

K.C.MAHINDRA

EDUCATION TRUST

Changing India, child by child

ANNUAL REPORT 2011-12



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Chairman's Message



Knowledge powers sustainable transformations.

Education empowers individuals and opens for them the gates to limitless opportunities. Unfortunately for a large portion of our populace, the door to education remains shut due to access issues, economic challenges or social biases. For more than six decades, the K.C. Mahindra Education Trust has been helping individuals from a wide cross-section of the society gain access to this potent tool of emancipation.

Over the years, we have supported almost 75,000 underprivileged girls in shattering the fetters of illiteracy through Project Nanhi Kali, educating them and letting their imagination soar. They are encouraged to rise, in the process lifting entire communities.

The Mahindra Pride School has been providing youth from marginalised sections of the society with access to skills which enable them to secure gainful employment in emerging sectors. A total of 3,830 youths have benefited from the various programmes that MPS offers.

Through its grants, scholarships and loans, KCMET continues to help bright minds transform their dreams of higher education into reality. This enables them to harness their true potential and enhance their contributions to the society.

The following report chronicles this year's journey of empowerment through education. The results of our interventions have been immensely inspiring and these stories of hope and the resultant smiles, continue to fuel our efforts of powering social transformations through education.



Keshub Mahindra

Message from Anand Mahindra



Giving back is the way forward.

At the Mahindra Group, we believe that it is our responsibility to consistently create shared value for the community. We are committed to innovatively using all our resources to drive positive change in the lives of our stakeholders and the communities in which we operate, to enable them to Rise.

We recognise that education has the potential to not only empower marginalised communities but also completely transform their lives, enabling them to Rise above their circumstances. It is a well known fact that education of girls results in tremendous multiplier effects for society, enhancing economic and social growth. Towards this end, the K.C. Mahindra Education Trust, through Project Nanhi Kali, focuses on educating underprivileged girls by providing comprehensive educational support to them. We also focus on empowering youth through the Mahindra Pride Schools and vocational scholarships such as the Mahindra All India Talent Scholarship which train and equip young people with the requisite knowledge and skills necessary to lead a productive life. It is projected that by 2030, India will have one of the youngest working age populations, of 15 to 34 year olds, in the world. Since inception, our projects have already transformed the lives of over 85,000 students and will be harnessing India's demographic dividend. We believe that our investments in education and training of girls and youth will have a positive ripple effect on the economy and the overall development of India.

The inspiring stories of Nanhi Kali Shaina Bano, Mahindra Pride School student Shambhu Gunjan, scholarship fellow Vaibhav Chidrewar and Mahindra All India Talent Scholars like Darshil Modi and N. Pavithra, that you will read here, strengthen our belief that education is an enabler and an investment in the future with high social returns.

A handwritten signature in blue ink, consisting of stylized, flowing letters that appear to read 'Anand Mahindra'.

Anand Mahindra





K.C.MAHINDRA

E D U C A T I O N T R U S T

Changing India, child by child

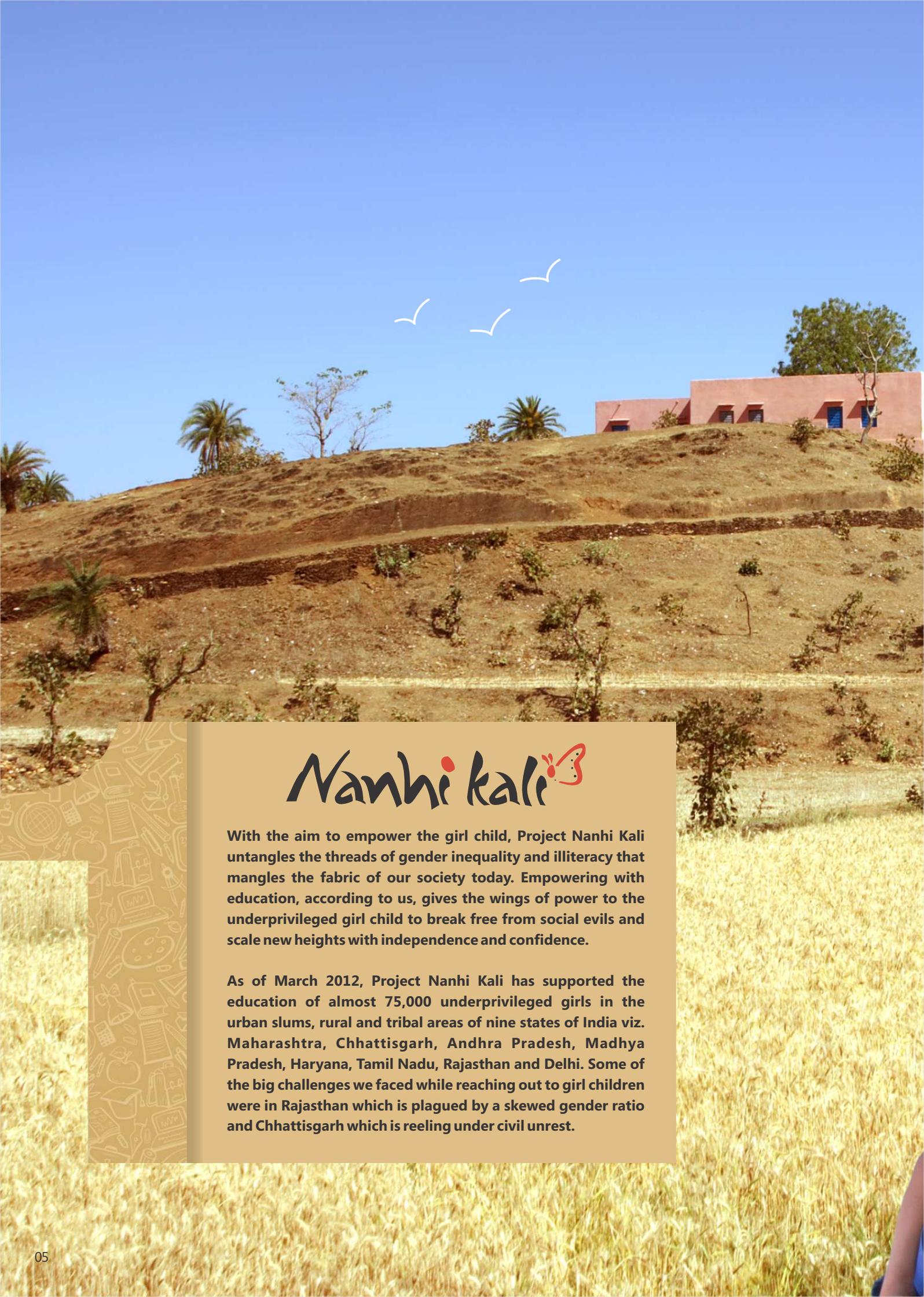
The core vision of KCMET is to provide the less privileged with more opportunities by enabling access to education. We work towards supporting the girl child so that she realises her full potential and honing the abilities of the youth from some of the most marginalised sections of the society; thus enabling them to rise.

We use a three-pronged approach to help them overcome social and economic hurdles that stall education through our long-term projects and initiatives i.e. Project Nanhi Kali, Mahindra Pride Schools and various Scholarships.

Till date, the Trust has provided financial assistance worth over INR 8,722.16 lakh of which INR 5,796.06 lakh was towards Project Nanhi Kali and the balance was in the form of grants, scholarships and loans, transforming a total of 89,118 lives.







Nanhi Kali

With the aim to empower the girl child, Project Nanhi Kali untangles the threads of gender inequality and illiteracy that mangles the fabric of our society today. Empowering with education, according to us, gives the wings of power to the underprivileged girl child to break free from social evils and scale new heights with independence and confidence.

As of March 2012, Project Nanhi Kali has supported the education of almost 75,000 underprivileged girls in the urban slums, rural and tribal areas of nine states of India viz. Maharashtra, Chhattisgarh, Andhra Pradesh, Madhya Pradesh, Haryana, Tamil Nadu, Rajasthan and Delhi. Some of the big challenges we faced while reaching out to girl children were in Rajasthan which is plagued by a skewed gender ratio and Chhattisgarh which is reeling under civil unrest.





During the year 2011-12, KCMET received contributions for Project Nanhi Kali amounting to INR 1,957 lakh and has supported 21 NGOs with INR 1,837.5 lakh.

Over 8,000 corporate donors support Project Nanhi Kali, among which the largest donor - Mahindra Group, supports 24,000 Nanhi Kalis. Other prominent corporate donors include HPCL, Capgemini, Johnson & Johnson, GSK Pharmaceuticals, Titan Industries Ltd., B A Continium Solutions Pvt. Ltd., eClerx Pvt. Ltd., and Saint Gobain India Foundation.

IMPACT

- ▶ Project Nanhi Kali is supporting 74,665 girl children in accessing quality education, across nine states in India.
- ▶ Over 56% girl children are from the remote rural areas of Sheopur in Madhya Pradesh, Paderu (Araku Valley) in Andhra Pradesh, conflict afflicted Kanker in Chhattisgarh and the sub plan tribal area of Udaipur in Rajasthan.
- ▶ The project has recorded an increase in enrolment and dropout rates have been curtailed. Another significant achievement has been an increase in the attendance of girls in schools.
- ▶ Further assessments done amongst the girl children in Mumbai and Hyderabad, by an independent institution have reported an increase in learning outcomes by 20% within a period of one year.



NGO Partners

Project Nanhi Kali appreciates the support of the NGOs who have helped it transform its plans into actions. Following are the NGO partners of Project Nanhi Kali.

Naandi Foundation

Akanksha Foundation

Aseema Charitable Trust

Ashraya

Amarjyoti Charitable Trust, Delhi

Amarjyoti Charitable Trust, Gwalior

Bal-Jeevan Trust

Bhagavatula Charitable Trust

Community Aid & Sponsorship Programme (CASP), Delhi

Community Aid & Sponsorship Programme (CASP), Mumbai

Deepalaya

Doorstep School

Each One Teach One

India Sponsorship Committee

Maharshi Sambamurthy Institute of Social & Development Studies

National Sponsorship Council

Samparc

Salaam Baalak Trust

Save The Children

Sunbeam

Vidya Integrated Development for Youth & Adults



INITIATIVES TO GENERATE AWARENESS



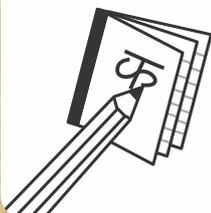
CASE STUDY

Shaina Bano In Spite of the Odds

One of the five children of Mumtaz Ali, a teacher with a meagre income of INR 3,500, Shaina Bano had much to struggle for, including her education. Burdened with household chores, a deep-rooted gender bias, and the wide-spread illiteracy in her village, Shaina fought a constant battle to continue her education.

At this phase of her life, Shaina enrolled as a Nanhi Kali in 2006. The material support along with much needed guidance helped her boost her confidence levels. Shaina showed remarkable improvement in her academic performance and won accolades in numerous extracurricular competitions.

With regular attendance and teaching aid from our academic support centre, she derived maximum benefit from the project. She scored a brilliant 70% in the Madhya Pradesh Board of Secondary Education's Class X exams, a first for her village.



Besides the corporate support, we tap into various mediums and strata across the globe to generate awareness about the importance of education for the girl child, and also to garner financial support in the form of voluntary donations. Some of our major awareness generating initiatives are:



1

Buying a Girl, Her Life Back

Mahindra Foundation, a not-for-profit organisation set up in USA to raise awareness and funds for girl child education, launched a digital initiative called 'Girl Store' in January 2011. This initiative engaged with the global audience to create awareness about the barriers which prevent a girl child from going to school and deprive her of her right to education. The Girl Store gave viewers an opportunity to purchase various school items for the girl children which would be added up to fund the education of girl children.

The online store helped collate the universal strength of well-wishers as they purchased and donated, to raise funds amounting to USD 37,000 till March 2012 and has allowed 444 underprivileged girls in India to access quality education. Moreover, it has garnered 3 million hits and a global media coverage from renowned publications and forums like Forbes.com and Huffington Post.

THE GIRL STORE



2

From the World, With Love

This year, Project Nanhi Kali saw success on global skies as it obtained a permanent membership of Global Giving, USA. A non-profit fund raising portal that channelises support from world citizens for the grass-root projects around the world, Global Giving, builds a bond of transparency between the donor and the benefactor.



This membership helped us raise USD 9,139 and educate more than 100 underprivileged girls from the tribal region of Chhattisgarh, India.



3

Payroll Giving Scheme

The employees of Mahindra & Mahindra Ltd., have been provided with an opportunity to contribute to Project Nanhi Kali through a payroll deduction scheme. Launched in October 2011, the scheme has so far been cascaded across 10 Sectors/Group Companies like the Auto Division, Swaraj and Mahindra Navistar to name a few.

A total of INR 32 lakh was donated by 930 employees which has supported 1,199 Nanhi Kalis.



4

Running For A Cause

Across the world, distance running events have gained importance as fund raising platforms. A number of marathons have been held across India to raise funds and generate awareness for Project Nanhi Kali.

The Standard Chartered Mumbai Marathon

Nine teams from six corporates viz. Johnson & Johnson, Castrol India, Gujarat Reclaim and Rubber Products Ltd., Turner International India Pvt. Ltd., SRL Piramal Diagnostics and Mahindra & Mahindra participated in the corporate challenge. Mr. Anand Mahindra, Vice Chairman & Managing Director of M&M Ltd. participated as the Dream Champion.

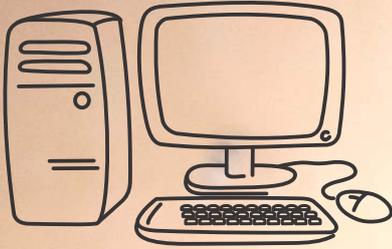
TCS World 10K Run, Bangalore

Project Nanhi Kali, for the first time participated in the annual TCS World 10K Run held in Bangalore and got the support of a corporate participating in Corporate Care. Standard Chartered Private Equity, matched the donation amount of the corporate care.

Mr. Aravindan Srinivasan ran as Care Champion, garnering a huge response by way of pledge donations.

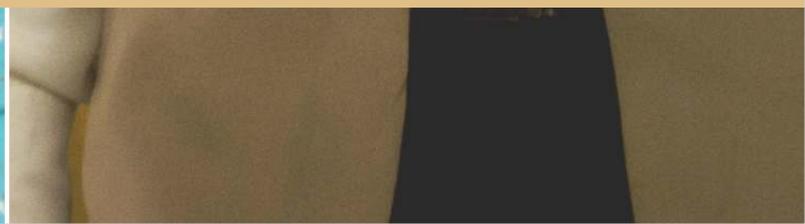
Airtel Delhi Half Marathon

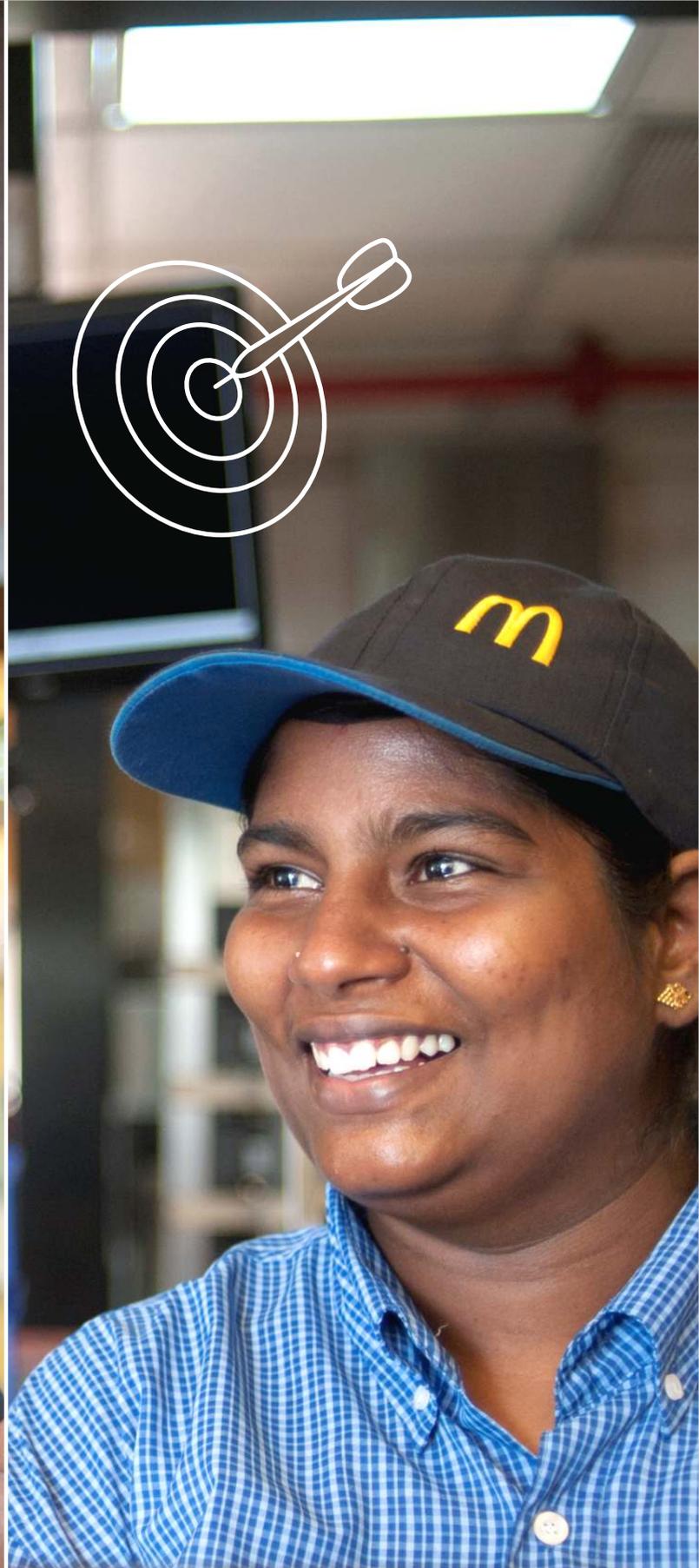
Participation in the Airtel Delhi Half Marathon helped raise awareness about Project Nanhi Kali in Delhi.



Mahindra Pride School

Unemployed youth and shortage of skilled manpower are two ironic realities that co-exist. Mahindra Pride School (MPS) seeks to bridge this gap by providing a combination of livelihood and life skills training programme to the youth from socially and economically disadvantaged communities. MPS offers three-month long, industry-specific training programmes in hospitality, customer relationship management, and IT-enabled services. This is combined with soft skills training in spoken English, life skills, and computer applications. The programmes are designed to equip the youth with livelihood skills and instil confidence in them thus increasing their employability.





Motivated by the success stories of our existing MPS campus in Pune and Chennai, we have added two new Mahindra Pride Schools to the fold, at Patna in November 2011 and Chandigarh in March 2012. Between MPS Pune, Chennai and Patna, a total of 1,461 youth were trained and placed in FY 2012, taking the total number of youths placed to 3,830, since inception.





Top Recruiters for the MPS Batch of 2011-12

Amnet Software | Bajaj Allianz | Belltron | Café Coffee Day | Cognizant | Dell | First Source | Future Group | HBL | HCL | HDFC | HGS | Hinduja Global Solutions Ltd. | Hotel Le Meridian | Hotel Estique | Hotel Gargee | Indian Health Care Solutions | J. W. Marriot | Kalliope International | KFC | Lapiz | Maersk | McDonalds | MITCON Constructions | Mom & Me | Mphasis | MW Group Constructions | Neeymo | Sutherland | Syntel | Tata SKY | TBSS | TCS | Tulip | Westside | WNS | Zenta





IMPACT

- ▶ 100% placement of all students who participated in the placement process
- ▶ Consistent increase in average salary in batches across schools with one particular student setting a new record for MPS with a starting salary of INR 25,000 per month!



CASE STUDY

Shambhu Gunjan Around the World with MPS



Shambhu Gunjan from West Bengal, gave up his studies after he failed to clear his HSC exams. This farmer's son shifted to Pune to enrol for a MPS course in the hospitality sector.

A student of the April-July 2010 batch, he worked part-time with McDonalds in order to meet his basic needs and sustain himself. On completion of his studies, he got placed with Hotel Estique as Captain on a monthly salary of INR 6,500.

In November 2011, he joined P&O Cruises, U.K., as a waiter on a salary of £500 per month. Till date he has travelled to Barcelona and London and is raring for more.



K.C. MAHINDRA SCHOLARSHIPS

For more than five decades, KCMET has been providing financial aid to the brightest of minds to help them pursue further education and contribute more to their chosen fields of knowledge and the society, at large. Over the years, the grants, scholarships and loans that have impacted thousands of students in the country are:

- K.C. Mahindra Scholarships for Postgraduate Studies Abroad
- Mahindra All India Talent Scholarships (MAITS)
- K.C. Mahindra UWC Scholarship
- Mahindra Search for Talent Scholarship





K.C. Mahindra Scholarships for Postgraduate Studies Abroad

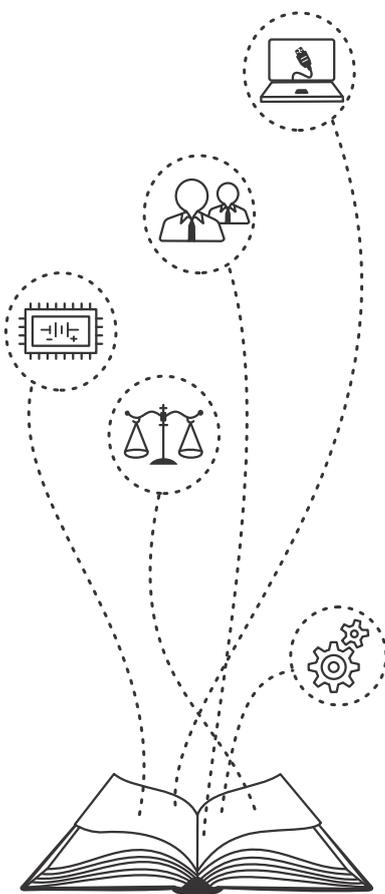
Dreams have no borders, and neither should success. The K.C. Mahindra Scholarships for Postgraduate Studies Abroad gives wings to aspiring students to aim higher in life. These scholarships expand the horizons of possibility and open the window to a whole new world of opportunities.

In response to an advertisement calling for applications, KCMET received over 800 enquiries for the overseas scholarship, 626 students sent in their duly filled application forms, 83 were selected for final interviews and the selection committee awarded 53 students with interest-free loan scholarships. The selection committee comprised of eminent citizens like Mr. Keshub Mahindra, Mr. Anand Mahindra, Mr. Bharat Doshi, Mr. Ulhas Yargop, Dr. Nachiket Mor, Mr. Rahul Singh, Mr. P. K. Akerkar, Mr. Vijay Gokhale and Dr. (Mrs.) Indu Shahani.

With an objective of attracting high calibre candidates, the trustees set up the K.C. Mahindra Fellows Fund of INR 24 lakh in July 2010, which awards the top 3 candidates a maximum scholarship of INR 8 lakh and a minimum of INR 5 lakh.

From the 47 scholars, the 3 students selected as K.C. Mahindra Fellows in July 2011 were Vaibhav Chidrewar, Premlata Poonia and Navaneetha Krishnan. The rest of the students received an interest-free loan scholarship of INR 2 lakh each. The total amount disbursed amounted to INR 112 lakh.

Since the inception of the scholarship, 1,017 students have been benefited. During FY 2012, INR 36.39 lakh was recovered from the previous year's loan scholarship.





CASE STUDY

Vaibhav Chidrewar

Perseverance in Action



Vaibhav and his younger brother were raised by their single-mother and faced great hardships at a very young age. After his father left the family to grapple with mounting debts, they were forced to start a bhelpuri snack stall on the pavement to make ends meet. While studying, Vaibhav would also help his mother at the stall. In spite of all these struggles, he remained determined to attain success. He focussed all his energy on academics and scored 92% and 93% in SSC and HSC respectively, with merit-ranking. After securing admission in the renowned Pune Institute of Computer Technology, Vaibhav continued his exemplary performance by achieving the first place in his college.

After working for two years as a Software Engineer with CISCO Systems, he appeared for the GRE examination and managed to secure admission in an MS programme at Stanford University. He aims to pursue a PhD at Stanford so as to play a pivotal role in the development of a next generation networking and wireless access technology.

Mahindra Search for Talent Scholarship



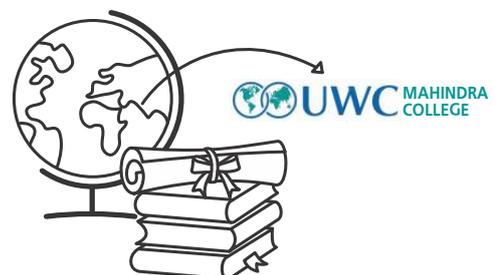
Initiated in 1983, The Mahindra Search for Talent Scholarship is an ongoing initiative in 35 educational institutions across the country with an objective to enthuse and reward excellence in academics.

This scholarship is awarded to students obtaining the highest aggregate marks, based on the year-end examination. In addition, a student who receives it more than once is awarded the Honour Scholarship which includes a cash prize of INR 5,000 and a citation from the Trust. In 2011-2012, 13 meritorious students were awarded with the Honour Scholarship.

K.C. Mahindra UWC Scholarship



The K.C. Mahindra UWC Scholarship enables undergraduate students to think with a global perspective and experience the benefits of international education, shared learning and community service offered by the Mahindra United World College. United World Colleges is an education movement comprising 13 international schools and colleges, national committees in over 130 countries and a series of short educational programmes. 12 students received the scholarship this year.





Mahindra All India Talent Scholarships (MAITS)

There is no greater travesty than to see a person blessed with natural talent being let down by inadequate nurture. The Mahindra All India Talent Scholarship identifies such students from socially and economically backward sections of the society and gives them the financial support to access vocational education in government polytechnics and realise their true potential.

The Mahindra All India Talent Scholarship interviews were held in 11 centres across India viz. Ahmedabad, Bengaluru, Chandigarh, Chennai, Cochin, Delhi, Hyderabad, Jaipur, Kolkata, Lucknow and Mumbai. In response to the advertisements released in local newspapers, KCMET received 3,292 applications. 852 students were invited to appear for the interviews. Majority of the students who appeared for the interviews belonged to families who did not have a 'pucca' house and where the average household monthly income ranged from INR 1,500 to INR 4,000.

While 30% of the applicants only had basic electrical utilities like a fan or a bulb, 4% of the applicants did not even have access to electricity. The only other consumer durable some of them had was a black & white TV set. 510 students were awarded the Mahindra All India Talent Scholarship for three years. During this year, KCMET also supported 532 students from the previous two years.



CASE STUDY

Darshil Modi

The Will that Found a Way

Ahmedabad Centre: 15-year-old Darshil from Ghodsar, Gujarat is a shop-keeper's son. A bright lad, he scored 87.60% in his SSC exams with 96% in Maths. Monetary constraints have not stopped him from pursuing his interests and in his spare time he enjoys making remote controlled cars and boats from scrap material. He saves money from his bus fare and uses it to visit cyber cafés for access to internet to build up his knowledge. His next project is to make a remote controlled helicopter. Encouraged on being awarded the MAITS, Darshil plans to continue his passion for education and do a Ph.D. some day.



CASE STUDY

N. Pavithra

The Light at the End of the Tunnel

Chennai Centre: Hailing from Poolangulam in Tirupur district of Tamil Nadu, it has been a long and arduous journey for Pavithra. Her father, a tailor by profession, lost his eyesight when a needle hit his eye. To meet the family's daily needs he began work as a casual labourer. An annual fee of INR 20,460 at Paavai Polytechnic College was unaffordable for N. Pavithra, but when 16-year-old Pavithra topped the Govt. Girls High School in the SSC exams with 95.4% marks, the principal of the college decided to waive the fees.

With the scholarship received through MAITS, Pavithra plans to take up a job to continue with her further studies and support her family.



FINANCIALS

Statement of Affairs as on 31st March 2012



	As on 31.03.2012	As on 31.03.2011
Liabilities		
Corpus Fund	1,618.1	1,577.8
Excess of income over expenditure	2,034.0	1,529.5
Total	3,652.1	3,107.3
Assets		
Fixed Assets		
Investments	1,585.7	1,075.2
Current Assets, Loans and Advances		
Cash and Bank Balance	1,797.3	1,877.8
Loans & Advances	269.1	154.3
Less: Current Liabilities		
Total	3,652.1	3,107.3

(in INR lakh)

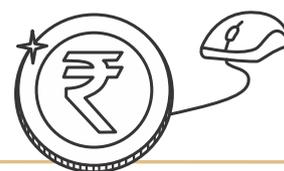


For K.C. Mahindra Education Trust

Mr. Keshub Mahindra, Trustee | Mr. Anand Mahindra, Trustee

Mr. Bharat Doshi, Trustee | Mr. Ulhas Yargop, Trustee | Ms. Sheetal Mehta, Trustee and Executive Director

Income and Expenditure Account for the year ended on 31st March 2012



	Year Ended 31.03.2012	Year Ended 31.03.2011
Income		
Donations	2,611.6	2,148.8
Interest and Dividend	210.9	133.0
Other Income	-	0.2
Total	2,822.5	2,282.0
Expenditure		
Expenditure on the Objects of the Trust	2,283.2	1,730.5
Personnel Cost	30.0	23.3
Administration and General Expenses	4.4	4.1
Bank Charges	0.4	0.2
Depreciation	-	-
Total	2,318.0	1,758.1
Surplus for the year	504.5	523.9
Surplus brought forward	1,529.5	1,005.6
Surplus for the year	2,034.0	1,529.5

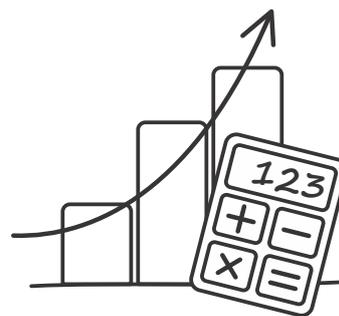
(in INR lakh)



For Deloitte, Haskins & Sells
Mr. A.C. Khanna, Partner

Review of Income & Expenditure

The K.C. Mahindra Education Trust's Corpus at the financial year-end 2011-12 was INR 1,618.1 lakh.



2011-12: Total income earned amounted to INR 2,859.1 lakh

which includes M&M Group CSR donations of INR 1,486.3 lakh
(INR 841.3 lakh for Project Nanhi Kali and INR 645 lakh for other objects)
and repayment of loan scholarship of INR 36.6 lakh

2010-11: Total income earned amounted to INR 2,307.4 lakh

which included M&M Group CSR donations of INR 1,288.6 lakh
(INR 578.9 lakh for Project Nanhi Kali and INR 709.8 lakh for other objects)
and repayment of loan scholarship of INR 25.4 lakh

Dividends and interest income totalled INR 210.9 lakh in 2011-12.

Total expenditure on programme activities amounted to INR 2,429.7 lakh which includes general establishment expenditure of INR 4.6 lakh.

A break-up of the project-wise expenditure is shown in the table below:

Project	Expenditure (in INR lakh)	%
K.C. Mahindra Scholarships for Postgraduate Studies Abroad	112.0	4.61
Mahindra All India Talent Scholarship	67.5	2.78
Honour Scholarship (Mahindra Search for Talent Scholarship)	0.6	0.02
K.C. Mahindra UWC Scholarship	60.1	2.51
Mahindra Pride School	345.0	14.20
Project Nanhi Kali	1,839.1	75.69
General Establishment Expenditure	4.6	0.19
Total	2,429.7	100

Trustees

Keshub Mahindra

Chairman,
Mahindra & Mahindra Ltd.

Anand Gopal Mahindra

Vice Chairman & Managing Director,
Mahindra & Mahindra Ltd.

Bharat N. Doshi

Executive Director & Group CFO,
Mahindra & Mahindra Ltd.

Ulhas N. Yargop

President, IT Sector & Group CTO
Member, Group Executive Board,
Mahindra & Mahindra Ltd.

Uma Ranjit Malhotra

Founder, First Steps

Leena Labroo

Advisor, Shanti Devi Charitable Trust
Advisor, Youthreach

Sheetal Mehta

Executive Director, KCMET
Chief - CSR,
Mahindra & Mahindra Ltd.



Our Partner - Naandi Foundation

Project Nanhi Kali is jointly managed by KCMET and Naandi Foundation. The Foundation is also the implementing partner for Mahindra Pride School. Their support has been instrumental in making KCMET's accomplishments over the past one year possible.

Photo credits

Yogesh Chiplunkar, Naandi Foundation

Corporate Donors and Friends

- Aditya Auto Products & Engineering (I) Pvt. Ltd.
- B A Continuum Solutions Pvt. Ltd.
- Bank of India
- Blue Cross Laboratories Ltd.
- Bristlecone India Ltd.
- Capgemini Aspire
- Capgemini Australia PTY Ltd.
- Capgemini Consulting India Pvt. Ltd.
- Capgemini, Deutschland
- Capgemini, Finland
- Capgemini, Norway
- Capgemini, Paris
- Capgemini, Sweden
- Capgemini, UK
- Castrol India Ltd.
- Chep India Pvt. Ltd.
- Credit Suisse Securities (India) Pvt. Ltd.
- Dun & Bradstreet Information Services India Pvt. Ltd.
- Eclerx Services Ltd.
- GlaxoSmithKline Pharmaceuticals Ltd.
- Gujarat Reclaim & Rubber Products Ltd.
- HDFC Bank Ltd.
- Hindustan Petroleum Corporation Ltd.
- Housecalls
- Housing Development Finance Corporation Ltd.
- Indian Oil Corporation Ltd.
- Indiawin Sports Pvt. Ltd.
- Infrastructure Development Finance Company Ltd.
- J M Financial Consultants Pvt. Ltd.
- Johnson & Johnson Ltd.
- Johnson & Johnson Medical Asia Pacific
- KLT Automotive & Tubular Products Ltd.
- Mahindra Holidays & Resorts India Pvt. Ltd.
- Mahindra & Mahindra Financial Services Ltd.
- Mahindra & Mahindra Ltd.
- Mahindra & Mahindra Workers Union
- Microsoft India (R&D) Pvt. Ltd.
- Motherson Sumi Systems Ltd.
- Novartis Healthcare Pvt. Ltd.
- Oil and Natural Gas Corporation Ltd.
- Pallonji & Co. Pvt. Ltd.
- Qatar Foundation
- Saint Gobain
- Standard Chartered Private Equity Advisory (I) Pvt. Ltd.
- Star India Pvt. Ltd.
- Strawberry Frog
- Tech Mahindra Ltd.
- Titan Industries Ltd.
- Turner General Entertainment Networks India Pvt. Ltd.
- Turner International (I) Pvt. Ltd.
- Verve
- Volkart Foundation
- Wipro GE Healthcare Pvt. Ltd.
- Yes Bank Ltd.

K.C.MAHINDRA

E D U C A T I O N T R U S T

Changing India, child by child

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