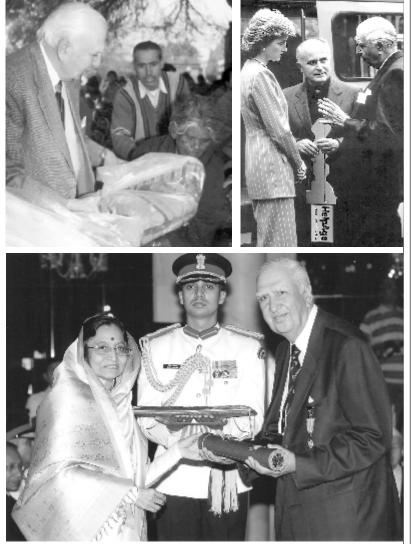
HelpAge has lost its strongest pillar of support and inspiration, but will carry on his legacy in the years to come and keep serving the disadvantaged elderly.

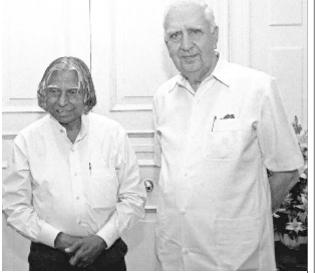
We Miss you!





A glimpse into his life...





VOICES FROM THE FIELD

his Year we bring you voices from the heartland of east India - Bihar. Traveling deep into its interiors and far flung villages, to its capital Patna. Real voices of real people from the elder community. Each story is a fight for survival, independence & dignity.

PHYSIOCARE

"The mind when housed within a healthy body, possesses a glorious sense of power" – Joseph Pilates



"With regular exercise and physiotherapy, I am able to walk again. I don't feel the pain now" - says a smiling Lakshmi Devi".

Ageing often brings with it, its own set of physical challenges. The body becomes more vulnerable to ailments and there is an increasing sense of physical inadequacy in the older person, as managing day-to-day activities become a struggle.

For 62 year old Lakshmi Devi, life was a daily struggle. Widowed at a young age and having no immediate family support, Lakshmi Devi had no one to turn to, on that catastrophic day when she fell down and broke her back. With no money, getting proper treatment was out of the question for her.

Treated as a liability by her relatives, she was left at 'Ashray' old age home in Patna to fend for herself. Living in excruciating pain and virtually bedridden, Lakshmi had given up on life, but fate had other plans for her as HelpAge provided physiotherapy treatment to the elders of the home. After six months of rigorous treatment she is now able to walk again with the help of a stick. The regular exercises and medicines have worked wonders on her back and she does not feel anymore pain.

She is regular with her physiotherapy sessions and never misses a day. Today, she walks with dignity and a sense of hope.

LIVELIHOOD & SUSTAINABILITY "Women are the real architects of society" — Harriet Beecher Stowe



Life for the 72 year old, Gulabi Devi, a native of Kanakpur village of Dharbhanga district in Bihar, has significantly changed since 2014 after she joined the Elder-Self-Help-Group, an initiative by HelpAge India.

Married at the young age of three, Gulabi Devi still bears the innocent smile of childhood, despite the harshness life has meted out to her. She stays with her husband and survives on his meager wage of a farmer which is not enough to feed them even two meals day. Though she has 3 sons and 1 daughter, they are unable to support her. Asthma made her condition worse, as it was difficult for her to find work. In such a situation buying medicines and getting treatment was out of question. However, this changed, when she heard about "Vishwakarma Vridh Swayam Sahayata Samooh", a local Elder-Self- Help-Group which HelpAge India helped form by providing it seed money and is now consistently monitoring its progress.

The group consists of 18 women who pool in Rs.10 each week. They use the money to purchase groceries and vegetables in bulk and then sell it at a lower rate than the existing market rate, making substantial profit. The group members are also able to help each other in times of need, in case of medical emergencies or if a loan is required.

Being part of the Elder-Self-Help-Group has not only created an opportunity to earn for Gulabi Devi, it has made her self-reliant and financially secure. She now has the confidence to make her own decisions and has found a secure network of friends & women who are empowered and independent like her.

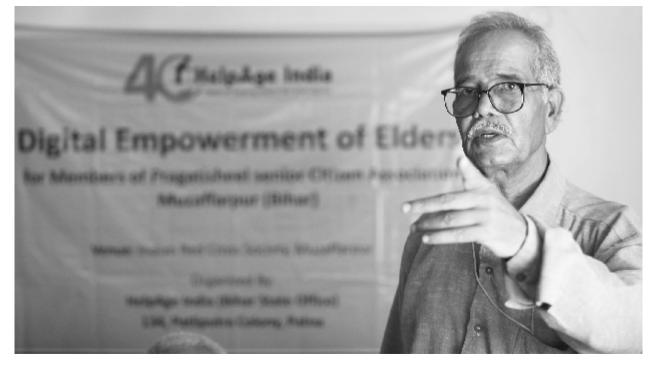


"I am not dependent on anyone anymore and I am financially secure" - says 72 year old, Gulabi Devi.



DIGITAL EMPOWERMENT OF ELDERS

"To teach a man how he may learn to grow independently, and for himself, is perhaps the greatest service that one man can do another" - Benjamin Jowett



"I don't have to be dependent on anyone for assistance each time I have a problem with my Smart Phone, life has become a little easy now" - says Anil.

65 year old, Anil Kumar Jha, is a member of the Pragatisheen Senior Citizens Association in Muzaffarpur, Bihar. A well developed district with retired professors, educationists and government employees, yet the elders here struggle to keep up with today's fast paced technology.

Elders whose learning were based on linear models of information such as textbooks and paper. The world of internet was a barrier they yet had to cross.

Life for Anil after retirement had taken a

complete 360 degree turn. From being a high ranking government official to a retired man, life had changed. He had time to spare, but nothing to do and no one to talk to. He stays with his wife, while his children and grandchildren are in another city and it is difficult to meet them. He misses them dearly as he is unable to talk to them regularly. Ever since he started attending HelpAge India's Digital Literacy workshops for the elderly, life for Anil has changed dramatically.

He is now able to talk to his grandchildren more frequently using features like WhatsApp and Skype and is more involved in the lives of his children. He can now book his own tickets and pay for his utility bills online and doesn't depend on anyone anymore.



RESTORATION OF VISION

"The eyes indicate the antiquity of the soul" - Ralph Waldo Emerson



"I could not see clearly, everything was hazy, but now I can see clearly" - says 62 year old Siyaram.

Siyaram Ram, 62 years, a farmer from Bhagwanpur village, Supaul district, Bihar, was finding it difficult to go to work everyday as his vision started blurring. Unable to work in the paddy fields anymore. The fear of losing his only means to livelihood was looming before him.

So he decided to go to the nearest government hospital to get treatment. However the medicines did not help him and his condition worsened. His movement became restricted and affected his work.

After months of struggling with his eyesight, there was a ray of hope when he heard about an eye screening camp being conducted by HelpAge India, from a well-meaning neighbor in the village. He went to the camp and got his eyes screened and discovered he had cataract. He needed to undergo an operation but had no money to pay for it. HelpAge supported the cost for his surgery and now Siyaram is able to see again clearly.

Today, new glasses stay constantly perched on his nose and a happy Siyaram is back to work and back to life again.

There are many destitute elders like Siyaram, who cannot see clearly for the want of a simple cataract surgery. Especially those elders living in the interiors in rural areas, who have no access to proper medical facilities, most of whom are too poor to afford the cost of medicines or treatment. HelpAge India conducts cataract surgeries for such elders free of cost and helps restore their sight and gets them back on their feet again.



HEALTH ON WHEELS

"The groundwork of all happiness is Health" – Leigh Hunt



"The medicines give me relief from pain. I enjoy coming to the site every week, I've found new friends" - says a smiling Tara Devi.

Tara Devi, 80 year old resident of Singhara village, Patna district, Bihar, walks nearly 2 kms every week, even

under the scorching summer sun, to the HelpAge Mobile Healthcare Unit (MHU) site in neighboring Tajpur village.

A widower, she lives with her son and his family, yet no one assists her. Suffering from joint pains and breathing problems for the past 5 years, she had tried to seek help from the local hospital, but it was of no use.

She then one day heard about HelpAge India's Mobile Healthcare Unit from other women in her village and curiously followed them to the MHU site. She has ever since been a frequent visitor to the MHU.



Regular treatment and check-ups by the MHU doctor has kept her illness in-check and her condition has improved considerably and the pain reduced.

Today, a smiling Tara Devigreets you surrounded by her new-found friends. No longer dependent or helpless, she is an inspiration to many of her peers.

AGECARE INITIATIVES GET A BOOST

Caregiving with Care

Ageing brings with it a number of challenges, especially physical fragility in many cases, which makes life difficult for elders, as many don't have carers who can look after their basic needs. They either live alone, or have children who are out at work, leaving them with no support to carry on with even simple day-to-day activities like bathing, brushing teeth, going to the washroom or eating themselves. Some are virtually bedridden.

HelpAge therefore launched a pilot training program in Geriatric **Caregiving** - a Home Care project, with support from HelpAge International in Leh (J&K), Shimla (HP) and Cuddalore (TN). A niche cadre of young people were trained as care-givers, so they can assist physically challenged elders in their day-to-day living. 350 caregivers have been trained in this pilot program. The training was assisted by faculty from AIIMS, New Delhi. The project had linkages with CanSupport, respective State goverments and district authorities. These home care services to more than 1000 senior citizens across the three locations.

Model Agecare facilities for elders in Cuddalore & Leh

Recognizing the growing need of destitute elderly seeking long term care & shelter, HelpAge India along with Neyveli Lignite Corporation inaugurated the 'Ananda Illam' Home for the elderly in Cuddalore (TN), having the capacity to accommodate 100 elder residents.

Similarly, with support from REC Foundation, groundwork was initiated for the establishment of a 60 bedded Old Age Home in Shey Village at Leh (J & K). The foundation stone was laid by His Holiness the 14th Dalai Lama Tenzin Gyast. The home will provide facilities of recreation, boarding, lodging and a prayer room. Activities like cattle rearing, kitchen gardening are planned along with visits of the local '*Aamchi*' (the Tibetan Medicine man) and a volunteer physician to looks after their medical needs.

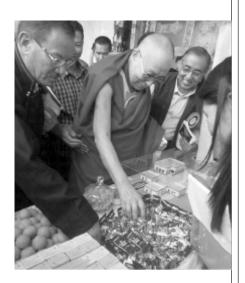
His Holiness the 14th Dalai Lama Tenzin Gyasto, playfully picks a chocolate of his choice during his visit to Leh, Ladakh, to lay down the foundation stone for Gantsos Khang 'Aashraya', a model old age home to be set-up in Shey village in Leh.

10





caregivers are now providing *developing their skills in care-giving, during a care-giving training session organized by* home care services to more than *HelpAge India.*





Reunited with Family - Help is just a call away



Thirupuram, 65 years, was found wandering on the streets of M.G.R. Nagar, Chennai (TN). Suffering from Dementia, she was unable to speak or recollect anything about her life or where she came from. Noticing her condition, the local residents alerted the Police Station and the Sub-Inspector contacted the HelpAge Elder Helpline. The Helpline team rushed to her aid and found her undernourished and weak. She was then admitted in Vuyiroli Old Age Home in Red Hills. But destiny had other plans, on the same day the Helpline received a call from the Sub-Inspector informing that someone had lodged a Missing Person's complaint regarding his mother, who had been missing since the last 15 days. The details furnished, matched with that of Thirupuram. The Helpline team immediately took Thirupuram to the Police Station where her son was waiting. On seeing Thirupuram, her son and daughter-in-law hugged her tight, it was an emotional reunion. They thanked the HelpAge staff and L&T Construction (who support the Helpline project) for acting swiftly and bringing back joy into their lives. Today, Thirupuram is back home surrounded by her loved ones.

There are many elders like Thirupuram who are in dire need to help and assistance. The HelpAge Elder Helpline (1800-180-1253) offers various services - from rescue of abandoned elders, to providing a safe haven for those who have no shelter or anyone to turn to, to counseling those in distress, legal support, disseminating information related to government schemes & services beneficial to them, and many more.

A Better quality of life

Realising the need for a Centre that caters to elder needs exclusively, an Active Ageing Centre at Fort Kochi, Kerala, was launched by HelpAge, supported by the Kochi Municipal Corporation. A fully furnished Centre, it provides various services to elders such as setting up of awareness camps on legal & financial issues, digital literacy workshops, yoga classes and has a fully stacked Library, assistive devices like wheelchairs, walking sticks and a full time Counsellor. Meanwhile in Goa, HelpAge launched a Physiotherapy Centre for the elders of Goa to give them relief from mobility challenges such as back pain, joint pains, arthritis, paralysis etc. The Centre is fully equipped to provide electrotherapy, therapeutic exercises and a has a qualified physiotherapist for treatment.



Ms. Soumini Jain, Hon'ble Mayor of Kochi, along with Mr. Mathew Cherian, CEO, HelpAge India, inaugurates the Active Ageing Centre at Fort Kochi, Kerala, supported by the Kochi Municipal Corporation. Looking on is Mr. Biju Mathew, State Head – Kerala, HelpAge India.



Mr. Pandurang Madkaikar, Minister for Social Welfare (Govt. of Goa), inaugurates the new HelpAge Physiotherapy Centre for senior citizens at Morjim, Goa, supported by Blue Cross Laboratories Ltd. Also seen are Mr. B. G. Barve, Jt. Managing Director, Blue Cross Laboratories and Mr. Prakash N. Borgaonkar, Territory Head -Maharashtra & Goa, HelpAge India.

Disaster Management – *Rebuilding Lives*

Floods once again ravaged the country leading to large scale flooding & destruction in the states of Assam, Bihar, Gujarat and Rajasthan with enormous destruction to homes, livelihood, livestock and lives.

In Assam, nearly 33 lakh people were affected by floods in 25 of the 32 districts, including Dhemaji, Lakhimpur, Biswanath, Sonitpur, Darrang, Baksa, Nalbari, Barpeta and Bongaigaon. In Bihar, 514 people lost their lives and 8.5 lakh people lost their homes, with Araria district alone accounting for 2.2 lakh homeless people. In Gujarat, nearly 224 people died in the floods with 5 districts badly affected, the worst being Banaskantha district. In Rajasthan, the 5 districts of Jalore, Pali, Sirohi, Jodhpur and Barmer are at risk of water-borne disease outbreaks.

The HelpAge team immediately got into action and provided emergency medical relief in Araria, Madhubani and Darbhanga districts in Bihar, Chandrapur Development Block in Kamrup and Morigaon districts of Assam, 22 villages of Banaskantha & Patan districts in Gujarat and in 4 blocks of Barmer district & 3 blocks in Jalore district in Raiasthan.

Emergency Relief Packages of food and basic necessities were distributed to at least 3000 Households in Assam, Bihar and Rajasthan. To avoid plague & disease mosquito repellents and coils were also distributed in Gujarat.



Assam: Relief team with medical supplies in Kamrup district.



Bihar: A special health camp for flood victims at Mahiya Village, Tardih Block, Darbhanga district.





Rajasthan: A free medical camp set up for those affected in Dhanta village, Sanchore Tehsil. Jalore District.



Gujarat: HelpAge MHU team providing medical relief in Nanapura village, Radhanpur Taluka, Patan district.

ADVOCACY

RIGHTS & EMPOWERMENT

As HelpAge steps into its 40th year, it reinforces the need to advocate for elder rights such as Universal Pension, quality healthcare, food security, action against Elder Abuse and many more at a national, state and societal level with Central and State governments. It advocates for elder friendly policies and their

implementation thereof. It works towards sensitizing elders on the various tools available for them to fight for their own rights – such as elder friendly Policies, Acts, and Schemes beneficial to them. It conducts workshops to enable them to stay abreast with the latest Digital Technology to help make day-to-day living easier, imparts knowledge on better financial planning and awareness on the Parents and Senior Citizens Maintenance Act among a host of others. The aim is to serve elder needs in a holistic manner, enabling them to live active, dignified and healthier lives.

HelpAge India releases study on the 'Effectiveness of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007'

In the December of 2007, 'The Maintenance and Welfare of Parents and Senior Citizens Act' came into existence, recognized by the Constitution of India. An Act meant for safeguarding elders against abuse and towards providing effective provisions for their maintenance, so they can lead secure and dignified lives. Applicable for parents, grandparents & senior citizens who are unable to maintain themselves from their own income and property, who are therefore entitled to demand maintenance from their children & specified relatives respectively, with sufficient means. If the person responsible for the care of the senior citizen fails to do so, he/she will be punishable under the Act with imprisonment of either three months or a fine up to Rs. 5000 or both.

It has been a little over 10 years since the Act came into being, with the aim to assess and understand the effectiveness and implementation of the Act, HelpAge India conducted a 'Preliminary Study on the Effectiveness of the Act'.

The Study was based on a primary survey conducted in 8 districts of 4 states - Punjab, Haryana, Kerala and Tamil Nadu. These states were selected based on the preparedness to implement the Act and the number of cases filed and settled over a period of time. Two districts from each State were selected based on the highest number of petitions filed -Amritsar & Ludhiana from Punjab, Ambala & Gurugram from Haryana, Ernakulam & Thiruvananthapuram from Kerala, Chennai & Thiruvallur from Tamil Nadu.

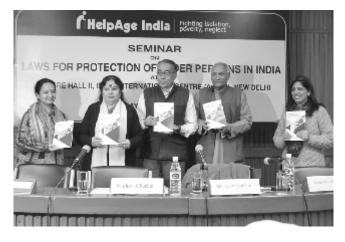
HelpAge has been working on Pensions for older people as an only sustenance for old age. Mr. Mathew Cherian, CEO has been appointed as "amicus curae" to Supreme Court, in care for elderly rights, where pensions, old age homes for the destitute elderly and health care is being considered.

Voices.....



"I have a son, daughter in-law and grandchildren, but banished to live alone with strangers" - says a teary, Satwanti Kapoor, a 70 year old widow, who today lives in an old age home in Amritsar.

64 year old, Joseph and his wife, from Ernakulum district, used to get beaten every evening after their son consumed alcohol. "Now I have decided that after my death, the property will go to my daughter and not my son."



(From left): Dr. Archana Kaushik, Associate Professor, Dept. of Social Work, Delhi University, Ms. Sujaya Krishnan, Former Joint Secretary, Ministry of Health and Family Welfare, Mr. Mathew Cherian, CEO, HelpAge India, Mr. J. R. Gupta, Chairperson, Confederation of Senior Citizens Association, Delhi and Dr. Jyoti Dogra, Associate Professor, Indian Law Institute, release the report on the 'Effectiveness of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007.'

Fighting 'Ageism'

"It hurts each time, when you brush me aside calling me Old"

"When you judge me based on my Age, you automatically put me in a cage

"Don't discriminate based on the wrinkles I've earned, I'm just a few years Older, I don't deserve to be spurned'

These were just some of the slogans carried by senior citizens on the streets across various States, as part of HelpAge India's campaign for senior citizens, against 'Ageism'.

To understand the depth and spread of Ageism in India, HelpAge conducted a 19-city survey on 'How India treats its Elderly?' and launched the report on 'World Elder Abuse Awareness Day'. The report explored the mindsets of people, society and their treatment of elders in public places like, banks, hospitals, shops etc. The results were disturbing on many accounts. 44% elders said, that they had been abused in the public space. 53% elders felt, Indian society discriminates against them.

HelpAge therefore launched a nationwide campaign to 'Stop Ageism' in India. The campaign was run across the country through the report release, walkathons, marches, street plays, candlelight marches and signature campaigns.



HIGHLIGHTS OF STUDY

- Punjab had highest number of petitioners in the age group of 80+ compared to only 9% in Haryana.
- •70% of the petitioners were getting some kind of old age pension but 16% were not getting any pension and were totally economically dependent
- •58% Petitioners faced physical abuse (beating and hitting), 28% suffered mental torture
- •83% Petitioners had already transferred the entire immovable property in favor of their children.
- •57% stated the main reason for filing the Petition was due to neglect by the children (in Punjab, Harvana and Kerala), while 36% stated physical abuse and mental torture (in Kerala and Tamil Nadu)
- •Among all the petitioners, 52 % applied for Maintenance Allowance and 48 % for Property related Disputes including the revoking of Will.
- •42% had to make repeated visits to the Tribunal as the date of hearing was not communicated in writing.
- •The Tribunal offices were under staffed, many did not have basic infrastructure like a computer and an internet connection.

• There was also a huge lack of Awareness of the Act itself.

What is Ageism?

ndividuals or groups on the people are often ostracized, treated with disdain or disrespectfully simply



Elders participate in a candlelight march raising their voice against Ageism, at Delhi's Jantar Mantar.

Digital Literacy for Elders

The increasing pace of change in technology often excludes elders from the mainstream social fabric. To tackle this, HelpAge has been actively conducting Digital Literacy workshops which has gained much popularity amongst the urban elder. The 'digital divide' between generations seems to be getting wider and stronger. Most elders hesitate to reach out to their children for help, as many are either busy with work pressures or too impatient to teach.

The 'Digital Literacy' program teaches them how to use Smart Phones, do internet banking, how to use Apps like Skype & WhatsApp, pay utility bills online. Workshops are conducted across the nation with the help of partners like Digital Empowerment Foundation, Samvedna Care etc. with the support of young volunteers.



Mr. R. Muthukrishnan, Senior Manager - Helpline, HelpAge India, explains how to use Smart phones during the Digital Literacy workshop organized for members of the Tamil Nadu Senior Citizens Association, Anna Nagar, Chennai (TN).

Legal & Financial Awareness for Elders

Most elders are unaware of their legal rights or how to plan their later years better financially. HelpAge uses the expertise of legal & financial experts and conducts workshops across the country to organize workshops empowering our elders with this knowledge, so they can lead a better quality of life.

Dilshad Garden.



Senior citizens of Chandigarh, Punjab, participate in an Awareness workshop on Legal Rights of elders and learn about the nuances of the Maintenance & Welfare of Parents and Senior Citizens Act of 2007, Will Formation and various Income Tax slabs and subsidies related to senior citizens.



guides an elder on how to use WhatsApp and pay utility

bills online, during the Digital Literacy workshop for the

members of Senior Citizens Association of Delhi's

2500 elders attend the state level awareness workshop organized by National Legal Services Authority (NALSA), with HelpAge, at Gudiwada in Andhra Pradesh. The workshop focused on 'Legal recourses for elders & better Financial & Medical planning in emergencies'.

STUDENT ACTION FOR VALUE EDUCATION

Bringing Agecare values back into the fold



issue and to apply their learnings in their day-to-day lives. So was born the 'When I'm 64' campaign, a school competition aimed at sensitizing young adolescent children from classes VIII, IX and X, focussing on inculcating values of love & respect towards elders. After a successful pilot run last year this year the campaign scaled up tremendously, in terms of student and school participation. From 8000 students last year, this year more than 17,000 students participated across 2000 schools in India. The contest had three components – essay writing (in English or in Vernacular), developing an elder friendly product concept and illustrations. Winners were chosen from each category and awarded. What was most fulfilling about the initiative was that it brought the two generations closer to each other, as interacting with elders was an integral component of the competition.



Class VIII student, Bandita Mahanta from DPS, Nalco Nagar, Angul, Odisha, who won the first prize in the Illustration category, expresses her views of the importance of spending time with elders in the family. *"I have a lot of fun with my* grandparents and visit them often." she says, during the State Award ceremony of the 'When I'm 64' contest. More than 2000 students participated from the State.



In 1979, 2 lakh children took part in the first Sponsored Walk highlighting the importance of elders in our society. But as time moved on, the value systems of modern Indian society began to decline. The emergence of nuclear families meant that senior citizens were being left out in the cold. Recognizing this disturbing trend, HelpAge launched SAVE or the Student Action for Value Education program, with aim to inculcate values of care & respect for the elderly in young students, prepare them for their old age and create an age friendly society.

But the challenge lay in getting the students to take interest in the





Prize Distribution and felicitation of winning students of GTB School, Mansarovar Garden, Delhi, The national capital aot an overwhelming response from the schools with more than 800 students participating from 50 schools across the city.

THANK YOU DONORS

SJVN Foundation supported HelpAge India's Mobile Healthcare program for the fifth consecutive year



SJVN Foundation has been a long standing supported of HelpAge India's healthcare initiatives, via the project 'Satluj Sanjeevani Seva' (3S), which commenced in 2013. In 2017, SJVN Foundation expanded its support via two additional Mobile Healthcare Units, taking the total number from 10 to 12, across the 4 Indian states of Himachal Pradesh, Uttarakhand, Bihar and Maharashtra. SJVN Foundation also supported numerous health checkup camps at these locations. Project 3S has provided free primary healthcare to 2,16,473 needy elders and community members via 5,73,490 treatments, thereby bringing healthcare to the doorsteps of the unreached.

Adani Foundation continued to support 8 **Mobile Healthcare Units**



Adani Foundation, via a long-standing partnership with HelpAge India, supports 8 Mobile Healthcare Units at different locations across India. The Foundation commenced its partnership with HelpAge India in 2013 and supports 8 Mobile Healthcare Units across - Tiroda (Maharashtra), Kawai (Rajasthan), and Dahej (Gujarat), Godda (Jharkhand), Vizhinjam (Kerala), and Dhamra (Odisha). The MHUs have given 3,52,465 treatments to 48,869 patients.

Deutsche Bank supported 20,000 cataract surgeries with intra-ocular lens implant, partnering with HelpAge India for the second consecutive year



Deutsche Bank has for the second consecutive year, extensively supported HelpAge India's Restoration of Vision program, to eradicate preventable blindness in India. The Bank supported 20.000 cataract suraeries with intra-ocular lens implant in and around 23 Indian cities across 10 States. All surgeries were conducted in partnership with reputed eye hospitals across project locations, within sterile conditions in the Operation Theatres of partner hospitals, with strict adherence to all statutory compliances, with end-to-end project management by HelpAge India. Over the past two years, Deutsche Bank has restored the vision of 35,000 older persons, in partnership with HelpAge India.

REC Foundation has agreed to support the construction of Shey Elders Village at Leh



Mr. Mathew Cherian, CEO, HelpAge India, and Dr. PV Ramesh, CMD-RECL, sign and exchange the MOU for REC Foundation's support in the construction of an old age home at Shey Village, Leh.

National Stock Exchange supported HelpAge India's health and livelihood initiatives for the second consective year



Project 'Shradhha', a livelihood project supported by National Stock Exchange, is a 3-year project in four backward districts of four different states representing the four different regions of the country. The Project focuses on the three concepts of social, financial and health inclusion, through the vehicle of Elder-Self-Help-Groups and their higher federations.

HSBC enables financial, social and health inclusion via Project 'Gaman'



HSBC extended support towards Project 'Gaman' for the third year in a row. The Project aims to provide essential primary healthcare, restoration of vision, poverty alleviation, livelihoods, and also focuses on reducing social and economic inequalities. Project 'Gaman' covers 6 Indian states, i.e. Maharashtra, West Bengal, Andhra Pradesh, Telangana, Tamil Nadu and Delhi NCR.





Asian Paints has supported HelpAge India for well over a decade



Asian Paints has been supporting HelpAge India's healthcare initiatives in a big way, for well over a decade. The company currently supports 6 Mobile Healthcare Units, at Kasna (Uttar Pradesh), Khandala (Maharashtra), Sriperumbudur (Tamil Nadu), Rohtak (Haryana), Patancheru (Andhra Pradesh), and Mysore (Karnataka). The MHUs have provided 4,22,195 treatments to 51,620 patients.

ONGC supported HelpAge India's Mobile Healthcare program for the eight consecutive year, via 31 Mobile Healthcare Units



Oil and Natural Gas Corporation Ltd. (ONGC) has supported HelpAge India's Mobile Healthcare program for over 8 years, with 31 Mobile Healthcare Units across 23 Indian districts. The project 'Varishthajana Swasthya Seva Abhiyan' (VSSA) which commenced in 2010, has provided 27,28,947 treatments to 1,25,251 poor and needy patients.

The Hans Foundation supported 5 Mobile Healthcare Units in Uttarakhand



The Hans Foundation supported 5 Mobile Healthcare Units in Uttarakhand. The MHUs provided 26,388 treatments to 14,638 beneficiaries.

Neyveli Lignite supports Elders Home



Neyveli Lignite Corporation is extending support towards the operating costs of the Elders Home in Neyveli, Cuddalore (TN) for a period of 5 years.

ANZ Bank continues to support Restoration of Vision



ANZ Bank is supporting 2000 cataract surgeries in Karnataka. This is the Bank's fourth consecutive year of support to HelpAge India's Restoration of Vision program.

BFIL supported 2200 Cataract Surgeries



Bharat Financial Inclusion Limited (formerly SKS Microfinance) continued to support HelpAge India's Restoration of Vision program, for the third consecutive year, by supporting 2200 cataract surgeries in 2017.

Blue Dart Express has supported HelpAge India's Restoration of Vision program for over 5 years



Blue Dart Express has been consistently supporting HelpAge India's Restoration of Vision program for over 5 years and funded 1000 surgeries this year. In the photograph (from left): Mr. Subrato Roy, General Manager-Marketing, Mr. Valerian Pais, Dy. Director (Program) & Mr. Prakash Borgaonkar, Territory Head (Maharashtra & Goa) from HelpAge India, Mr. Ketan Kulkarni, Sr. Vice President & Head Marketing, Communication, Sustainability, Ms. Valini D'Souza, Manager - Corporate Communication & Sustainability and Ms. Vidya Subramanian, Asst. Manager – Sustainability.

Sun Foundation supports 2 New Mobile Healthcare Units in Tamil Nadu



Sun Foundation is supporting 2 Mobile Healthcare Units at Tirunelveli and Madurai. Ms. Kaveri Kalanithi Maran, Managing Director, Sun Foundation, is seen handing over the cheque to Ms. Madhu Madan, Country Head - Resource Mobilization, HelpAge India.

Delhi International Airport Ltd. supports two new Mobile Healthcare Units at Delhi NCR



DIAL is supporting 2 new Mobile Healthcare Units in Delhi NCR.

Hewlett Packard Enterprise added 3 more e-Health Centres, bringing the total to 7



The eHealth Centre is an innovative & unique initiative by HPE, where IT is used to enable local healthcare services and telemedicine, and collect essential data about patients health - a first of its kind project by HelpAge India.









Other Supporters:



CAIRN India continued to support 4 Mobile Healthcare Units across Barmer in Rajasthan and Dwarkadhish & Radhanpur in Gujarat.



GE Power continued to support 3 Mobile Healthcare Units, at Durgapur (West Bengal), Shahbad (Karnataka), and Padappai (Tamil Nadu). Alstom Bharat Forge supported one Mobile Healthcare Unit at Ghatanpur, UP. GE T&D supported cataract surgeries as well.



NALCO Foundation supported 1 new Mobile Healthcare Unit at Koraput, Odisha.



Honda Motorcycle and Scooter India Pvt. Ltd. continued to support 3 Mobile Healthcare Units at Vithlapur (Gujarat), Narsapura (Karnataka) and Tapukara (Rajasthan), and 1 Stationery Healthcare Unit at Vithlapur.



Himachal Futuristic Communications Ltd. (HFCL) supported 3 Mobile Healthcare Units at Solan (Himachal Pradesh), Sardarshahar (Rajasthan) and Goa.



Oracle supported 2 Mobile Healthcare Units at Coimbatore and Delhi NCR.



CIPLA Foundation supported 3 Mobile Healthcare Units at Patalganga (Maharashtra), Baddi (Himachal Pradesh), and Indore (Madhya Pradesh).



Sun Pharma continued its support towards 3 Mobile Healthcare Units at Halol (Gujarat), Ahmednagar (Maharashtra) and Gangtok (Sikkim).



lsthmus Industries Pvt. Limited. supported 1 new Mobile Healthcare Unit at Rampur, Uttar Pradesh.

> Utkal Alumina is supporting one Mobile Healthcare Unit at Tikri, Odisha.

Suzuki Motors supported 1 new Mobile Healthcare Unit at Becharji Gujarat.

ANNUAL HELPAGE AWARDS

The following Companies were honored with the Annual HelpAge Awards for their exemplary service to society & the cause of the aged, on the event of the International Day of Older Persons, 2017, by Shri Sunil Arora, Election **Commissioner of India:**

The PL Roy Award was given to Asian Paints The Gold Plate was awarded to The Hong Kong and Limited for Outstanding Continuing Shanghai Banking Corporation, for the highest Contribution towards Corporate Social contribution to HelpAge India for the cause and care of the Responsibility towards India's elders and elderly. the communities they live in.



Mr. Sachin Deshpande, Manager - HR (Kasna Plant), Asian Paints Limited, receives the PL Roy Award.

The Silver Plate was awarded to SJVN Foundation and Deutsche Bank, for both companies consistent and significant contribution towards HelpAge India's work for the disadvantaged elderly.



Shri R.N. Misra, Chairman and Managing Director, SJVN Limited, receives the Silver Plate Award.





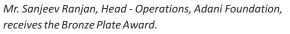


Ms. Gayatri Divecha, Assistant Vice President – Corporate Social Responsibility, The Hong Kong and Shanghai Banking Corporation, India, receives the Gold Plate Award.

Ms. Madhu Madan, Country Head – Resource Mobilisation, HelpAge India, collected the Silver Plate Award on behalf of Deutsche Bank.

The Bronze Plate was awarded to Adani Foundation and GE India, for their generous contribution towards HelpAge India's healthcare initiatives for the needy elderly.







Mr. PV Narayanan, Head CSR, GE South Asia, receives the Bronze Plate Award.

The Samson Daniel Award was presented to Thakur Public School, Mumbai, for the commendable contribution to the elder cause made by the school and its students.

A Plaque of Recognition was awarded to Hi-Tech Arai Limited, for the company's long standing support to the elder cause.



Ms. Tandra Sinha, Vice-Principal, Thakur Public School, Mumbai, receives the Samson Daniel Award.



Mr. Shunmuga Sundaram, PRO of Hi-Tech Arai Pvt. Ltd., Madurai, receives the Plaque of Recognition from Hon. Dr. Justice A.R. Lakshmanan, in Chennai (TN).

Social Responsibility Awards were presented to EFE Cuddalore, Telangana Senior Citizens Confederation, and Confederation of Senior Citizens of Delhi.



Mrs. Valliamma, Trustee of Elders for Elders Foundation, Cuddalore, receives the Social Responsibility Award.



Mr. V. Nageshwara Rao - President, TESCCON (Telengana Senior Citizens Confederation), and Mr. Ramchandraiah - Secretary General, TESCCON, receive the Social Responsibility Award.



Mr. J.R. Gupta, Chairperson, Confederation of Senior Citizens of Delhi, receives the Social Responsibility Award.

PROGRAM HIGHLIGHTS 2017 – 18

- •156 MHUs provided basic healthcare, across 2175 community locations, spread over 24 states and organised 1983 health camps which provided 27.69 lakh treatments, reaching out to more than 4 lakh beneficiaries-Asia's largest Mobile Healthcare network for elders.
- •34,408 free cataract eye surgeries conducted in 17 states.
- 5500 elders provided much needed Palliative care.
- •1.45 lakh physiotherapy treatments to elders in 31 locations.
- •36,000 elderly supported in 3000 Elders-Self-Help-Groups in 15 States.
- •32,244 calls were received through the toll-free Elders Helplines across 23 State capitals.
- •926 abandoned elderly were rescued through Elder Helplines.

•1050 senior citizens supported by trained caregivers in Leh, Shimla and Cuddalore, under a pilot project, where 350 caregivers were trained in Geriatric Caregiving at Home.

- •2000 elderly supported across 50 homes (supported/ run by HelpAge) pan India.
- •5 barrier-free homes for the aged directly run in 3 states.
- •1544 Senior Citizens' Associations across India with 15.60 lakh members, were partnered with.

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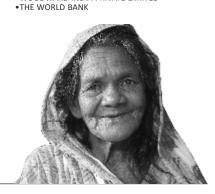
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• BIRLA SCHOOL THANK

•BISHOP GEORGE MISSION SCHOOL, KOLKATA •BISHOP SARGENT SCHOOL, TUMKUR •BISHOP WEST COTT GIRLS SCHOOL, RANCHI

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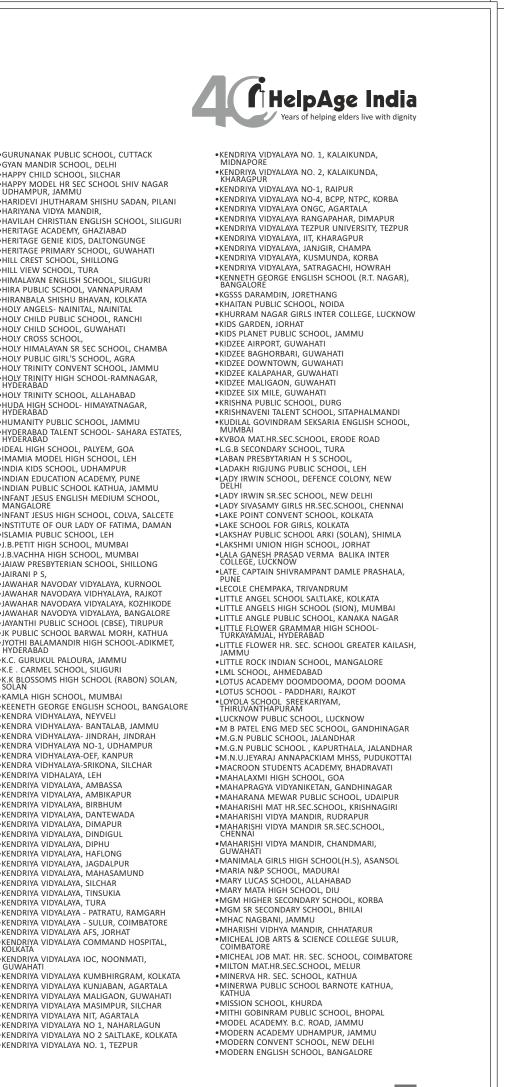
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OR. VIRENDRA SWARUP EDUCATION CENTRE- KIDWAI NAGAR, KANPUR	•]
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•EASTERN NEWTON PUBLIC SCHOOL ADIMALI, IDUKKI	• •
•EBENEZER INTERNATIONAL SCHOOL, CHANDASI •EMMANUEL ENGLISH SCHOOL, MALDA	•
•EMMANUEL SCHOOL, MOTIHARI •EVERGREEN PUBLIC SCHOOL, DELHI	•
•FATHER LEBLOND SCHOOL, DARJEELING •FATHIMA MATHA HIGHER SECONDARY SCHOOL,	•
FATIMA MATA EMHSS,	•} •}
•FIRST STEP PRE SCHOOL, GUWAHATI •FT. AGNEL SCHOOL, DELHI	• • • •
•G.D GOENKA PUBLIC SCHOOL, SILIGURI •GANDHI MEMORIAL HIGH SCHOOL, MEDAK	• •
•GARRISON CHILDREN HIGH SCHOOL, PUNE •GEETANJALI HIGH SCHOOL, HYDERABAD	•}
•GLAKYN ACADEMY, SHILLONG •GN NATIONAL PUBLIC SCHOOL SABOOTHANG,	•
LEH •GOKUL PUBLIC SCHOOL, BANGALORE	•
•GOSPEL HOME, KOLKATA •GOVERNMENT GIRLS HIGH SCHOOL, PURULIA	•
•GOVERNMENT SENIOR SECONDARY SCHOOL, PELLING	•} •}
•GOVT SR.SEC.SCHOOL, REHNOCK •GOVT.GIRLS SR. SECONDARY SCHOOL, GAYZING	• •
•GOVT.SR.SEC.SCHOOL, JORETHANG •GOVT.SR.SEC.SCHOOL SOMBARIA, MALBASY	•
•GOVT.SR.SECONDARY SCHOOL, NAMCHI •GRACE MONTESSORI SCHOOL,	• •
•GREEN VALLEY PUBLIC SCHOOL, GUWAHATI	 •
•GREENS ENGLISH SCHOOL, MUMBAI •GURU NANAK PRIMARY SCHOOL, NAGPUR	•
•GURU RAMDAS PUBLIC SCHOOL DIGYANA, JAMMU	• •
•GURU TEG BAHADUR ACADEMY, TINSUKIA •GURU TEGH BAHADUR 3RD CENTENARY PUBLIC	• •
•GURUKUL INTERNATIONAL SCHOOL, JANJGIR,	•
CHAMPA	•}
 GURUNANAK ENGLISH MEDIUM PUBLIC SCHOOL, 	



•MONGRACE MONTESSORI HOUSE, KOLKATA MORAVIAN MISSION SCHOOL, LEH •MOTHER INTERNATIONAL SCHOOL, JR., KOLKATA •MOTHER OF MERCY ENGLISH HIGH SCHOOL, MOTHER TERESA WORLD SCHOOL, GANDHINAGAR •MOUNT LITERA KIDZEE SCHOOL LAGUAT MORH, KATHUA •MOUNT LITERA ZEE SCHOOL, CONTAI •MOUNT LITERA ZEE SCHOOL ANAND NAGAR TALAB TILLO, JAMMU •MOUNT MARY'S HIGH SCHOOL, SALCETE • MOUNT SHIVALIK PUBLIC SCHOOL JUBBERHATTI, SHIMLA •MP BIRLA SCHOOL, ALLAHABAD •MPVM GANGA GURUKULAM, ALLAHABAD •MT.CALVARY SCHOOL, DIPHU •MURALIDHAR GIRLS SCHOOL KOLKATA N.L.C BOYS HIGHER SEC. SCHOOL - BLOCK 10, NEYVELI •NALANDA N & P SCHOOL ARIYALUR, •NALANDA PUBLIC SCHOOL-MEHDIPATNAM, •NAMCHI GOVT GIRLS SCHOOL SIKKIM, GANGTOK NANDURKAR VIDYALAYA, YAVATMAL
 NATIONALAL ENGLISH HIGH SCHOOL
 PUDUCHERRY PUDUCHERRY •NAV KRISHNA VALLEY SCHOOL, ENGLISH MEDIUM., SANGLI •NAV KRISHNA VALLEY SCHOOL, MARATHI MEDIUM., SANGLI •NAVNIDHI P.SCHOOL, BHOPAL •NAVRACHANA VIDYALAYA SECONDERY, NASIK •NAVYUG KANYA MAHA VIDYALYA, LUCKNOW •NEW ENGLISH ACADEMY OF GENIUS, WARDHA •NEW MARATHA HIGH SCHOOL, NASIK •NEW PARIMAL SCHOOL, RAJKOT •NIRMAL IYOTHI CENTRAL SCHOOL TRISSUR •NIRMAL STOTHT CENTRAL SCHOOL, TRISSOR •NIRMAL NIKETAN H.S. SCHOOL, DANTEWADA •NIRMAL VIDYALAYA, JAGDALPUR •NIRMALA ENGLISH HIGHER SECONDARY SCHOOL, KORBA •NIRMALA H S S. ALUVA, ERNAKULAM •NIVEDITA HIGH SCHOOL, TURA •NLC GIRLS HIGH SCHOOL. NEYVELI •NLC GIRLS HR. SEC. SCHOOL, NEYVELI
 •NLC HR. SEC. SCHOOL - MANDARAKUPPAM,
 NEYVELI •NORTH POIN SCHOOLASANSOL, ASANSOL NOTRE DAME ACADEMY, BARH •NURTURE INTERNATIONAL SCHOOL, PATHANKOT •O P JINDAL SCHOOL, RAIGARH • OLIVIA ENLIGHTENED ENGLISH SCHOOL SILIGURI •OSISA SECONDARY SCHOOL, SHILLONG •OUR LADY OF DIVAR HIGH SCHOOL, GOA •OUR LADY OF GRACE HIGH SCHOOL, GOA •OUR LADY OF COURDES HIGH SCHOOL, UTORDA, SALCETE •OUR LADY OF MERCES HIGH SCHOOL, GOA •OUR LADY OF ROSARY HIGH SCHOOL GOA •OUR LADY OF VICTORY PRIMARY SCHOOL, BARDEZ •OUR LADY QUEEN OF THE MISSION SCHOOL,PARK CIRCUS, KOLKATA •OXFORD ENGISH SCHOOL, CUDDALORE •P N CHOUDHURI H S SCHOOL RILBONG, •P V MODI SCHOOL BAIKOT •P.G.GARODIA SCHOOL ICSE, MUMBAI •PARIISHRAM SCHOOL - LALPUR, JAMNAGAR •PARK.MAT.HR.SEC.SCHOOL,PALLADAM, TIRUPUR •PATHA BHAVAN, KOLKATA •PATHAK PUBLIC SCHOOL (E.M) - METODA, RAJKOT •PATHAK POBLIC SCHOOL (LIM) • METODA, KAJ •PATHAK SCHOOL, AMRELI •PATHAK SCHOOL - ENGLISH MEDIUM, RAJKOT •PATHAK SCHOOL - GUJARATI MEDIUM, RAJKOT •PILANI PUBLIC SCHOOL, PILANI •PINE LAND PUBLIC SCHOOL, KATRA •POLICE DAV. PUBLIC SCHOOL JALANDHAR CANTT •POLICE DAV PUBLIC SCHOOL, KARNAL •PRAFULLANAGAR NURSERY AND K.G SCHOOL, KOLKATA •PRAGATHI HIGH SCHOOL-MYLARGADDA, SECUNDERABAD •PRARAMBHIKA SCHOOL. PATNA PRATAP PUBLIC SCHOOL, KARNAL, KARNAL
 PRINCETON ENGLISH ACADEMY GARHI,
 IDHAMPUR •PURUSHARTH SCHOOL(PATHAK SCHOOL), RAJKOT •QUEEN VICTORIA ENG.MED.SCHOOL, AGRA •R.S JAGRITI NIKETAN, KATHUA •R.V. MAT.HR.SEC.SCHOOL. MELUR •RACHANA VIDYALAYA (MADHYAMIK) NASIK •RADIANT STAR ACADEMY, SINGTAM • RAJ KUMAR COLLEGE, RAIPUR •RAJHANS VIDYALAYA, MUMBAI

• RAVINDRA BHARATI GLOBAL SCHOOL, RAJARHAT, KOLKATA • RAYMOND MEMORIAL HIGHER SECONDARY SCHOOL, FALAKATA •RIGVEDA CONVENT BASWIN MORE, KATHUA •RISING SUN, KOLKATA •RISING SUN PUBLIC SCHOOL, KARNAL • RMG PUBLIC SCHOOL, AKHNOOR •ROSARY CONVENT PRIMARY SCHOOL. GOA •ROSARY EM SCHOOL, VISAKHAPATNAM • ROSEMEAD INTERNATIONAL SCHOOL KANJIKUZHI, KANJIKUZH • RYAN CHRISTIAN SCHOOL MUMBAI •RYAN CHAISTIAN SCHOOL, MOMBAI •RYAN INTERNATIONAL SCHOOL, AJMER •RYAN INTERNATIONAL SCHOOL, AMRITSAR •RYAN INTERNATIONAL SCHOOL BHOPAL •RYAN INTERNATIONAL SCHOOL, FARIDABAD RYAN INTERNATIONAL SCHOOL, GHAZIABAD • RYAN INTERNATIONAL SCHOOL, GURGAON • RYAN INTERNATIONAL SCHOOL, INDORE RYAN INTERNATIONAL SCHOOL, JABALPUR •RYAN INTERNATIONAL SCHOOL, JABALFOR •RYAN INTERNATIONAL SCHOOL, LUDHIANA •RYAN INTERNATIONAL SCHOOL, NOIDA • RYAN INTERNATIONAL SCHOOL PATIALA •RYAN INTERNATIONAL SCHOOL, PATIALA •RYAN INTERNATIONAL SCHOOL, RAIBAREILLY •RYAN INTERNATIONAL SCHOOL, SAHAJANPUR •RYAN INTERNATIONAL SCHOOL, DUGRI, LUDHIANA •RYAN INTERNATIONAL SCHOOL, GONER ROAD, JAIPUR •RYAN INTERNATIONAL SCHOOL, NOIDA EXTENSION. GREATER NOIDA • RYAN INTERNATIONAL SCHOOL, PADMAWATI, JAIPUR • RYAN INTERNATIONAL SCHOOL, SECTOR • RYAN INTERNATIONAL SCHOOL, V.T. ROAD, • RYAN INTERNATIONAL SCHOOL, GREATER NOIDA, GREATER NOIDA •RYAN INTERNATIONAL SCHOOL, MAYUR VIHAR, •S.B.O.A PUBLIC SCHOOL, COIMBATORE •S.B.O.A PUBLIC SCHOOL, MUMBAI •S.B.O.A PUBLIC SCHOOL CHITOOR, ERNAKULAM •S.B.O.A MAT. HR. SEC. SCHOOL, CHENNAL •S.B.O.A.SCHOOL & JUNIOR COLLEGE, CHENNAI •S.V.N PUBLIC HIGH SCHOOL SARAHAN, SIRMOUR •S.V.N PUBLIC SR SEC SCHOOL KUNIHAR, SHIMLA •SABARI VIDHYASHRAM, PUDUCHERRY •SACRED HEART SCHOOL. DIMAPUR •SAI INTERNATIONAL SCHOOL JANG CHAK HIRA NAGAR KATHUA. HIRANAGAR •SALEM ENGLISH HR. SEC. SCHOOL, RAIPUR •SANGAM SCHOOL OF EXCELLENCE, BHILWARA •SANTHOM PUBLIC SCHOOL, CHELACHUVADU •SBIOA MODEL MAT. HR. SEC. SCHOOL, CHENNAI •SBOA GLOBAL SCHOOL, CHENNAI •SCHCOLARS HOME PUBLIC SCHOOL, BHOPAL •SCHOLAR ENGLISH MEDIUM SCHOOL, ISLAMPUR •SDA VADAVATHUR, KOTTAYAM •SEEDLING PUBLIC SCHOOL, JAIPUR •SEMINARY OF OUR LADY HIGH SHOOL, BARDEZ •SETH ANAND RAM JAIPURIA SCHOOL, GHAZIABAD •SEVENTH DAY ADVENTIST SR.SEC.SCHOOL, KOLKATA •SES SCHOOL BANGALORE •SFX HIGH SCHOOL, GOA SGN DOON VALE SCHOOL, DEHRADUN
 SHARON ENGLISH HIGH SCHOOL, MUMBAI
 SHIKSHA NIKETAN SR SEC SCHOOL JEEVAN
 NAGAR, JAMMU •SHIKSHA VERITAS HIGH SCHOOL, PUNE •SHIKSHAN SADHANA MANDAL MUMBAI •SHINSHAN SADHANA MANDAL, MOMBAI •SHILLONG SECONDARY SCHOOL, SHILLONG •SHIRINBAI NETERWALA SCHOOL, TUMSAR •SHIVALIK HEIGHTS PUBLIC SCHOOL HEERA NAGAR KATHUA, HIRANAGAR •SHREESTHAL ENG HIGH SCHOOL, UNJHA •SHRI BAL VINAY SCHOOL, INDORE •SHRI SATYA SAI ENGLISH MEDIUM SCHOOL, YAVATMAL •SHRI VIBHUTI NARAYAN HIGH SCHOOL MUMBA •SHRI. A.B.PATL ENGLISH SCHOOL, SANGLI •SHRI. CHATRAPATI SHIVAJI VIDYALAYA, MAKHAMALABAD •SILVER OAK UNIVERSAL SCHOOL, DUGAON., NASIK •SILVER POINT SCHOOL, KOLKATA •SINDH PUBLIC SCHOOL, LEH •SIR JACOB SASOON HIGH SCHOOL, MUMBAI •SKY INTERNATIONAL SCHOOL, AURANGABAD •SMT. INDIRA BABGONDA PATIL CHILDREN'S ACADEMY, SANGLI •SMT. KALANTRE AKKA PRATHAMIK VIDYA MANDIR. SANGU

•SMT.S.K.PATHAK SCHOOL, RAJKOT

•SRI ARAVINDAR HR. SEC. SCHOOL MUTHAYALPET. PUDUCHERRY •SRI GURU HARKRISHAN PUBLIC SCHOOL, NAGPUR •SRI MAHATHI VIDYAPEETH, HYDERABAD •SRI MEENAKSHI SUNDARESWARAR GIRLS HR.SEC.SCHOOL, MADURAI •SRI RAGAVENDRA SWAMY ENGLISH HIGH SCHOOL, BANGALORE SRI SUKHMANI INTERNATIONAL SCHOOL, DERABASSI. MOHALI •SRI TRIVENI SCHOOL-CHAMPAPET, HYDERABAD •SRI VALLIYAMMAL HR. SEC. SCHOOL, CUDDALORE •SRI VIDYA MODEL HIGH SCHOOL- WARASIGUDA, HYDERABAD •ST. ALOYSIUS HIGH SCHOOL, GOA •ST. ANNE'S CONVENT SCHOOL, SONEPUR •ST. ANNE'S HIGH SCHOOL. MUMBAI •ST. ANN'S COVENT SCHOOL PATHAPATNAM, SRIKAKULAM •ST. ANTHONY CONVENT HIGHER SECONDARY SCHOOL. MUMBAI •ST. ANTHONY'S GIRLS HIGH SCHOOL, MUMBAI •ST. ANTHONY'S HIGH SCHOOL. GOA ST. ANTHONY'S HIGH SCHOOL-SHANTHINAGAR, •ST. BARTHOLOMEW HIGH SCHOOL, GOA •ST. CECILY'S ENGLISH HIGHER PRIMARY SCHOOL, •ST. CLARE'S CONVENT SCHOOL, MUSSOORIE •ST. CLARET SCHOOL, GUWAHATI •ST. COLUMBA PRIMARY SCHOOL, MUMBAI •ST. FRANCIS HIGH SCHOOL. AMARAVATI •ST. FRANCIS CONVENT SCHOOL, KARTARPUR •ST. FRANCIS DE SALE'S HIGH SCHOOL, NAGPUR •ST. FRANCIS SCHOOL, RANCHI •ST. GEORGES GRAMMAR SCHOOL (BOYS)-ABIDS, HYDERABAD •ST. GEROSA HIGHER PRIMARY SCHOOL, MANGALORE •ST. INIGO H.S.SCHOOL, RANCHI •ST. JAMES SCHOOL, JALPAIGURAL •ST. JOHN ACADEMY KARCHANA, ALLAHABAD •ST. JOHN HIGH SCHOOL PULGAON, WARDHA •ST_IOHN'S SR SEC SCHOOL_MEERUT •ST. JOHN'S UNIVERSAL SCHOOL, MUMBAI •ST. JOSEPH CHHINDWARA, CHHINDWARA ST. JOSEPH CONVENT SCHOOL, VARANASI •ST. JOSEPH HIGH SCHOOL, GOA •ST. JOSEPH HIGH SCHOOL, GOA •ST. JOSEPH 'S SCHOOL, NAWADA •ST. JOSEPH SCHOOL, GUWAHATI •ST. JOSEPH SCHOOL, REHNOCK •ST. JOSEPH SCHOOL, KEINOCK •ST. JOSEPH SR. SEC. SCHOOL, RAIPUR •ST. JOSEPH'S HIGH SCHOOL, MUMBAI •ST_IOSEPH'S ACADEMY BIHARSHARIE •ST. JOSEPH'S CONVENT GIRLS HIGH SCHOOL +2, BARH •ST. JOSEPH'S CONVENT HIGH SCHOOL, PATNA •ST. JOSEPH'S CONVENT HIGH SCHOOL, JETHULI, PATNA •ST. JOSEPH'S CONVENT SCHOOL. PATHANKOT •ST. JOSEPH'S PUBLIC SCHOOL, ANANDAPURAM, IRINJALAKUDA •ST. JOSEPH'S SCHOOL, BHAGALPUR •ST. JOSEPH'S SCHOOL, GHOSHPUKUR, KOLKATA ST. JUDE'S HIGH SCHOOL, BETALBATIM, SALCETE
 ST. JUDES HIGH SCHOOL, MADHYAMGRAM, BARRACKPORE •ST. KAREN'S MONTESSORI SCHOOL, PATNA •ST. KAREN'S PRIMARY SCHOOL. PATNA •ST. LAWRENCE HIGH SCHOOL, GOA •ST. LAWRENCE HIGH SCHOOL , VASHI, MUMBAI •ST. MARY VIDISHA, VIDISHA •ST. MARY'S HIGH SCHOOL, VARCA, SALCETE •ST. MARY'S RESIDENTIAL CENTRAL SCHOOL, •ST. MARY'S SCHOOL, ROURKELA •ST. MICHAEL'S ACADEMY, BETTIAH •ST. MICHEL SCHOOL, RANCHI •ST. PAUL'S MAT. HR. SEC. SCHOOL, CUDDALORE •ST. PAUL'S SCHOOL, BIDHAN NAGAR, SILIGURI •ST. PETER'S HIGH SCHOOL B.C ROAD, JAMMU •ST. ROSE SCHOOL. SHILLONG •ST. SEBASTIAN'S SCHOOL, KOLKATA •ST. SOLDIER'S SCHOOL, PANCHKULA •ST. STEPHEN'S SCHOOL, GUWAHATI •ST. THERESA BACQ PUBLIC SCHOOL, BANGALORE ST. THERESA SCHOOL, CHANGANACHERRY

•SOPHIA'S SCHOOL, BANGALORE SOUTH CITY INTERNATIONAL SCHOOL •SOUTH EAST CENTRAL RAILWAY MIXED ENGLISH HR. SEC. SCHOOL, BILASPUR •SOUTH POINT SCHOOL, SILCAPOR •SPARTAN MAT. HR. SEC. SCHOOL, CHENNAI •SPRING DALES ENGLIH SCHOOL KATHUA •SPRING FIELD SCHOOL, MORADABAD •SRI ARAVINDAR HR. SEC. SCHOOL, PUDUCHERRY

•ST. THOMAS PUBLIC SCHOOL, MUVATTUPUZHA •ST. THOMAS FOBLIC SCHOOL, F •ST. THOMAS SCHOOL, RANCHI •ST. THOMA'S SCHOOL, SHIMLA •ST_VINCENT PALLOTI HR SEC SCHOOL_BILASPUR •ST. VINCENT PALLOTI IN SEC SCHOOL, •ST. VINCENT PALLOTI SCHOOL, KORBA •ST. XAVIER SCHOOL, HAZARIBAGH •ST XAVIER SCHOOL BISHRAMGUNI AGARTALA •ST. XAVIER SCHOOL BISHRAMGUNJ, A •ST. XAVIER'S H.S SCHOOL, RAIPUR •ST. XAVIER'S HIGH SCHOOL, MUMBAI •ST. XAVIERS HIGH SCHOOL VIJAY NAGAR, GONDIA •ST. XAVIERS HIGH SCHOOL VIJAY NAGAR, GONDIA •ST. XAVIER'S HIGH SCHOOL,CBSE, CUTTACK •ST. XAVIER'S HIGH SCHOOL, SHANTI PARK, THANE •ST. XAVIER'S HIGH SCHOOL, SHANT PARK, TH •ST. XAVIERS 'S HIGH SCHOOL MIDC, NAGPUR •ST. XAVIER'S SCHOOL, BHIWADI •ST XAVIERS SCHOOL RUPAL GUWAHATI •ST. XAVIERS SHANTI NAGAR, JABALPUR •ST.XAVIER'S SCHOOL KHAMBAT, KHAMBHAT STEEL CITY PUBLIC SCHOOL, VIZAG/VISHAKAPATNAM •STELLA MARIS GIRLS SCHOOL, BANGALORE •STEPPING STONES HIGH SCHOOL, AURANGABAD •STUDENTS OF LAKSHMIPAT SINGHANIA ACADEMY, KOLKATA •SUDARSHAN VIDYA MANDIR -STATE, BENGLURU •SUN SCHOOL, SRIKAKULAM •SUNCITY WORLD SCHOOL, GURGAON SUNSHINE ENGLISH SCHOOL, RAJKOT •SUNSHINE SCHOOL, RAJKOT •SURAVASE HIGH SCHOOL, SOLAPUR •SURENDRANATH CENTENARY SCHOOL RANCHI •SURWASE PRIMERY SCHOOL, SOLAPUR •SWAMI PRANABANANDA VIDYAPITH, KOLKATA •SWAMI VIVEKANAND INTERNATIONAL SCHOOL, •TECHNO INDIA GROUP PUBLIC SCHOOL, FLAKATA, JALPAIGURI •TECHNO INDIA GROUP PUBLIC SCHOOL, ALIPURDUAR •TECHNO INDIA GROUP PUBLIC SCHOOL, COOCH •TECHNO INDIA GROUP PUBLIC SCHOOL, JALPAIGURAI •TECHNO INDIA GROUP PUBLIC SCHOOL, RAIGUNJ •TECHNO INDIA GROUP PUBLIC SCHOOL, SILIGURI •TECHNO INDIA GROUP PUBLIC SCHOOL SILIGURI •TECHNO INDIA GROUP PUBLIC SCHOOL GARIA, KOI KATA •TECHNO INDIA GROUP PUBLIC SCHOOL,

•ST. THERESA'S HIGH SCHOOL, GOA

•TECHNO INDIA GROUP PUBLIC SCHOOL, KONNAGAR, HOOGHLY

INDIVIDUALS & ORGANIZATIONS •A K GHOSH, NOIDA •A K LAHIRI, BANGALORE •A M SURANA, ANKLESHWAR •A N SHARMA, HAMIRPUR •A NAGENDRA KUMAR HYDERABAD •A RAJARAM BHAT, BANGALORE •A TO Z INDUSTRIES, MORADABAD •A V KANNAN MD, CALICUT •A.RAMESH, CHENNAI •A VIAKSHMI HYDERABAD •AADHAR EQUIPMENTS PVT LTD, VALSAD •AARIF MOHAMED NAZEER BATCHA, SIVAGANGAI •AARTI D KESWANI, RAJKOT •ABBASBHOY NURUDDIN ZUMKHAWALA, MUMBAI ABHAY BALCHANDANI KHANAPURE, PUNE •ABHAY KHANAPURE, PUNE •ABHIJIT SAHA., KOLKATA •ABHUITH, UDUPI •ABHILASH RAMAKRISHNA, BANGALORE •ABHINAV AGGARWAL, NEW DELHI •ABHISHEK SINDAGI BANGALORE •ABHISHEK SINDAGI, DANGALOKE •ABHISHEK SINGHAL, MUMBAI •ABILASH KAMMARA SHANKARAN, ANGAMALY •ACER ESOLUTIONS LLP, MUMBAI •ADVAY PAI, HYDERABAD •AEON CHEMICALS, AHMEDABAD •AGARWAL TAR UDYOG, GHAZIABAD •AGRAWAL INFRABUILD PRIVATE LIMITED, BILASPI IR

•AHSAN ALI KHAN, HYDERABAD

AJAY GROVER, BHOPAL



 TECHNO INDIA GROUP PUBLIC SCHOOL, MANKUNDU, KOLKATA
 TECHNO INDIA GROUP PUBLIC SCHOOL, NABADWEEP, NADIA •THAKUR INTERNATIONAL SCHOOL, MUMBAI •THAKUR PUBLIC SCHOOL, MUMBAI •THAKUR SHYAM NARAYAN, MUMBAI •THE ARYANS SCHOOL, KOLKATA •THE BRITISH SCHOOL, PANCHKULA •THE BRITISH SCHOOL, SECTOR 8, PANCHKULA •THE DIVINE INTERNATIONAL SCHOOL SHIMLA •THE JAIN INTERNATIONAL SCHOOL, SHINI •THE JAIN INTERNATIONAL SCHOOL, KANPUR •THE KING SCHOOL, SALCETE •THE SOMAIYA SCHOOL, MUMBAI •THE UNIVERSAL SCHOOL, TARDEO, MUMBAI •THRESIAN ACADEMY, RAIPUR •TIGPS ARIADAHA, KOLKATA •TINY TOTS SCHOOL, KOLKATA TOMOAE SCHOOL, AMARAVATI •TRIBENI TISSUE VIDYAPITH. HOOGHLY •TRINITY LECEYUM, KOLLAM •TULIP HALL PVT.SCHOOL. KOLKATA •TURA TOWN HIGH SCHOOL, TURA •UNICENT SCHOOL- NAGOLE, HYDERABAD •UNION CHRISTIAN MATRIC HR.SEC.SCHOOL, CHENNAI •LINIOUE ENG MED SCHOOL SOLAPUR •UNITED MISSIONARY GIRLS HIGH SCHOOL, KOLKATA •UNITY HIGH SCHOOL, VALPOI •UNIVERSAL HIGH SCHOOL. AURANGABAD •UNIVERSAL HIGH SCHOOL, MUMBAI •UNIVERSAL HIGH SCHOOL THANE, MUMBAI •UNIVERSAL HIGH SCHOOL, GHATKOPAR, MUMBAI

•UNIVERSAL HIGH SCHOOL, MALAD, MUMBAI • URVI SCHOOL, COOCH BEHAR •VAILANKANNI MAT HR SEC SCHOOL, SHOOLAGIRI

•VAILANKANNI MAT HR.SEC.SCHOOL. HOSUR •VAILANKANNI MAT HR.SEC.SCHOOL, KRISHNAGIRI •VAILANKANNI PUBLIC SCHOOL. KRISHNAGIRI, KRISHNAGIRI

VAILANKANNI PUBLIC SCHOOL-BARGUR, KRISHNAGIRI

•VIDYA JYOTI HR. SEC. SCHOOL, JAGDALPUR •VIDYA MANDIR SCHOOL ARIYALUR,

•VIDYA NIKETAN HIGH SCHOOL, CHANDRAPUR •VIDYA PROBIDHINI COLLEGE OF COMMERCE, •EDU, COMP & MANAGEMENT, GOA • VIDYA SAGAR ACADEMY, NAHARLAGUN

 AJAY KAUL, PANCHKULA •AJAY KUMAR GUPTA, NEW DELHI •AJIT M REGE, MUMBAI •AIITA BHAT MUMBAI •AJOY H CHAWLA, BANGALORE •AJOY MUKHERJEE., THANE AKBAR SAFED KANPLIR •AKHILESH KALRA, LUCKNOW •AKHLESH KUMAR SINHA, JAMSHEDPUR •ALDER CAPITAL ADVISORS LLP. MUMBAI •ALEXANDER GEORGE, NEW DELHI •ALI SHERZA FAHEEM, HYDERABAD •ALIE PRINTERS AHMEDABAD •ALIGANJ ORTHOPEDIC & ARTHROSCOPY CENTRE, •ALKALOIDS CORPORATION, KOLKATA •ALL TIME PLASTICS PVT ITD MUMBAL •ALCK BARTHWAL, MHOW •ALOK SAGAR, NEW DELHI •ALOK TAYAL, NOIDA •ALOK TATAL, NOTDA •AMAR DEEP GUPTA, ALLAHABAD •AMARTARA PLASTICS PVT LTD, MUMBAI •AMBRISH PANDEY JAIN, MUMBAI •AMEY PATHAK, MUMBAI •AMIT KHANNA, MUMBAI •AMIT KITANNA, MOMB •AMIT SALVI, INDORE •AMIT THAPLIYAL, KOTA •AMOD KUMAR LUCKNOW •AMRIK SINGH KHAIRA, MOHALI •AMRIK KAUR, CHANDIGARH • AMRIT SAGAR CHOPRA BANGALORE •AMRIT SINGH BEDI, NEW DELH •AMRITA GROVER, NEW DELHI • AMRITA MALIK. MUMBAI •AMRITA PATEL, ANAND •ANAHITA H DASTUR, MUMBAI •ANAND AUTO TRANZ PVT LTD. MUMBAI •ANAND GOEL, NEW DELHI •ANAND RAICHURA, JAMNAGAR

• VIDYA VIHAR HIGH SCHOOL, GOA VIDYA VIHAR SCHOOL, BANSBERAI •VIDYANJALI GRAMMAR SCHOOL- L.B.NAGAR, HYDERABAD •VIGNAN INTEGRATED HIGH SCHOOL-NADERGUL, HYDERABAD •VIGNAN SCHOOL-BODUPPAL, HYDERABAD •VIJAY BHARATHI MODEL HIGH SCHOOL-RAMNAGAR, HYDERABAD •VIJAYANTA SR. SEC. SCHOOL, CHENNAI •VIMAL JYOTHI PUBLIC SCHOOL, KILINIAI •VIVEK HIGH SCHOOL SECTOR-70, MOHALI •VIVEK MANDIR GANESH NAGAR GONDIA •VIVEK VIDYALAYA & JR COLLEGE, MUMBAI VIVEKANANDA MISSION SCHOOL, HALDIA •W H SMITH SCHOOL, VARANASI •WAGH GURUJI BAL SHIKSHAN MANDIR, NASIK • WILSON ACADEMY. TURA •WOODSTOCK PUBLIC SR SEC SCHOOL, BATALA •YADVINDRA PUBLIC SCHOOL, PATIALA •YOMARIS SCHOOL, KOLKATA •YOUNG LEARNESS MONTESSORI, •ZPH SCHOOL, SRIKAKULAM



•ANBHIJIT BHARAT BHAMARE, MUMBAI •ANIKET SHRIKHANDE MEMORIAL TRUST, MUMBAI •ANIL ENGINEERING WORKS, RAJKOT •ANII KUMAR KHARF IHUNIHUNU •ANIL KUMAR MARKE, JHOUHONO •ANIL KUMAR MARWAH, PUNE •ANIL MAXI GONSALVES, MUMBAI ANII PARIKH AHMEDARAD •ANIL PARIRH, AHMEDABAD •ANIL PRALHAD HOSHING, AHMEDNAGAR •ANIL SABHARWAL, BANGALORE •ANIL SINGHAL, INDORE ANIL VIR, GURGAON •ANINDYA CHAUDHURI, KOLKATA •ANINDYA SEN, CHANDANNAGAR •ANIRUDH K CHOWDHRY, HYDERABAD •ANIRUDHA I RANDIVE MUMBAL •ANITA BALRAM JOTWANI, NAGPUR •ANITA DALMIA, AKOLA •ANITHA SAJEEV. KOLLAM •ANJANA SOFTWARE SOLUTIONS PVT.LTD, CHENNAI •ANJANA VASANT JHAVERI, MUMBAI •ANNEMARIE PADIYATH, BANGALORE •ANSELM HENRIQUEA, MUMBAI •ANSHUL KUMAR, PATNA •ANU PROJECT CONSULTANTS & ENGINEERS PVT. LTD., MUMBAI •ANUBHA SEN, KOLKATA •ANUJ MITHANI, MUMBAI •ANUPAM PANDEY, BANGALORE •ANURADHA DESHPANDE, VADODARA •ANURADHA DHANVANTRI, BANGALORE ANURAG B PANDIT, NAGPUR •APURBA KR. PRAMANIK, KOLKATA •APURVA SHAH, MUMBAI •AQUA SOLUTIONS. AHMEDABAD •AQUALITEINDUSTRIES PVT.LTD., BAHADURGARH •ARAVIND LABORATORIES, CHENNAI •ARCHANA SHARMA, ROORKEE •ARESH INDOREWALLA, MUMBA

•ARINDAM MUKHERJEE, BANGALORE •ARINDAM SANTOSH DE, DEOLALI •ARISH B. BHARUCHA, MUMBAI •ARJUN SURYA, NOIDA AROMA SUPREME BUSINESS MUMBAI •ARSHI HOLDINGS PVT. LTD., NEW DELHI ARTI KHANNA, NEW DELHI •ARUN NARAYANA SWAMY, BANGALORE •ARUN NARATANA SWAMY, BANGALORE •ARUN PAI, BANGALORE •ARUN PROSAD MUKHERJEE IPS, KOLKATA •ARUN SETH. NEW DELHI •ARVIND GOPAL MHASKAR, MUMBAI •ARVIND UKHA PATIL. NAGPUR •ASHA S THOMAS, BANGALORE •ASHA SURESH, BANGALORE •ASHISH GARG NEW DELHL . ASHISH PARTHASARTHY MIIMBAI •ASHOK DAMODAR KULKARNI, MUMBAI •ASHOK KHARE, ALLAHABAD •ASHOK KITAKL, ALLAHADAD •ASHOK KOTA, SECUNDERABAD •ASHOK KRISHNARAO KALBURGI, MUMBAI •ASHOK KUMAR GOGIA HYDERABAD •ASHUTOSH SHEKDAR, PUNE •ASHUTOSH SRIVASTAVA, BANGALORE •ASHWANI KUMAR NEW DELHI •ASHWIN FINECHEMICALS AND PHARMACEUTIC, MUMBAI •ASHWIN S. MEHTA, MUMBAI •ASHWIN SARUP MUMBAI •ASHWIN SAROP, MOINDAI •ASOPWALA TEXTILE INDUSTRIES, AHMEDABAD •ATINDRA ATUL BOSE, MUMBAI • ATUL JAIN, PUNE •ATUL JAIN, PUNE •ATUL KUMAR SOOD, NEW DELHI •ATUL VIJAY SINGH, GURGAON •AUGUSTINE DEVASEELAN, COIMBATORE •AUROBINDA GUPTA, KHARAGPUR •AUTONUM CONTROLS PVT LTDD., MUMBAI •AVINASH KESHAV KHUNDEKAR, NAGPUR • AZARMIE FALL PONCHA MUMBAL •AZIALIMIE FALL PONCHA, MOMB •AZIZ-ULLAH AHRARI, LUCKNOW •AZMEEN S. TANGRI, KOLKATA •B GOPALA RAO, SECUNDERABAD •B JAYAPRAKASH N HOLLA, UDUP •B L VASWANI, NAGPUR •B M JAYANTH KUMAR. BANGALORE •B PATEL INFRASTRUCTURE PVT LTD., AHMEDABAD •B RAM MOHAN REDDY, BANGALORE •B S GAJALAKSHMI, CHENNAI •B VENKATESWARA RAO, SECUNDERABAD •B. DEVAKI RAMAKRISHNA, SECUNDERABAD •BABU RAM GOVILA, GHAZIABAD •BABY P V, THRISSUR •BACHAN SINGH KUMAR, NEW DELHI •BAHADUR SINGH GARIA, MUMBAI •BAIJ NATH BHANDARI PUBLIC CHARITABLE TRUST, NEW DELHI •BALA SUBRAMANYA, BENGLURU •BALABHIM BODHARAO MADGIR NAGPUR •BALAJI CHITRA GANESAN, BANGALORE •BALAJI ENTERPRISES, NEW DELHI •BALASUBRAMANIAN VISWANATHAN, BANGALORE •BALBHIM BODHARAO NADGIRI, NAGPUR •BALDEV KRISHAN SAINL CHANDIGARH •BALDEV KRISHAN SAINI, CHANDIGARH •BALESHWAR PRASAD NIGAM, PANCHKULA •BALJIT KUMAR MEHTA PVSM, AVSM , NEW DELHI •BALKRISHNA INDUSTRIES LTD, MUMBAI •BALRAJ BHANDARI, MUMBAI •BALRAM CHANDRA RASTOGI, GHAZIABAD •BALUSU MOHANDAS DAMOH •BAPAVANI GALI, BANGALORE • BEGIN JOSE, KOLLAM •BEHRAM DARAB BHODHANWALA, JAMSHEDPUR •BEJI PIROJSHAW BHARUCHA, MUMBAI •BENEVITY, CALIFORNIA •BHAGWAN DATTA, NEW DELHI •BHAGWANJI PARMAR, NAGPUR •BHANUMATI SUSHILCHANDRA DOSHI, MUMBAI •BHARGAVA KAVAR, MORVI •BHASKAR KRISHAN PATHAK, MUMBAI •BHAVADASAN COCHIN •BIJJARGI MOTOR, BIJAPUR •BISHWAYAN MARKETING PVT L, KOLKATA •BISWAJIT MUKHERJEE, VADODARA •BITHIKA KAPOOR, JABALPUR •BJD PRINT SYSTEMS, KANPUR •BLUE CROSS LABORATORIES PRIVATE LIMITED, •BRIJ GOPAL DAGA, MUMBAI •BRIJESH PATEL, AHMEDABAD •BURJOR S BHARUCHA, MUMBAI •C N SRINIVASAN, BANGALORE •C R KRISHNAN, MUMBAI

•C S CHUTTANI, NEW DELH •C S SUNDARAM, PUNE •C S USHARANI, TIRUCHIRAPALLI •C V SUBRAHMANYAM, HYDERABAD •CASCADE ENTERPRISES NOIDA •CASCADE ENTERPRISES, NOIDA •CAVAS COLOMBOWALLA, MUMBAI •CEM ELECTROMECH PVT. LTD., PUNE •CHACHA INN MOUNT ABU •CHACHA INN, MOUNT ABO •CHAKORI MAL GUPTA, NEW DELHI •CHANDANA RAMACHANDRAN, BANGALORE •CHANDER SHEKHAR SARAF. PUNE •CHANDRA KANTA SETH, NEW DELHI •CHANDRA MADHAN GAJARIA, MUMBA •CHANDRA MADHAN GASARA, MOMBA •CHANDRA VISVANATHAN, MUMBAI •CHANDRAKANT HATTANGDI, MUMBAI •CHANDRAKANTA SETH NEW DELHL •CHANDRALEKHA BHASKAR, NOIDA •CHANDRASEKHAR PAI BALLEMBETTU, TRIVANDRI IM •CHANDRASEKHARAN RAVINDRAN, SURAT •CHANDRIBAI SEENA, MUMBAI •CHANDRKANT J SURTI, BARODA CHANDUR VASWANI, AHMEDABAD •CHARABJIT SINGH PASRICHA, MOHALI •CHARANPAADUKA INDUSTRIES PVT LTD, GURGAON •CHATLA NARSAIAH RAMAIAH, MUMBAI •CHENKULAM M MATHAI, NAGPUR •CHERIAN JOHN K.Y., PUNE •CHERIAN KOZHIMALA CHERIAN, MUMBAI •CHERUKURI LALITHA ANNAPUR HYDERABAD •CHETAN MEDITECH PVT LTD, AHMEDABAD •CHETAN PANCHAL, MUMBA •CHETAN TRIVEDI, MUMBAI •CHHAVI SHARMA, GURGAON CHINTAK H. COIMBATORE •CHITRA DESAI, AHMEDABAD •CHITRA RAO, PUNE COLORAIDS, NEW DELHI •COMPUTECH SHARECAP LTD, MUMBAI •CONNIE D'SOUZA, MUMBAI •COOMIE N KAPADIA MUMBAI •D C PATEL , NAGPUR •D JANAKI DEVI, VIZAG/VISHAKAPATNAM •D LAKSHMANASWAMI REDDY, HYDERABAD •D M SAROJINI, DAVANGERE D P NAGANAND, BANGALORE •D V SATYA VANI, HYDERABAD •D. JANAKI DEVI, VIZAG/VISHAKAPATNAM D. M. EXPORTS PVT LTD., NEW DELHI D. RAVINDRA REDDY, HYDERABAD
DAISY MISTRI, BANGALORE •DALIIT SINGH GILL MUMBAL •DAMAYANTI MOTTA, BANGALORE •DANDU HARISH VARMA, WEST GODAVARI •DARSHAN LAL ARORA PANCHKULA •DARSHAN SINGH KARKI, HALDWANI • DARSHAN SINGH, BILASPUR •DATYE TRYAMBAK LAXMAN. MUMBAI •DAULATBHAI \$ NANUBHAI TRIVEDI, AHMEDABAD •DAVINDER NATH SURI, NEW DELHI •DAVLEKHA PEREZ ADVISORY INDIA PVT LTD, BANGALORE DEB KUMAR MUKHOPADHYAY, KOLKATA •DEBASIS ROY., NOIDA DEBDATTA GHOSH, PUNE
DEBORAH THIAGARAJAN, CHENNAI
DEEN TEXTILE, AHMEDABAD •DEEPA S, KOLAR •DEEPAK AGARWAL, BIKANER •DEEPAK JAYANTILAL SARDA, BANGALORE •DEEPAK SARUP NOIDA •DEEPTI SHASTRI, SALEM •DEEPU, TRIVANDRUM •DELNAVAZ ERUCH KAPADIA, MUMBAI •DENISH M DHANWAL, NEW DELHI •DEV RALGOYAL PANCHKULA •DEVAL GANGULY, NEW DELHI •DEVCHAND SHAH, SECUNDERABAD •DEVKI NANDAN PRASAD, NEW DELHI •DEWRAO TUKARAM PATIL, NAGPUR •DHARMINDER KUMAR BAHL, CHANDIGARH •DHIRENDRA KANTILAL SHAH, MUMBAI •DIANA C RASTOMJEE, PUNE •DIAS-C TOOLS AND COMPONENTS, PUN •DILIP KUMAR V. DHERAI, MUMBAI •DILIP MANDPE, NAGPUR • DINESH CHOPRA IODHPUR •DINESH CHOFRA, JODHFOR •DINESH K. DHARWAL, NEW DELHI •DINESHAW HOMI KATRAK, NAVI MUMBAI • DINSHAW SIGANPORIA MUMBAI •DINSHAW SIGANPORIA, MU •DIPA PRAKASH, BHOPAL •DIPAK J GANDHI, MUMBAI

•DIPEN INDRAVADAN SHAH, VALSAD •DIPTI CHRISTIAN, NAGPUR •DIPYAMAN CHAKROBORTY BANGALORE •DIVYESH ROBIN PANDEY, DUBAI •DR. G. BHANUMATHI, HYDERABAD •DR LAGDISH CHANDRA SRIVASTAVA GURGAON DR. JAGDISH CHAINDRA SRIVASTAVA, GURGAU
DR. R. ARUNACHALAM, MANGALORE
DULAL CHANDRA CHOWDHURY, 24 PARGANA •DURGA DEVI GOYAL, CHENNAI •DYNAMIC INDUSTRIES LTD, AHMEDABAD •E A KSHIRSAGAR, MUMBAI •E S MOHAN REDDY, HYDERABAD •EAGLE STAR INDUSTRIES, VALSAD •FDWARD GAISTAUN PATNA •ELA TRIVEDI, NEW DELHI •ELIZA Z KARACHIWALA, MUMBA •ELIZABETH REUBEN, MUMBAI •ELSHADDAI CREATION, JAIPUR •EMMANUEL MATHAN, HYDERABAD •ESHWARS HOUSE OF CORPORATE&IPR LAWS PVT, CHENNAI •ELIGENE CORDEIRO MUMBAL •EUGENE CORDEIRO, MUMBAI •EVERGREEN ENGINEERING CO PVT LTD, MUMBAI •EXHIBITION SOCIETY, HYDERABAD •FAROKH BEHRAM DARUVALA, MUMBAI •FATIMA JAMES, PUNE •FERGUS GONSALVES GOA •FERGUSON CHEMICALS, ANKLESHWAR •FILMORS, HYDERABAD FIRDAUS J. MISTRY, MUMBAI
 FORTUNE EXPORTS, AHMEDABAD
 FROST INFRASTRUCTURE & ENERGY LTD.,
 KANDIG •G GEETHA, BANGALORE •G HARPALANI, JAIPUR •G J ARUNA REDDY, BANGALORE •G N KATHPALIA, NEW DELHI •G NAGESWARA RAO, MUMBAI •G RADHAKRISHNA, BANGALORE •G RAIAMANI BANGALORE •G S MADHUSUDAN, CHENNAI •G S SHUKLA, MUMBAI •G S SPINTEX, AHMEDABAD •G SANKARAN, CHENNAI •G. LAXMI BAI, KHAMMAM •G. TULASI DAS M.E, KAKINADA •G.KESESWARA RAO, TANUKU •GAGAN N HOLANI, MUMBAI •GAGAN N HOLAN, MONIBAI •GAINTECH ENTERPRISES, AHMEDABAD •GAJ CHARITIES, HYDERABAD •GAIANAN VISHNU GHOKHALE PUNE •GANESH V, BANGALORE •GARUDA SECURITY SERVICES, BANGALORE •GAYATHRI DEEPAK, CHENNAI •GEETA RAMAKRISHNAN, MUMBAI •GEGA INFOTECH PRIVATE LIMITED, MUMBAI •GENESIS PLANNERS PVT LTD, HYDERABAD •GEORGE MATHEW, CHENNAI •GHANSHYAM SWARUP, HYDERABAD •GHOLAP PURSHOTTAM DATTATRAYA, MUMBAI •GILDA PEREIRA, MUMBAI •GIRISH NADKARNI MUMBAI •GIRISH NADRANN, MOMBA •GIRISH PANTH, BANGALORE •GITA NAYYAR, MUMBAI •GITESH GARG, UJJAIN •GM INSIGHTS SOLUTIONS PVT LTD, BENGLURU •GODREJ CONSUMER PRODUCTS LTD, MUMBAI •GOGAD FABRICS PVT LTD, PALI MARWAR •GOKUL PRASAD AGRAWAL, HOSHANGABAD •GOKULANANDA DASH, BHUBANESHWAR •GOLDSTONE INFRATECH LIMITED, HYDERABAD •GOLDY PRECISION STAMPINGS PVT. LTD., NASIK •GOPAL CHANDRA GUHA, KOLKATA •GOPAL SWARUP CHATURVEDI, ALLAHABAD •GOPALA KRISHNA KALLIMAR, MANGALORE •GOPALAKRISHNAN R. THANE •GOPIRAM KISHANPURIA CHARITABLE TRUST, KOLKATA •GOVARDHAN OVERSEAS PVT LTD, KOLKATA •GRACE CHANDI, KOCHI •GULESTAN KOLAH, MUMBAI •GURUPUR RUKHMABAI, MUMBAI •GURUSWAMI SRINIVASAN, BENGLURU •GURVINDER KAUR, LUDHIANA •H F S KNIGHT, BANGALORE •H M ANTIA MUMBAI H R SHANKAR RAO, BANGALORE
H SANTHA DEVI, ANANTPUR . H S NAGARAL BANGALORE •HABUSA BEEVI M, KOLLAM •HAFEEZ S CONTRACTOR, MUMBAI

•DIPAK RANJAN DAS, KOLKATA

• DIPALI TALWAR, MUMBAI

•HAMIDA KHATOON, KOLKATA •HAMSINI BHASKARAN, KOLKATA •HANSA B MEHTA, MUMBAI •HARBHAJAN KAUR, NEW DELHI •HARENDR THAKORBHAL DESAL MUMBAL HARI NANDAN GUPTA, BHOPAI
HARI TAPES PVT LTD, VALSAD HARIDAS BHAT MUMBAI •HARIHARAN MAHADEVAN, HYDERABAD •HARISH AGARWAL, LUCKNOW •HARISH KANTILAL SHAH, MUMBA •HARISH S PUJARA, AHMEDABAD •HARISH SWAMY, BANGALORE •HARSH GANDHI, MUMBAI •HARSHNA KUNAL BIJLANI, MUMBAI •HASMUKH BUCH MUMBAI •HAWK SECURITY SERVICES PVT LTD, SECUNDERABAD •HAZEL DRAPER, CHENNAI •HEALTH VISTA INDIA PRIVATE LIMITED, BANGALORE •HEENA VASWANI, AHMEDABAD •HEM SECURITIES LTD., JAIPUR •HEMA F DAMANIA, DAMAN •HEMA ROY. SECUNDERABAD •HEMANT KUMAR DAVE, JABALPUR •HEMANTH M SHAH, COIMBATORE •HETAL R KHALPADA, MUMBAI •HIMANSHU BHASIN, DELHI •HIMANSHU CHATURVEDI, MUMBAI •HIMANSHU SHARMA MUMBAI •HINA NIRAJ GADANI, GANDHINAGAR •HIREN GAJJAR, AHMEDABAD •HI-TECH RESISTORS PVT. LTD. NAGPUF •HITESH PARMAR, MUMBAI •HK CHUTTANI & SONS . DELHI •HOGARAJU SATYANARAYANA, ELURU •HOMI S. PATEL, MUMBAI HOOR VIJAY DEVNANI, DUBAI •HOSHANG KEKI VAKIL, MUMBAI •HOTEL CHACHA INN, MOUNT ABU •HOTEL MAYUR NAGPUR HRISHIKESH B BHAGWAT, BANGALORE •ILLANA CARIAPA, BANGALORE INDER PAL RIKHY TRUST FOR WOMEN EMPOWERMENT AND DEVELOPEMENT, NEW DELHI •INDERIIT KAUR BACHHER THANE •INDERJIT KAUR, NEW DELHI •INDERJIT KAUR, NEW DELHI •INDIAN COLLECTIVE ACTION, CALIFORNIA INDIRA NITYANANDA AHMEDABAD •INDIRA SURESH RASTOGI, MUMBA •INDO ITALIAN FURNITURE CO. PVT LTD. MUMBAI •INDO RUBBER AND PLASTIC WORKS, MEERUT •INDRA AGROTECH PVT LTD, MUMBAI •INDRA GUPTA, JABALPUR •INDUS VALLEY PARTNERS(I)PVT LTD, NOIDA •INSTITUTE OF CHEMICAL TECHNOLOGY, MUMBAI **•INTERIORS TODAY, LUCKNOW** •IQBAL, KANPUR •IRENE A M, ERNAKULAM •IRENE KAMAT NASIK •IRUDAYAM VICTOR AMALADOSS, MUMBAI •ISMAY GOMES, MUMBAI •J N DEVIAH, MYSORE •J RAVICHANDRAN, MUMBAI •J. M. SASTRY, BANGALORE •J. S. V. SAMBA MURTHY. GUNTUR •J. SREEDHAR, CHENNAI • I SUNDAR RAMAN CHENNAL •JACINTA SALDANHA, MUMBAI •JAGAN MARAPALLI, HYDERABAD •JAGANNADHA RAO A, HYDERABAD •JAGAINNADHA KAO A, ITTELKABAD •JAGDISH CHHABRA, INDORE •JAGDISH MOHAN KIRPALANI, MUMBAI •JAGDISH NARAYAIN KATTA HUF, JAIPUR •JAGJIT SINGH BHALLA, CHANDIGARH •JAGWANT SINGH GREWAL, MOHALI • IAIGANESH BALAKRISHNAN BANGALORE •JAKHAPUR JAGDAMBA CONSTRUCTION PVT. LTD., NAGPUR •JANCY R, BANGALORE IASBIR KAUR WALLA MOHAL •JASSIR RAGE WALA, MOHALI •JASPREET SINGH, CHANDIGARH •JASWINDER SINGH, AMRITSAR • IAVALAKSHMI GOLIRANGAN CHENNAL •JAYANT PAWANIA, MUMBAI •JAYANT S NAIRI, MUMBAI •JAYANTI PRASAD KHAITAN, KOLKATA •JAYASREE BETHI, SECUNDERABAD •JAYASREE S VENKATESH, BANGALORE IAYENDRA DHARSI DASSANI MUMBAI •JEHANGIR JAL MISTRY, MUMBAI



•JETWAY BAROAD BAND, THANE •JHANKAR CLUB, NAGPUR •JIFFY INFOSOLUTION PRIVATE LTD, NEW DELHI •JIGAR MANSUKHLAL SHAH, MUMBAI • JILLOO GUSTASP IRANI & SILLA BOMANJEE FRAMJEE JEEJEEBHOY FOUNDATION, MUMBAI • IIMMY MANER MEHTA FOUNDATION MUMBA •JINESH GANDHI, MUMBAI •JITENDRA R PARMAR, SURAT •JOHN PETER, HYDERABAD •JOLLY RUSI SETHNA, MUMBAI •JOSEPH MIRANDA, MUMBAI •JOY ROYCHOWDHURY, KOLKATA •JOYITA SARKAR, KOLKATA JOYRAM GUHA, KOLKATA •JULU SEN, HYDERABAD •JUNIPER NETWORKS INDIA PVT. LTD, BANGALORE • IYOT KHAIRA CHANDIGARH •JYOTBIR SINGH SETHI, NEW DELHI •JYOTHI MURLI, PUNE • IVOTI H HARISINGHANI LILHASNAGAR •JYOTI SHARAD KAGAL, PUNE JYOTSNA S BORDE, PUNE •K A PISHAROTI CHENNAL •K C THOMAS, BANGALORE •K GANAPATI, KANCHIPURAM •K N TANDON, NEW DELHI •K P NARASIMHAN, CHENNAI .K.R. DADYBURIOR MUMBAI •K RAMAN, MUMBAI •K S PARMAR, MOHALI •K SHIVA RAO, UDUPI •K V RAMAKRISHNA, THANE •K. C. ANAND, MUMBAI K. C. ANARD, MUDINDATK. HARI PRIYA, HYDERABADK. SRI RAMA MURTHY, HYDERABAD K. VEE EXPORTS, MUMBAI •K.C RAI, BHOPAL •K.JAGADESWARI, CHENNAI •KI PRASHAR BADDI •K.NANDA KUMAR, CHENNAI •K.S. VISWANATHAN, HYDERABAD •KAARUNYA KRISHNAN, TIRUCHIRAPALLI •KABIR SONI, MUMBAI •KAI INTERNATIONAL PVT LTD, ROURKELA •KAILASH CHANDRA, LUCKNOW •KAIRUS SHAVAL DADACHANJI, MUMBAI •KALINDI R SHAH, MUMBAI •KALPANA MORPARIA, MUMBAI •KALPANA NARAYAN JOG, MUMBA •KAMAL DOCTOR, MUMBAI •KAMAL K BHALLA, NEW DELHI •KAMAL KISHORE MANTRI, HYDERABAD •KAMAL S ZAVERI, MUMBAI •KAMALA S. JAYARAO, HYDERABAD •KAMLA NEGI, DEHRADUN •KAMLESH SHASHIKANT MEHTA. MUMBAI •KANAK SUNIT CHATURVEDI, CHENNAI •KANAK SUNIT CHATURVEDI, CHENNAI •KANAKARAJU BHOGI REDDY, HYDERABAD •KANTE VENKATA SATYANARAYANA, RAJAHMUNDRY •KAPIL DHYANI, NEW DELHI •KAPIL HARI PARANJAPE, MOHALI •KARAN DEVELOMENT SERVICE PVT ITD INDORE •KARAN KOTHARI JWELLERY, NAGPUR •KARSHAK PRINT SOLUITONS PVT LTD, HYDERABAD •KASHYAP MEHTA, MUMBAI •KASTURI TUSHAR MUNDADA, SANGLI •KAUSHIK A PARASNIS, MUMBAI •KAVITA SINGH. NEW DELHI •KAYPEE ENTERPRISES, ROURKELA •KCV RAMANUJAM, PUNE •KESAVAN P. COCHIN •KESHAO SHRAWAN YAWALKAR, NAGPUR •KESHAV KAKAR, AMRITSAR •KESHOE CHANDRA RAL MUMBAL •KIRAN BAJAJ, MUMBA •KIRAN CHOPRA, PUNE •KIRAN FOUNDATION, GURGAON •KIRAN KANTILAL SHAH, MUMBAI KISAN ENTERPRISE, MEHSANA •KISHAN KUMAR MEERUT •KISHCO PRIVATE LIMITED, MUMBAI KISHORE M VUSSONJI, NAVI MUMBAI •KISHORI LAL GOMBER, AMBALA •KISHORI LAL PAWAN KUMAR, AMBALA •KORES INDIA ITD MUMBAI •KORES INDIA LID., MOMBAI •KOSHI & DIALDAS CHARITABLE TRUST, MUMBAI •KOTAHRI ENTERPRISES, MUMBAI •ΚΟΤΗΔΝΠΔΡΑΜΔΝ ΥΕΝΚΑΤΔΡΑΜΔΝ CHENNAI •KRISHAN KUMAR SODHI, NOIDA •KRISHNA KISHORE K N, HYDERABAD

•KRISHNA MAJUMDAR, NEW DELHI •KRISHNA MURARI BHARGAVA, NEW DELHI •KRISHNA MORAKI BHARGAA, NEW DEEH •KRISHNA P VENKATA KANDUKURI, HYDERABAD •KRISHNA SWAMY T, MAHABUBNAGAR •KRISHNAMOHAN RAO AHMEDABAD •KRISHNAMURTAN KAO, ARMEDABAD •KRISHNAMURTHY NARAYANAM, MUMBA •KRISHNAN R, BANGALORE •KRISHNAN R BANGALORE •KULBIR SINGH AHUJA, MUMBAI •KULJAS RAI NAYYAR, NEW DELHI •KULPRAKASH DESWAL, NOIDA •KUMAR MANGALAM BIRLA, MUMBA •KUMAR SUBRAMANIAN, HYDERABAD •KUNAL SOBRAMANIAN, HIDERABAD •KUNAL SONAR, DHULE •KUNDAN AUTOMOBILES, MORADABAD •KUNDURU RAIA REDDY HYDERABAD •KUSHAL FOODS PVT LTD, KANPUR •L GOURAGAN, CHENNAI •L KRISHNAN, TIRUCHIRAPALLI LAILA EAPEN., CHENNAI
 LAKSHMAMMA RAMACHANDRASWAMY CHARITIES, BANGALORE
 LAKSHMI NARAYANA, MUMBAI •LAKSHMI SRINIVASAN, MUMBAI •LALITA KAUL, MUMBAI •LALITHA NATARAJAN. COIMBATORE •LALITHA RAMAMURTHY, CHENNAI •LALITHA SIVAKUMAR., CHENNAI •LAND TRADERS MANGALORE •LATA RAMANI, INDORE •LAXMI STEELS, BHOPAL •LAXMICHAND JHAVERI FOUNDATION, MUMBAI •LEELAMMA JOSEPH, COCHIN •LEELAMMA JOSEPH, COCHIN •LEISURE TIME GARMENTS, LUDHIAN •LESLIE BASIL D'SOUZA, THANE •LIFE CONSTRUCTION PVT LTD, MUMBAI •LIFE VISION HEALTHCARE, CHANDIGARH •LIONEL BARRETTO, MUMBAI •LOVLEEN BIJLANI, DELHI •IUCIA KANDHARI MUMBAI •M AJOY KUMAR, TUMKUR •M BALASUBRAMANIYAM, CHENNAI •M C GOEL, NOIDA •M D KHATTAR, MUMBAI •M K SHETH CHARITY TRUST, MUMBAI •M L BHATIA. NEW DELHI •M L MEHRA LOK SEVA TRUST, NEW DELHI •M MADHAVADAS, MALAPPURAM •M P KESHAVA, MUMBAI •M P PINTO, MUMBAI •M RAJASEKHARA SASTRY, HYDERABAD •M SHANKAR, CHENNAI •M. R. B. PUNJA, BANGALORE •M.L ARORA, NEW DELHI •M.R LAXMAN RAO, BANGALORE •M/S ARSHI HOLDINGS PVT LTD, NEW DELHI •M/S SUPEREME ENTERPRISE MUMBAI •MAC CHARLES (INDIA) LTD., BANGALORE •MADHAVAN MOHAN KUMAR, SECUNDERABAD MADHU KHERDEY, NAGPUR •MADHU MISRA, LUCKNOW •MADHU S KAPOOR, MUMBA MADHUBALA I JANI, PUNE •MAHAROOKH D FORBES, PUNE MAHAVEER SINGHVI, GULBARGA •MAHAVIR COAL CORPORATION PVT LTD, NAGPUR •MAHAVIR PRASAD SETHY, NEW DELHI MAHENDRA PA, THRISSUR •MAHENDRA SINGH SODHA, LUCKNOW •MAHENDRA THAKKAR, HUBLI MAHENDRA UPADHYAYA, BENGLURU •MAHESH BHAT, PUNE •MAHESH ISRANI, THANE •MAHESHWARI LOGISTICS LTD. VAPI •MAKAM NAGALAKSHMI, CUDDAPAH •MALA MEHRA, MUMBAI •MALAY ROY CHOWDHURY, KOLKATA •MALIKKAMADOM RAJAN, CHENNAI MALLIKARJUNA RAO KATTAMURI, TIRUPATI •MALPANI CHARITABLE TRUST, HYDERABAD •MALTI DHANWAL, NEW DELHI •MAN MOHINI NEW DELHI •MANGHAN MANWANI, MUMBAI •MANI PHIROZE PITHAWALA, MUMBAI MANINDRA KAPOOR JAIPLIR •MANINDRA KAPOOR, JAIPOR •MANISH SEHGAL, NAGPUR •MANJIRI CHANDRASHEKHAR DATYE, PUNE •MANJIT SINGH DANG. AGRA •MANJUNATH DINAKER, SECUNDERABAD MANMOHAN SINGH, BENGLURU •MANOJ BHARANI, AMARAVAT •MANOJ CHAWLA, MOHALI •MANOLK KOLKATA

•MANOJ MADHUSUDHAN JOSHI, PUNE •MANOJ T HARSORA, THANE •MANORAMA BHALLA, NEW DELHI •MANORAMA HARISH SHAH, MUMBA •MANOSH KUMAR MUNSHI RETD MUMBAI •MANU KANT, DIMAPUR •MANYA GANGWAR, KOLKATA MANYA BULANDSAHAR •MARIAMMA ZACHARIAH, NAVI MUMBAI •MARUTI WIRETECH PVT LTD. RAJKOT •MARY ANDREW, TIRUNELVELI •MATHETICS ENGICON PVT LTD, LUCKNOW •MATHEW K P. THRISSUR •MAXIMA INTERNATIONAL TRADERS PVT LTD, NEW DELHI •MAYA RAJAN, HYDERABAD •MAYANK KAUL, INDORE •MAYUR KUIKARNI NAGPUR •MATOR ROLLARNI, NAGPOR •MECHNO ENGINEERING, CALICUT •MEDHA JAMBOTKAR, MUMBAI •MEENA MANSUKHANI, MUMBAI •MEENA TIWARI, INDORE •MEENAKSHI KUNTAL, HYDERABAD •MEENAKSHI NARAYAN MENON, COIMBATORE •MEERA CHANDRAKANT SAWANT, MUMBAI • MEERA DUBEY, LUCKNOW •MEERA VALORE MENON, COCHIN •MEHER Z NAGARWALLA, MUMBAI •MEHROO P VASUNIA MUMBAI •MEHROO P VASONIA, MOMBAI •MEHUL P. VACHHARAJANI, MUMBAI •MILIND LABHE, MUMBAI •MILIND SAVE, THANE •MILIND SURYAPRASAD, BOISAR • MINAKSHI KUJUR. JABALPUR •MINOO E MEHTA MUMBA •MIRZA INTERNATIONAL LTD., KANPUR • MOHAN BHANDARKAR, MUMBAI •MOHAN RAO CHEETI, HYDERABAD •MOHAN RAO S, HYDERABAD •MOHAN SHARADCHANDRA GUNE KOLHAPUR •MOHAN SHARADCHANDRA GUNE, KULH •MOHANDEEP SINGH DUGGAL, NASIK •MOHINDER PAL SINGH GILL, NEW DELHI •MOHINDER PAL VASUDEVA, JALANDHAR •MOURYA MARKETING, SECUNDERABAD •MOUSHUMI KHOT, MUMBAI •MR A RAMESH CHENNAL •MRKR CONSTRUCTIONS & INDUSTIRES PVT LTD, HYDERABAD •MRS.BECTORS FOOD SPECIALITIES LTD, LUDHIANA • MUDIT GUPTA, KANPUR •MUKESH PAWAR, AHMEDABAD •MUKUL MOHAN MITTAL, GHAZIABAD • MUKUL ROHATGL NEW DELHL •MUKUND KAKATKAR, BANGALORE •MUNMOHAN KALE, KAKINADA • MURALI M NATRAIAN MUMBA •MURLIDHAR GANGABISAN VARMA SARAF, NASIK • MURTY VALIVETI. HYDERABAD MUTHUSAMI KUMARAN FLORIDA •MUZAFFER AHMAD SIDDQUI, ALIGARH • MYRA SHROFF, GOA •MYTHILY RAMASWAMY, BANGALORE •N LAKSHMANA CHAR, MYSORE •N MANOHARAN CHENNAL N P CHOWDARY, PUNE
 N P MANI, COIMBATORE •N R PARASURAMAN, MYSORE •N RANGAPPA, BANGALORE •N S SHYAM & N S RAM, HOSUR •N V ASWATHI NARAYANA SETHY. BANGALORE N. RAMASWAMI, BANGALORE
 NAAZNEEN B BALSARA, MUMBAI •NABARUN ROY, BANGALORE •NAGALAKSHMI M, PRODDATUR •NAIK M R. SECUNDERABAD •NALIN SHINGHAL, NEW DELHI •NALLATHAMBI NARASIMHAN, VELLORE •NAMRATA OJHA SHARMA, MUMBAI •NAMRATHA ANAND, HYDERABAD •NANDAKISHORE BHASKAR DESHMUKH, NAVI •NANDINI GUHA, KOLKATA •NANIK PUNWANI, MUMBAI •NARASIMHA RAO M V, SECUNDERABAD •NARAYAN JANARDAN JAIL. THANE •NARAYAN KRISHANAN, MUMBAI •NARAYANAN RAJKUMAR, MUMBAI •NARAYANAN RAMANATHAN BANGALORE •NARENDER KUMAR THAKUR, KARNAL •NARESH SINGH, DELHI •NARINDER PAL SINGH GURGAON •NAROTTAM PURI, NEW DELHI •NASSCOM FOUNDATION, NOIDA

•NAUSHAD PATEL, MUMBAI •NAVANIT M PAREKH, MUMBAI •NAVANIT M FARENI, MOMBAI •NAVNEETHA KRISHNAN, BANGALORE •NAVROZ SEERVAI, MUMBAI •NAVZAR PHIROZ DOTIVALA JAMSHEDPUR •NAVZAK PHIKOZ DOHIVALA, JA •NAYANA DHAVAN, NEW DELH •NAZEEM C H, COCHIN •NEERALKISHAN KALIL DELHI NEERAJ VYAS, NEW DELH •NEIL KWOK, NEW DELHI •NEOSOFT TECHNOLOGIES, MUMBAI •NERGISH KATRAK, PUNE •NERGISH NARIMAN, MUMBAI •NEVILLE M CONTRACTOR, PUNE •NEW STONE QUARRY, DAHOD •NIIAM CHAWLA PUNE •NILANI CHAWLA, PONE •NILANJAN IRON PVT LTD, KOLHAPUR •NILESH KIRITAL SHAH, MUMBAI •NILKAMAL FOUNDATION, MUMBAI •NINAD GANDHI, RAJKOT •NIRAJ J. TRIVEDI, MUMBAI •NIRANIAN SUNDARARAMAN MUMBAI •NIRANJAN VARMA, BHOPAL •NIRMAL CHANDRA, PUNE •NIRMALA BORE HYDERABAD •NIRMALA JOSEPH, MUMBAI •NIRMALENDU CHAUDHARI, KOLKATA NISHIT GARG, BANGALORE
 NISHITHRANJAN CHAKRABARTY, JALPAIGURAI •NITESH RAMESH SINGH, MUMBAI •NITIN BHATT, THANE •NITIN JOSHI, MUMBAI •NITIN SHIRKEY PUNE •NITU NIMESH, NEW DELHI •NP SINGH, MUMBAI •OLYPUB PVT. LTD., KOLKATA •OM PRAKASH RATANLAL RAKA, NASIK OMEGA SERVICES, AHMEDABAD •P C MISRA, JAIPUR •P D BOLTON CHARITIES, MUMBA •P D WORLIKAR, MUMBAI •P M ABDUL RAHIMAN, KOCHI •P N BHANDARI, JAIPUR •P N SHAH, MUMBAI •P P BOPANNA, BANGALORE •P S GUPTA, DELHI •P S RAJAGOPALAN CHENNAL •P VENKATESWARA RAO, HYDERABAD •P. C. MISRA, JAIPUR •P. DOMINIC, CHENNAI •P. PENTIAH, HYDERABAD P.G. HOSPITAL, JABALPUR •P.J. MOHANRAM. BANGALORE •P.S PANT, HYDERABAD •PADMAKAR GAIKWAD, INDORE •PANCHTARNI FOUNDATION, NEW DELHI •PANKAJ THAPAR, MUMBAI •PANKAL MADAN GURGAON PANKAJ MADAN, GONGAON
PANKAJ SHARMA, JALANDHAR
PARESH I KHASAKIA, SURAT •PARIKH ENTERPRISES PVT ITD AHMEDABAD •PARIKH PACKAGING PVT LTD, AHMEDABAD • PARMATMA SHARAN GUPTA, GURGAON • PARMESHWAR RAMCHANDRAN NAIR, MUMBA •PARUPATI SATYANARAYANA REDDY, HYDERABAD PARVEZ K DARUWALA, NAVASARI •PATEL SIR, NAGPUR •PATEL SIR, NAGPUR •PATKAR VACUULAB, MUMBAI •PAUL V MENACHERRY MUMBAL •PAVAN R AGRAWAL, DHULE •PENDYALA GAYATHRI, HYDERABAD •PERCY J. PARDIWALLA, MUMBAI •PEROJA EDUL EDULJEE, NAGPUR •PHILIP EAPEN. CHENNAI •PHIROOZA SINGANPONA MUMBAI •PIONEER CARGO PVT. LTD., NAVI MUMBAI • PIYUSH JAIN, INDORE POOJA SONS, NASIK
POOJA SRIVASTAVA, LUCKNOW •POONAMJEET KAUR. CHANDIGARH POURING POUNDS INDIA PVT.LIMITED, GURGAON
 PRABHA ENGINEERING PVT LTD, MUMBAI •PRABHAKAR S MARATHE, MUMBAI PRABHAKARA H R, BANGALORE
PRABIR CHAKRABORTY, JAMSHEDPUR •PRABIR KUMAR CHATTERJI. KOLKATA PRACHEER SURANA, JAIPUR
PRADEEP AGARWALA, NEW DELHI •PRADEEP JAIN, KOLKATA PRADEEP KUMAR JUWADI, HYDERABAD PRADEEP KUMAR MUKHERJEE, PUNE •PRADEEP KUMAR. BANGALORE

•PRADIP DESAI, AHMEDABAD PRADYUMAN H TRIVEDI, MUMBAI PRADYUMNA NATVARLAL SHAH, MUMBAI
PRAJIT BASU, HYDERABAD PRAINA TRADERS LOGISTICS KAKINADA PRAKASH CHANDRA MEHTA, SYDNEY
PRAKASH G DESHMUKH, BHOPAL •PRAMILA VENKATA RAO HYDERABAD PRAMILA VENKATA KAO, HYDERAE
PRAMOD HARI RANADE, PUNE
PRANNAYY SHARMA, NEW DELHI •PRASSANNA KUMAR C K. THRISSUR •PRATHAMESH MAHAJAN, NANDED •PRAVEEN KENNETH, MUMBAI PRAVIN KUMAR TANDLAY, HYDERABAD
 PRECISION ENGI. COMPONENTS UNIT2, BHOPAL PRECISION ENGINEERING PRODUCT SILVASSA •PREM NATH MEHTA, NEW DELHI •PREMA MAHESH PANDIT, MUMBAI •PRITIDILIP TIBREWAL, MUMBAI PRIYA JACOB, PUNE
PRIYAMBADA KANUNGO, MUMBAI •PROMILA RANI, VISAKHAPATNAM •PRVEEN THAKUR, KANGRA •PUJA VIDYADHAR SHARMA, MUMBAI •PUNEET CHHAHIRA, BANGALORE •PUNYSTU TRUST, MUMBAI •PURNIMA BHATTACHARYA. NEW DELHI PUSHPA ARORA, LUCKNOW
R ARIVAZHAGAN, MUMBAI •R C IYER, MUMBAI •R J MALPATHAK, NASIK •R K ENGINEERING, SILVASSA •R NARASIMHAN CHENNAL •R P AGARWAL, ALLAHABAD •R PADMINI, BENGLURU •R PARVATHI RAO, BANGALORE •R S SUBRAMANIAN, CHENNAI R SUNEETHA, BANGALORE • R V SHAH MIIMBAI •R VENKATARAMAN, CHENNA •R. BALAJI, CHENNAI •R. BHAMA, NEW DELHI •R. NAGARAJ, CHENNAI R. RAMAMURTHY, BANGALORE •R.A ACCOCIATES, MUMBAI •R.K RAVICHANDER, SALEM •R PREM DAYABER CUDDALORE •RADHA KANT GOYAL, AGRA •RADHA KRISHNA AGRAWAL, CHENNAI •RADHEKRISHNA EXTRALTIONS PVT LTD, SANGLI •RADHIKA IYER, MUMBAI RAGHAVAN SRINIVASAN, BANGALORE •RAGHAVAN SUBRAMANYAN, CHENNAI •RAGHAVENDRA KUMAR M, MAHABUBNAGAR •RAGHAVENDRA PRASAD KONDADASULA, SECUNDERABAD •RAGHAVENDRA RAO GUDIPUDI, HYDERABAD •RAICO ENGINEERS, MUMBAI •RAJ INFOTECH WEB SOLIUTIONS PVT LTD, AHMEDABAD •RAJA BALASUBRAMANIAN, NEW DELHI •RAJA V, BANGALORE •RAJAN T BHAVNANI, BANGALORE •RAIANI K IYER MUMBAI •RAJARAM RAGHUNATHAN, BANGALORE •RAJARAM RAGHUNATHAN, BANGALORE •RAJARAMAN PAPAGUDI VENKATACHALAM, •RAJAT GUPTA, BANGALORE •RAJEEV KAUL, DELHI •RAJENDRA KUMAR AGARWAL, LUCKNOW RAJENDRA PAL SINGH . DEHRADUN •RAJENDRA PRASAD AGRAWAL, GWALIOR •RAJENDRA R BORWANKAR, MUMBAI •RAJENDRA VEDULA, MUMBAI •RAJENDIKA VEDGEA, MOMBAI •RAJESH DHINGRA, INDORE •RAJESH DINESHCHANDRA SANGHVI, HYDERABAD • RAJESH RAM MIRCHANDANI BANGALORE •RAJESH KAWI MIKCHANDANI, BANGALO •RAJESH V. BALWANI, MUMBAI •RAJESHWARI VENKATRAMAN, MUMBAI • RAILSWAMY CHENNAL •RAJIB KUMAR DEY, NAVI MUMBAI •RAJINDER SINGH CHAUDHARY AVSM . HISSAR •RAJIV PLASTICS PVT. LTD., MUMBAI •RAJIV SAXENA., MUMBAI •RAJKOTIA MEDICARE PVT LTD. MUMBA •RAJNEESH KHANNA, GURGAON •RAJNI BHANDARI, MUMBAI •RAINIKANT I PATEL ANKLESHWAR •RAJNIKAN I J PATEL, AINLESHWAR •RAJNISH KUMAR DUGGAL, NEW DELHI •RAJU NARAYANSA SHALGAR, SOLAPUR • RAKESH ΚΔΚΔΡ ΔΜΡΙΤSΔΡ •RAKESH PIYASH PANDIA, MUMBAI •RAKESH S NAGRANI, PUNE

•RAM AWTAR, NEW DELHI •RAM GOPAL AGARWAL, KOLKATA •RAM GOPAL AGARWAL, ROLRAIA •RAM GOPAL DAGA, NEW DELHI •RAM KUMAR CHUGH, GURGAON •RAM NIWAS GAINDI DEVI SHARDA CHARITABLE TRUST, JAIPUF •RAMA IAYANTI PUNF •RAMA RAMAN, BANGALORE •RAMA SUBRAMANYA SAGAR, BANGALORE •RAMAKRISHNA, MUMBAI •RAMAL CHARITIES, MUMBAI •RAMAN ARUNACHALAM, BANGALORE •RAMAN EDDYA, MYSORE •RAMANDEEP KARIR, CHANDIGARH •RAMANN Y. HYDERABAD •RAMASAMY SUBBARAJU, SIVAKASI •RAMCHANDRAM CH, HYDERABAD •RAMCO STEEL PVT ITD FARIDABAD •RAMESH CHANDER HANDA, NEW DELHI RAMESH CHANDRA AGARWAL, LUCKNOW •RAMESH GANESH SANDU MUMBA •RAMESH KUMAR BATTA, GURGAON •RAMESH KUMAR, HYDERABAD • RAMESH I BILLANI NEW DELHI •RAMESH M. VALECHA, MUMBA •RAMESH TRIMBAK CHAUBAL, NAGPUR •RAMESH TRINDAR CHAODAE, NAGFOR •RAMESH, BANGALORE •RAMESHWAR NATH GUPTA & LAJ GUPTA, JAIPUR •RAMIL DAS ARORA NEW DELH •RAMNIK GUPTA, NEW DELHI •RAMNIK GUPTA, NEW DELHI •RAMNIK SINGH MAMIK, NEW DELHI •RANGA SHETTY. BANGALORE •RANGITH, BANGALORE •RAOJI SHINDE, INDORE •RAPID WATERS PVT LTD, MUMBAI •RATAN SHAH, MUMBAI •RAVI DETROJA, SURENDRANAGAR •RAVI DEITIOIA, SOILINDIANAGAN •RAVI GOPAL IYER, MUMBAI •RAVI KUMAR ANAND, FARIDABAD •RAVI NAGARAIA BANGALORE •RAVI NAGARAJA, BANGALORE •RAVI R, BANGALORE •RAVI RANJAN JAMUAR, LUCKNOW •RAVI SESHAGIRI RAO PINDIPROLU, HYDERABAD •RAVIKUMAR RANGASAMY, BANGALORE •RAVINDRA ATHALYE, BANGALORE •RAVINDRA BABU NUVVULA, HYDERABAD •RAVINDRA G. VAIDYA, MUMBA •RAVINDRA S. R., BANGALORE •RENU KAPOOR, NEW DELHI •RICHA AWASTHY, NEW DELHI •RINA MUKERJI, LUCKNOW •RITA SAKSENA, CHANDIGARH •RITA SHARMA, GURGAON •RITESH BANERJEE, BANGALORE •RITU ARORA, NEW DELHI •ROBIN JOE D'SOUZA, MUMBAI •RODRIGO MAGALHAES N/A •ROHAN CHOPRA, NEW DELHI •ROHAN RAJESH MALHOTRA, MUMBAI •ROHAN SALSDANA, BANGALORE •ROHIT B PATEL, MUMBAI •ROHIT KAPUR.. NEW DELHI • ROHIT SINGHAL PANCHKULA •ROOPAK VASANT VAIDYA, MUMBAI ROOPAM WINES, DAMAN •ROOSI NARIMAN, MUMBAI •RSPL LIMITED, KANPUR •RUKMANI DABKARA, INDORE •RUKMINI DORESWAMY, BANGALORE •RUNGTA INDUSTRIES PVT. LTD, GORAKHPUR •RUSI SORABI MADAN HYDERABAD •S K BASU, NEW DELH •S L DOSAJ . GURGAON •S L RAVI. NEW DELHI •S MOHAN, MUMBAI •S P JAIN SON HUF, JAIPUR •S P KOHLI, MEERUT CANTT •S P KUNDRA, NEW DELHI •S P MITHANI, MUMBAI •S RAMESH, BANGALORE •S S BHINDER, PANCHKULA •S S IAYARAO HYDERABAD •S S NADKARNI, GOA •S S RATTAN, KURUKSHETRA •S SAMOSON SANTOSH KUMAR MUMBAI •S VAIJAYANTHI, CHENNAI S. JAYARAMAN, MYSORE •S. K. BASU, PUNE •S. KRISHNA KUMAR, HYDERABAD •S.V MAZUMDAR, PUNE •S.VAIDYALINGAM, CHENNAI •SAAVI APPAREALS, AHMEDABAD



•SABOO FOUNDATION, MUMBAI •SACHIN R. BIYANI, PUNE •SACHIN RAJAN NAIR, CHENNAI •SACHIN RAJAN NAIR, CHENNAI •SACHIT DHAWAN, NEW DELHI •SADASIVA RAMAPRASAD GADDAM KURNOO •SADASIVA RAMAPRASAD GADDAM, KORNO •SADHANA RAO, BANGALORE •SAI VENKATA LAKSHMI A, SECUNDERABAD • SAILESH KUMAR CHOUBEY, NELLORE SAIQUA A DOSSA, MUMBA •SAISHA ASSOCIATES, JAIPUR •SALIL GUPTA, COCHIN •SAMIT DATTA, HYDERABAD •SAMPATH RANGANATHAN, BANGALORE •SAMPATH NANGANATHAN, BA •SAMRAT WINES, DAMAN •SANDEEP BAJPAI, NEW DELHI •SANDEEP BETKERUR BANGALORE •SANDEEP KUMAR, BANGALOR •SANDEEP SAHA, NEW DELHI •SANDEEP SHRIVASTAVA, BHILAI SANDEEP V. TAMBAKU, PUNE •SANDHYA BHALERAO, NAGPUR •SANDHYA KOUSHIKA MUMBAI •SANDHYA PRABHAKAR BHALERAO, NAGPUR •SANDHYA PRBHAKAR BHALERAO, NAGPUR •SANGETA CHACKO MUMBAI •SANJAY CHOUDHARY, RAIPUR •SANJAY DALAL. AHMEDABAD •SANJAY GURJAR, MUMBAI •SANJAY KHURANA, DELHI •SANJAY KUMAR RAI, INDORE •SANJAY LUTHRA, NEW DELHI •SANJAY LUTHRA, NEW DELHI •SANJAY SUNIL KUMAR BODDU, WARANGAL •SANJAY TEXTILE STORE, JAIPUR •SANJAY YASHWANTRA MARATHE, ANKLESHWAR SANJEEV RAGHUWANSHI, BANGALOR •SANIIV DALMIA SURAT •SANJIV WAZIR, MUMBAI •SANJIVANI JAYANT PATWARDHAN, MUMBAI •SANKARA RAO ΗΥDERABAD •SANTOSH CHAWLA, NEW DELHI SANTOSH KUMAR DE, DEOLALI •SANTOSH KUMAR PIPARIYA, KANPUR •SANTOSH MOHANTY, MUMBAI •SANYOGITA MNAGPAL, AHMEDABAD •SAPNA CHARITABLE TRUST, MUMBAI •SAPNA SHAIKH JACOB, PUNE •SARANATH CHAKRAVARTHY MYSORF •SARASWATHI BASKARAN, GURGAON •SARASWATI DASIKA. ELURU •SARDAR UJJAL SINGH TRUST. NEW DELHI •SAROJ UDUPA, MUMBAI •SAROJA BALARAMAN, PUNE •SAROJA IRIS MELVILLE, MUMBAI •SAROJINI MARIO DMELLO, GOA SAROSH J CHINOY, HYDERABAD •SAROSH S. TANGRI, KOLKATA •SASEENDHRAN, COCHIN •SATISH NAGESH UPPONI MUMBAI •SATISH NAGESH OFFONI, MOI •SATISH KOCHAR, MUMBAI •SATISH KR. KALRA, GURGAON •SATISH KUMAR BHASIN ΚΟΙΚΑΤΑ •SATISH KUMAR BHATNAGAR, NOIDA •SATYA DAMACHARLA. ONGOLE •SATYA DAMACHARLA, ONGOLE •SATYA NARAYANA RAO K, HYDERABAD •SATYA PRAKASH GOVIL, LUCKNOW SATYANARAYANA RAO B. PRODDATUR •SATYENDRA SINGH, CHANDIGARH •SAUMMYA SHETTY, MUMBAI •SAURABH GUPTA CHANDIGARH •SAURABH RAMDAS KULKARNI, AURANGABAD •SAURABH SHAH, MUMBAI •SAVITA MISHRA, JALANDHAR •SBI NANDED, NANDED •SEAGULL CHEMICALS PVT LTD, MUMBAI •SEEMATTI KOTTAYAM •SEKHAR C, BANGALORE •SELWYN M. J. NORONHA, MUMBAI •SETH JEEVANJI JAMASJI MISTRY'S SURAT •ADARIAN FUND, MUMBAI •SH L P MITTAL CHARITY TRUST (REGD), DELHI •SHABBI LUTHRA, NEW DELHI •SHABNUM GREWAL BANGALORE •SHADAB AHMAD, LUCKNOW •SHAH FOUNDATION. NEW DELHI •SHAILESH SHAH, MUMBAI •SHAILESHKUMAR PREMJI DAYANI, NASIK •SHAKTI GUPTA. LUCKNOW •SHAKUNTALA SINHA, INDORE •SHANKAR MANGESH WARTY, PUNE SHANKAR PEJAVAR, CHENNAI •SHANKAR RAMJEE, BANGALORE •SHANKAR SINHA, MUMBA

•SHANTHA KRISHNAN, HYDERABAD SHARAD GANPATHRAO HOOD, NAGPUR •SHARAD GANFATTINAO HOOD, NAGFOR •SHARAD J WANKHEDE, SECUNDERABAD •SHARAD PRACHAD JODH, NAGPUR •SHARAD PRALHAD IODH NAGPUR •SHARAD FALLAD JODH, NAGFOR •SHARAT SHARMA, NEW DELHI •SHARDA CONSTRUCTIONS & CORPORATION PVT LTD, NANDED •SHARDA CRISHNA, MUMBAI •SHARDA NARENDRA PANDE, MUMBAI •SHARDA PRASAD OJHA, LUCKNOW •SHARIFA MAZHARHUSAIN KHANDESHI CHARITABLE TRUST, NAVI MUMBAI •SHASHI KANT CHAWLA, DELHI •SHASHI KANT SHARMA, VADODARA •SHASHI SRIVASTAVA. LUCKNOW •SHASHIDHAR A. LATUR •SHASHIKANT G RAJPUT, MUMBAI •SHASHIKANT KAPSE, NAGPUR •SHASHIKANT PHENE NAVI MUMBAI •SHAYANA LINGOO BIDIWALA & CO., MUMBAI •SHEELA MUTATKAR. NEW DELHI •SHEKHAR BAJAJ CHARITABLE TRUST, MUMBAI •SHEKHAR N SAKHWALKAR, MUMBAI •SHEKHAR SHREESH TALWALKER. MUMBA •SHERNAAZ K BYRAMJI, NASIK •SHEROO HOSHANG MUNSHI, SECUNDERABAD SHETHIA EXPORTS, MUMBAI •SHIB SANKER MUKHERJI, KOLKATA •SHIBANI BATHIJA, MUMBAI •SHILPA SHAH MUMBAL •SHILFA SHAR, MOMBAI •SHINY JAIN, NEW DELHI •SHIREEN SETHNA BARIA, HYDERABAD •SHIRIN HOSHANG VAKIL, MUMBAI •SHIRISH GANAPATHI RAO, MUMBAI •SHITIZ MODI, MUMBAI •SHIV NARAIN MALHOTRA GURGAON •SHOBHANA KUWELEKER, MUMBAI SHREE BALAJI RAYONS PVT LTD. SURAT •SHREEVASH BANGUR, HYDERABAD •SHREYA GADEPALLI, CHENNAI •SHREYAS PRACHARAK SABHA MUMBAI •SHREYOUL, CHENNAI •SHREYOUL, CHENNAI •SHRI GANGA FOUNDATION, NEW DELHI •SHRI PRAGYA FAB TEX, JODHPUR •SHRI SHANTINATH VHARITABLE TRVST, JAIPUR •SHRIDHAR D KAMATH. MUMBA •SHRIDHAR KARKALA, MANGALORE •SHRIJI POLYMERS INDIA LTD, UJJAIN •SHRIKANT AMARSINGH AMDERE, NAGPUR •SHRIPAD JOSHI, INDORE •SHRIPAD KUVELKER, MUMBAI •SHUB RASAYAN PVT ITD VAISAD •SHUBHA SHARMA, MUMBAI •SHUKLA SEN, KOLKATA SHYAM BARIT THANE •SHYAM BABD, THANE •SHYAMA SUDHIR KAMAT, MUMBAI •SHYAMALA KUMARADAS, BANGALORE •SIBDAS GAN, KOLKATA •SIDEL INDIA PVT. LTD., PUNE •SIDHARTH ANANDDKUMAR MOHATTA, NAVI MUMBAI •SIGMA POLYMER INDUSTRIES, THANE •SILVER AOK SHOPS, AHMEDABAD •SILVIE ANTONY, KOLLAM •SIMPALO FOUNDATION MORBI •SMALL JOHNSON FLOOR TILES PVT. LTD., MORVI •SMITA G PAI, MUMBAI •SMITHS MEDICAL INDIA PVT. LTD, MUMBAI •SMP AUTOTECH PVT LTD, NASIK SMT. GIGIBAI SITARAM DEORA RURAL DEVELOPMENT & RESEARCH FOUNDATION, MUMBAI
 SODI KUMAR VISWESWARAN, BANGALORE SOHAN LAL ARORA, AMRITSAR
 SOHRAB & COOMI MISTRY FOUNDATION, MUMBAI •SONI POLYMERS PVT LTD, NAGPUR •SONIA LEMOS. GOA •SONIA UDHWANI, NASIK •SONIC FOLDBACK, MUMBAI SONY P SAM, PATHANAMTHITTA SONY P SAM, PAHANAMI HITIA
 SREE RAVIKIRAN ELECTRICALS, SECUNDERABAD
 SREENIVASAN A.K, CHENNAI
 SRI GIRIJA PRASANNA COTTON MILLS, KOLKATA
 SRI RANGANATHAR INDUSTRIES PV, COIMBATORE
 SRIDHAR SUNDARARAJAN, MUMBAI •SRINIVASA RAGHAVAN GOPAL, BANGALORE •SRINIVASALU SELVAPANDIAN, CHENNAI •SRINIVASAN PADMANABHN HUF, BANGALORE •SRIPADA SAMPOORNA, THANE •SRIVATSAN VAIYAKARNAM, BANGALORE •SRUJANA B L D. VIJAYAWADA SRUTHI K. NAVI MUMBAI

•STEEL SMITH, MUMBAI •STEPHEN SAMUEL, BANGALORE •SUBBAYYA A SHETTY, MANGALORE •SUBHA LAKSHMI N C, HYDERABAD •SUBHADRA GADE VIZAG/VISHAKAPATNAM •SUBHALAKSHMI GANGULY, BANGALORE •SUBHASH A PATWARDHAN, MUMBAI •SUBHASH CHANDER KAKKAR, NEW DELHI •SUBHASH CHANDER KARNAR, NEW DELHI •SUBHENDU DEY, NEW DELHI •SUBHODHKUMAR KULSHRESTH, MUMBAI •SUBODH CHANDRA SEXENA, KOLKATA •SUBRAHMANYAM K, HYDERABAD •SUBRAMANIAN V. THANE •SUCHARITHA J., CHENNAI •SUCHARITHA J., CHENNAI •SUDARSHAN HYGRIVA RAO, NAGPUR •SUDFEP BAID KOLKATA •SUDHA JAJODIA, NEW DELHI •SUDHIR A BIDKAR, NEW DELHI •SUDHIR VASU SHETTY, MUMBAI •SUHAIL K T, PALAKKAD •SUHITA MUKHERJEE, MUMBAI •SUJATA LEWIS SISODIYA, MUMBAI •SUJATA PAULOSE, CHENNAI •SUJATHA V, BANGALORE •SUKHDEEP SINGH. NEW DELHI •SUMAN ABBI, GURGAON •SUMAN MAHADEV AKKIRAJU, BANGALORE •SUMAN MIANADEV ARKINASO, DA •SUMAN SIDANA, MUMBAI •SUMANA CHANDAVARKAR, PUNE •SUMATHY PRASANNA, BANGALORE •SUMEDH SINGH MANDLA, MUMBAI •SUNANDA DHANANJAY WALUNJ, AHMEDNAGAR •SUNDAR RAMACHANDRAN IYER THANE SUNDARAM BALASUBRAMANIAN, GURGAON •SUNIL DEVNANI, MUMBAI •SUNIL HEMCHANDRA MATANGE BANGALORE •SUNIL M. GAVASKAR, MUMBAI •SUNIL MULRAJ MULANI, MUMBA •SUNIL S PITALE, MUMBAI •SUNILA AWASTHI, GURGAON •SUNITA RUHEJA, JAIPUR •SUNITA KONEJA, JAIPOK •SUNITA SIVARAMAKRISHNAN, NEW DELHI •SUNRAYS CLOTHING LLP, MUMBAI •SUPRIYA C. E., BANGALORE •SURENDER NATH KAPUR, NEW DELHI •SURESH CHAND, PUNE •SURESH CHANDRA AGRAWAL NEW DELHI •SURESH RAJARAM RASTOGI, MUMBAI •SURESH S KADABA, MUMBAI •SURESH SANGAMMERKAR NAGPUR •SURESHKUMAR BABULAL BRAMECHA, NASIK •SURINDER DHIR, NOIDA •SURINDER KUMAR SAINI, NEW DELHI •SURINDER KUMAR TARNACH, PANCHKULA •SURINDER LAL KAPUR, NEW DELHI •SURINDER PRAKASH BHANDARI, INDORE •SURJIT KAUR, AMRITSAR •SURYA KUMARI SHARMA MUMBAI •SURYA NARAYANAN P.R., CHENNAI •SURYA PRAKASH S, TANUKU



•SURYANARAYANA RAO B K, BANGALORE SUSHEELA PADIYAR, BANGALORE •SUSHILLA KOCHHAR, GURGAON •SUSHILA KOCHHAR, GURGAON •SUSHILCHANDRA C. DOSHI, MUMBAI •SUSHMA SIRPAL NEW DELHL •SUSHOMA SIKPAL, NEW DELHI •SUSHOBHITA KUMARI, PANCHKULA •SWAMINATHAN N NARAYANAN, BANGALORE •SWAPNA DAS ΡΑΤΝΑ •SWAPNA DAS, PAINA •SWARAJ KRISHAN SUDEN, DEHRADUN •SWARNAGOWRI VIRUPAKSHA, BANGALORE •SWATI GARG, NEW DELHI •SWATI SARANG JAIN, NAGPUR •SWATI THAKUR, NOIDA •SWAYAM SHIPPING SERVICES PVT LTD, GANDHIDHAM •SWISS POLY MOULD, AHMEDABAD •SYNERGY SEAPORTS PVT LTD, GANDHIDHAM •T K HARSHAN TRIVANDRUM •T R BALAKRISHNAN, COIMBATORE •T. KRISHNA AYYAR, CHENNAI •TAHSEEN A. NAVROZ, MUMBAI •TALWAR CHARITABLE TRUST, MORADABAD •TANDOORI NIGHTS GRAND CATERING SER P LTD, NEW DELHI •TARJANI VAKIL. MUMBAI •TARUN DAVDA, MUMBAI •TARUN PAL, MUMBAI •TARUNI CLOTHING PVT LTD, SECUNDERABAD •TATHAGATA ROY, RANCHI •TECHNOSHELL AUTOMATIONS PVT LTD, NASIK •TEHEMTON E UDWADIA MUMBAI •TEJASWINI R. SHAH, MUMBAI •TERLOCHAN SINGH, HYDERABAD •TERRACE GARDENS, BANGALORE •THANAWALA CONSULTANCY SERVICES, MUMBAI THARAVATH KUMARADAS, BANGALORE •THE SATHYANARAYANA CHARITABLE TRUST, CHENNAI •THE VISALAKSHI NEELAKANTAN CHARITABLE TRUST. CHENNAI •THOMAS MATHEW, PATHANAMTHITTA •THOMAS THARU, CHENNAI •THRESIAMMA MATHAI, NAGPUR •TILAKRAJ PANJABI, HYDERABAD •TIMES GENERICS, INDORE •TOXIKON INDIA, MUMBAI •TRICOK JANI, MOUNT ABU •TRILOK JANI MOUNT ABU •TRIVENI RUBBER, THANE •TRUPTI VASAVADA, AHMEDABAD •TVS DYNAMIC GLOBAL FREIGHT SERVICES LTD,, CHENNAI • U K SHARMA, MUMBAI •U RAMACHANDRA RAJU, NEW DELHI •UCN CABLE NETWORK PVT LTD, NAGPUR •UDAY NATH, PANIPAT •UDAYAN SACHAN, NEW DELHI •UMA AHUJA. NEW DELH •UMA MAHAJAN, SHIMLA •UMA PANDE, NAGPUR •UMA SURI, NEW DELHI •UNNIKRISHNAN S, KOLLAM •URMIL MALHOTRA, PANCHKULA •URMILA SHIVA RAO, UDUPI •USHA BALAJI, CHENNAI •USHA RATRA, MUMBAI •UTPAL SENGUPTA, AGRA •V C VARMA, BHOPAL •V K MENON, MUMBAI •V K SALIVATI, PUNE •V KRISHNASAMI BHARATHI, BENGLURU •VI RAIESH BANGALORE •V M M GAME, PUNE •V NARAYANAN, CHENNAI •V PADMAIA MIIMBAI V PADMAJA, PRODDATUR V S CHANDRA , BANGALORE •V SRINIVASA RAO, CHENNAI •V V RAGHAVAN, MUMBAI V. KRISHANAN, CHENNAI V. MUSHANARI, CHENNAI
 V. MURAHARI REDDY, HYDERABAD
 V. S. ELIZABETH, BANGALORE
 V.R DURGAAMBA CHARITABLE TRUST, CHENNAI •VADDIGIRI MURALI MOHAN, H •VAIBHAV JAIN, MUMBAI •VAIBHAV SAKLECHA, RATLAM •VAJANTLAL C SHAH, MUMBAI •VALLABHJI MALSI & CO., MUMBAI •VALLI AND SIVASWAMY MEMORIAL CHARITABLE TRUST. MUMBAI

•VANDANA NARANG, DELHI •VARUN JAIN, JALANDHAR

 VASUDEV S GOSWAMI, VADODARA •VATSALA NARAIN, MUMBAI

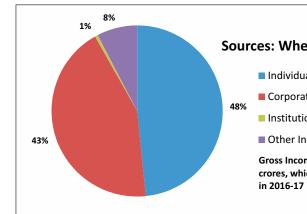
•VED PRAKASH CHANDAN, GO •VED PRAKASH, NEW DELHI •VEENA BHARGAVA, KOLKATA •VEENA VARMA NEW DELHI •VENKARAMAN RAMASWAMY, BANGALORE •VENKATA KRISHNA RAO CHERUKURI, HYDERABAD •VENKATA RAMAMURTHY WUNNAM HYDERABAD •VENKATA SUBRAMANYA SASTRY, KAKINADA •VENKATACHALAM RAMASWAMY, MUMBAI •VENKATESWARLU SHONTI, HYDERABAD •VIBHA CORPORATION, NASIK •VIBHAV RAMRAO SANZGIRI, MUMBAI •VIDYA SAGAR KOLACHALA, HYDERABAD •VIDYADHAR SUDHAKAR NAVAL, VAPI •VIDYANATHAN RAGHUNATHAN MUMBAI •VIDTANATHAN RAGHONATHAN, N •VIDYANIDHI DALMIA, NEW DELHI •VIHAAN REALITY, JAIPUR •VIJAY KISHORE KUMAR, NEW DELHI VIJAY KUMAR CHOPRA, LUCKNOW
VIJAY KUMAR KOTHARI, NEW DELHI •VIIAY PHERWANI MUMBAI •VIJAYA N RAO, PUNE •VIJAYALAXMI SURESH, MUMBAI •VIJITHA VALSALAN, THRISSUR •VIKARAM RANJAN AGARWAL, MUMBAI •VIKAS CHAWLA. THANE •VIKAS DEVPURA, THANE •VIKAS MADHAO KHARE, MUMBAI •VIKRAM KISHORE MAHIMKAR, MUMBA •VIKRAM TANNAN, MUMBAI •VILAS SADASHIV JOSHI, THANE •VIMAI KAIKINI MUMBAI •VIMLA CHABLAVI, NEW DELH •VIMLA VARMA, NEW DELHI •VINAY BHATIA MUMBAI •VINITA ZACHARIAH, NAVI MUMBAI VINOD AGARWAL . LUCKNOW VINOD K BANGALORE •VINOD V, TRIVANDRUM •VIRENDRA AMARNATH MITTAL, MUMBAI •VIRESH PARALKAR, MUMBAI •VISALAKSHY SWAMY, CHENNAI •VISHAL MISHRA, LUCKNOW •VISHALI KRISHNAN, BANGALORE •VISHNU CHAKRABORTY, PUNE •VISHNU PRIYA DALMIA JAIPUR •VISHVARAJ DINUBAHI JALU, SURENDRANAGAR VISHWANATH SESHADRI, NAVI MUMBAI •VISWANATHA RAGHAVAN CHENNAL •VITTAL SHENOY, BANGALORE •VITTHAL BALKRISHNA SAPRE. SINDHUDURG •VIVEK GANGRADE, PUNE •VIVEK GOKHALE, MUMBAI •VIVEK JOSHI, NEW DELHI •VIVEK MEHTA, DUBAI •VIVEK MEHTA, JODHPUR •VIVEK SRIVASTAVA, LUCKNOW •VIVEK SAIVASTAVA, LOCKNOW •VIVEK TALWAR, GANDHIDHAM •VIVEKANANDAN SANKARANARAYANAN, MUMBAI .VORA WELEARE FOUNDATION RAIKO •WAMAN DATTATRAY DANDAGE, PUNE •WASUDEO GOPAL NAFDE, BANGALORE •WINNY VIJAYAN, THRISSUR •WOVENTEX[INDIA] PVT LTD, ICHALKARANJI •Y D DHINGRA, GURGAON •Y V G K MURTHY, GUNTUR •YASH BALKRISHNA DESAI, MUMBAI •YASHOVARDHAN PHATAK INDORE •YASHOVANDHAN PHATA, INDOKE •YASHWANT PRAJAPATI, AHMEDABAD •YASHYA FANCY, MUMBAI •YAZDI PATEL, NASIK •YELAMARTHI THIMMA RAJA, TANUKU •YELLAMARAJU V.S.S.SRIDHARA RAO, VIZAG •YESHWANT B JOSHI, PUNE •YOGESH SHAH, INDORE •YOGESH SHARMA, NEW DELHI •YVN SARMA, VISAKHAPATNAM •ZAAFIR Z KARACHIWALA, MUMBAI •ZARIN S. TANGRI, KOLKATA •ZAVER B. BHARUCHA, MUMBAI •ZIGISHA VIJAY MHASKAR, PUNE •ZOLOTO INDUSTRIES, JALANDHAR ZUBIN DOTIVALA, AMARAVATI

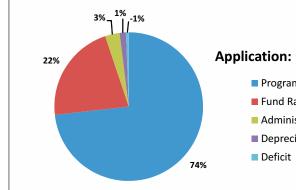
•VED PRAKASH GARG, NEW DELH

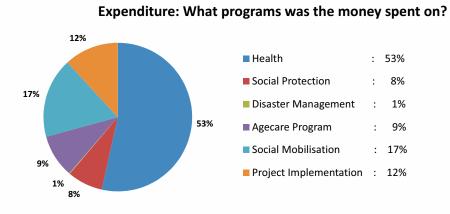
•VED PRAKASH CHANDAN, GURGAON

Note: The above lists are not a comprehensive list of our large donor base. They have been listed based on certain parameters. Any omissions are regretted.

FINANCIAL SNAPSHOT 2017-18









Sources: Where our money came from?

dual	: 48	3%
rates	: 43	3%
itions	:	1%
Income	: 8	3%

Gross Income of HelpAge in 2017-18 was Rs. 102.85 crores, which is 6% higher than the Gross Income

Application: How the money was used?

ams	:	74%
Raising	:	22%
nistration	:	3%
ciation	:	1%
t	:	-1%

Mr. Kiran Karnik Chairperson Ms. Rumjhum Chatterjee Vice Chairperson Mrs. Shanta Chatterji Treasurer Mr. K. S. B. Sanyal Mr. J. C. Luther Mr. Arun Seth Mr. Pramod Bhasin Dr. (Mrs.) Asha Padgaonkar Mr. K.T. Chacko Mr. Arun Nanda Mr. Mathew Cherian CEO & Ex-Officio Member

ilth	:	53%
ial Protection	:	8%
aster Management	:	1%
care Program	:	9%
ial Mobilisation	:	17%
ject Implementation	:	12%

Note: HelpAge India's Annual Report & Full Audited Accounts are also available online at www.helpageindia.org