

1299

villages

Our Reach

293579

lives

Transforming
Rural Communities

IMPACT REPORT



2005-2020

Light of Life Trust
aims to transform lives
of underprivileged rural
communities, particularly
children & women.



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Light of Life Trust,
a non-governmental organization
was established in 2002 and registered
under Bombay Public Trust Act, 1950.

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Light of Life Trust Accreditation and Recognition

Accreditation by Credibility Alliance



Empanelment with Tata Institute of Social Sciences (TISS)



GlobalGiving recognition Vetted Organisation, Site Visit Verified, Effective Organisation & Top-Ranked Organisation in 2020



GuideStar Platinum Seal for Light of Life Trust



Genesis & History

The Founder and Managing Trustee of Light of Life Trust, Villy Doctor along with a few likeminded people came together and started Light of Life Trust. The vision was to transform the rural communities and the mission was to break the generational cycle of poverty, one life at a time. The hypothesis was that education would be the way to alleviate poverty.

Following a need assessment study of the local community in Karjat, Project Anando was launched in the year 2005 with 25 children in Karjat Tehsil, Raigad District, Maharashtra, based on the belief that no child should be forced to drop out of school.

The founding members focused their energies on establishing a community centre for women, a senior citizen home, a children's home and a medical diagnostic centre through Project Jagruti and a hospice and a Research & Development centre through Project Aangan.

Vision

“To transform lives of underprivileged rural communities in India.”

Mission

“To break the generational cycle of poverty, one life at a time.”

Project Anando

Initiated in 2005, the project sustains probable school dropouts by equipping them with skills to become independent and productive citizens through the holistic 3E approach:

- Educate
- Empower
- Equip for Employability

Project Jagruti

Initiated in 2009, the project supports the holistic development of underprivileged rural communities through three major programmes:

- Skilling and livelihood training
- Primary healthcare
- Environment conservation



LOLT Founder & Managing Trustee



Ms. VILLY DOCTOR, an excellent teacher, an educationist, a psychologist, and a therapist, Ms. Villy Doctor is the founder of Light of Life Trust (LOLT) and Satyavati Spiritual Foundation. She is the co-founder of 'Ormax', a renowned market research company. The former senior lecturer, St. Xavier's College and former visiting faculty, Nirmala Niketan, Mumbai, she held the position of Head of the Department, Psychology, at Sophia College, Mumbai, for a decade.

Born in Mumbai to Parsi (Zoroastrian) parents, Ms. Villy Doctor grew up with strong ethical and spiritual values. A brilliant student, she graduated from the premier educational institute – St. Xavier's College, Mumbai and went on to obtain a Master's degree in Psychology. She also initiated a counselling and vocational guidance centre for young people to overcome drug addiction, alcoholism and personal emotional problems. Simultaneously, moved by the state of the mind in meditation, she was inspired to study various schools of thought in meditation through a 'Science in the Methodology of Personal Development'.

A deep interest in human nature led her to work in the field of consumer behaviour and eventually launch Ormax Consultants along with her husband. She worked with Ormax for ten years, after which she moved on to researching the role of meditation in stress relief and its use as a therapy. With the goal to benefit humanity and to set up Satya Meditation and healing centres across the globe, she set up Satyavati Spiritual Foundation in 2009. She has conducted many stress management and meditation programmes at the Google Headquarters – San Francisco, AOL – New Jersey, Tata Institute for Fundamental Research, BARC, Infosys Technologies Ltd and at various other institutions.

Compassionate, gentle, humble, giving and committed, Ms. Villy Doctor founded Light of Life Trust in 2002 with a mission to break the generational cycle of poverty – one life at a time. Since then, she has dedicated herself to transforming the lives of underprivileged rural communities, particularly women and children, thereby empowering them to live with dignity and self-respect.

Light of Life Trust – Board of Trustees



Ms. GAYATRI RUIA, Trustee – A young and dynamic entrepreneur from the Ruia family, Ms. Ruia has applied her entrepreneurial skills in the fields of art and fashion. She is also a Trustee of the Aakar Charitable Trust, a prominent organisation working in the field of early childhood education, water conservation and harvesting.



Mr. JITENDRA MEHTA, Trustee – A leading businessman, Mr. Mehta is the Chairman of Special Projects – Rotary Club Bombay Sea Face. A philanthropic at heart, he played a prominent role in raising large capital through funds for the people affected by the devastating Tsunami across the Asian subcontinent. He is also the founder member, Chairman & Managing Director of the Mehta Charitable Trust.



Mr. MANOJ MURARKA, Trustee – Mr. Murarka runs Batlivala & Karani Services Ltd., a 140 year old financial services company. He spends most of the time engaged in the world of philanthropy and mentoring teenagers. He also runs “Aahat”, an NGO focused on uplifting the specially-abled artists in India. His passion is to mentor and drive non-profit social businesses towards more sustainable business models. He is seeking to create a social impact funding organization to maximize the impact for uplifting adolescent girls in rural India.



Mr. PUNIT B ANAND, Trustee – Graduated from Government Law College, Mumbai, member of the Bar Council of Maharashtra and Goa since 1989. His private practice in Mumbai since 1991 has a host of corporate and multinational clients. Mr. Punit Anand has been a legal advisor on pro bono basis for many individuals throughout his career. Joined LOLT as our legal advisor in 2008, at the invitation of LOLT Founder Ms. Villy Doctor to work for the Trust. His work is pro bono for the Trust.

Senior Management



MR. PRADEEP KOPPIKAR – Chief Executive Officer, Emeritus, LOLT.

Mr. Pradeep Koppikar is a graduate from IIT Kanpur and a postgraduate from IIM Ahmedabad. At the peak of his corporate career of 38 years at senior levels in India and overseas, Mr. Koppikar decided to return to India to pursue his passion full-time for educating underprivileged children. He was fortunate to lead LOLT's committed team to help its growth and serve the needs of rural communities. He believes a selfless service to the cause of education and empowerment of the needy is essential for our progress as a nation, and a way to serve God.



MR. RAMESH DASWANI – Chief Executive Officer, LOLT.

Mr. Ramesh Daswani graduated with a Bachelor's degree in Commerce, following which he inherited and consequently grew a family business in the interior decoration accessories space. He brings with him over 30 years of experience in the field of business as well as social sector, a wealth of knowledge, and most importantly, self-awareness. He is also the Chairman of the CSR committee at the Indian Merchants Chamber of Commerce and Industry, an active member of Rotary International and the Cricket Club of India.



MR. PRADIP ROY – Hon. Consultant, LOLT.

Mr. Pradip Roy, Ex banker, Advisor, and former ED of DBI Bank Ltd., currently Director on the board of a number of reputed companies, derives tremendous joy, happiness and satisfaction in his honorary engagement with LOLT, leveraging his network for raising funds for LOLT interventions.

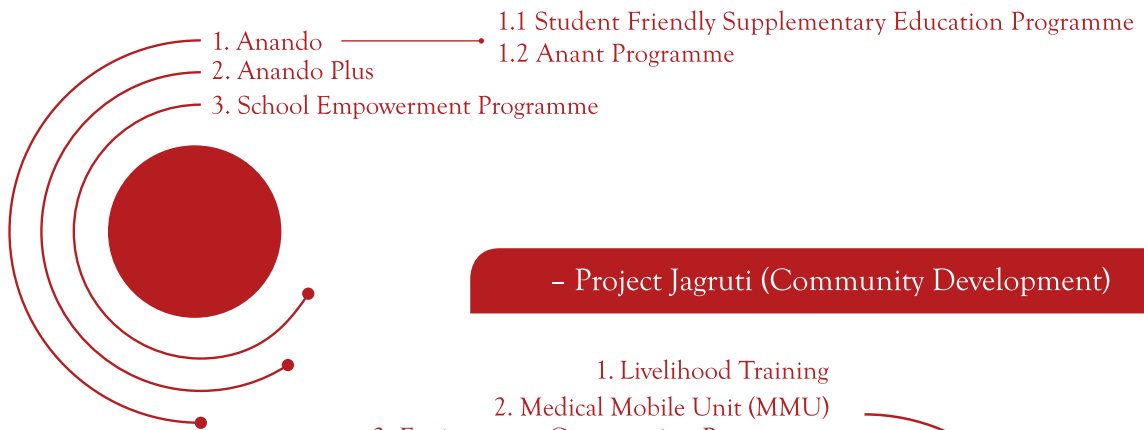


MS. KAMAL DAMANIA – Chief Operating Officer, LOLT.

Ms. Kamal Damania completed her MSW from the Tata Institute of Social Sciences and has over 30 years of experience in the development sector. She heads all the Projects and Programmes of LOLT ensuring their goals and objectives are as per the vision and mission of the Trust.

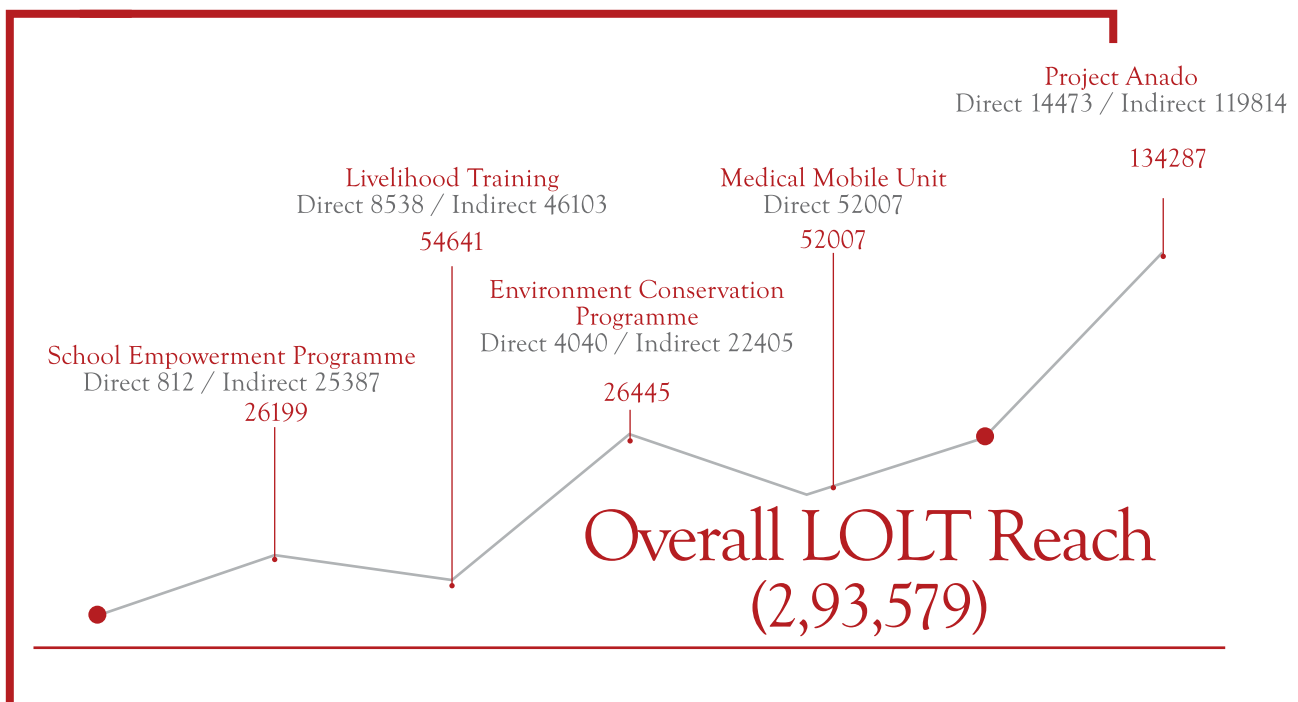
LOLT Initiatives

- Project Anando (Education)



- Project Jagruti (Community Development)

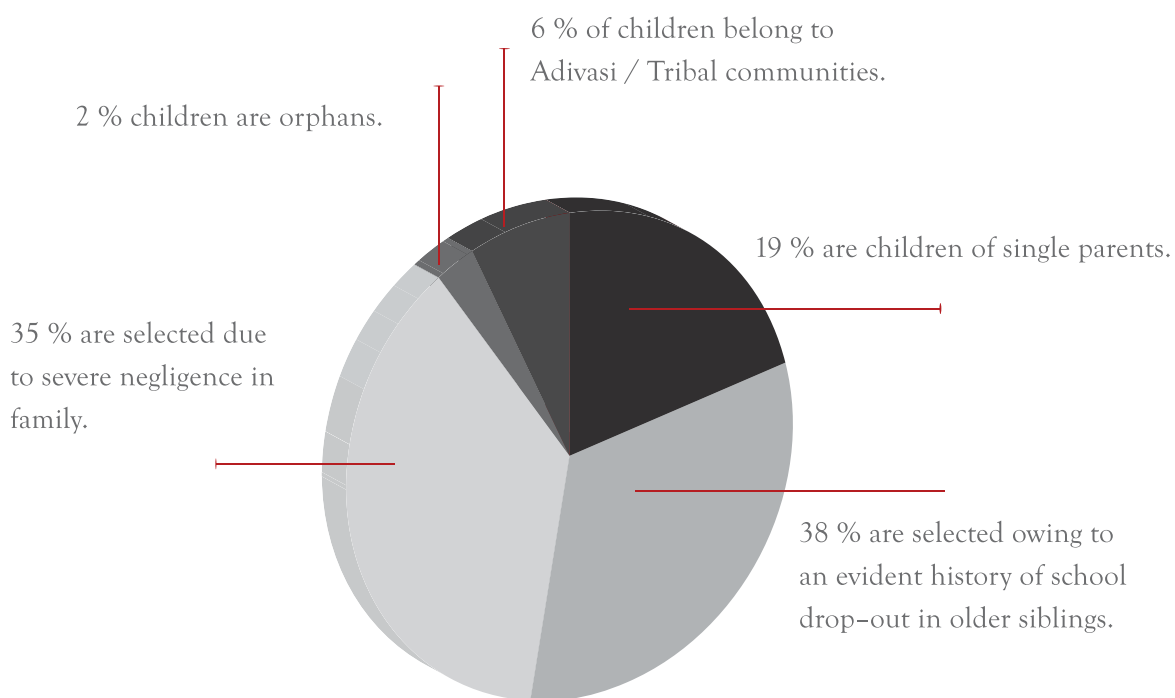
1. Livelihood Training
2. Medical Mobile Unit (MMU)
3. Environment Conservation Programme



Project Anando

Project Anando, initiated in 2005, works towards uplifting underprivileged rural secondary school children by reinstating and sustaining them in schools and equipping them with skills to become independent and productive citizens. The goal is not just literacy but all round development of each child through our 3E Approach, i.e. **Educate, Empower & Equip for Employability**, thus empowering the beneficiaries to embrace life changing decisions, by choosing appropriate career paths.

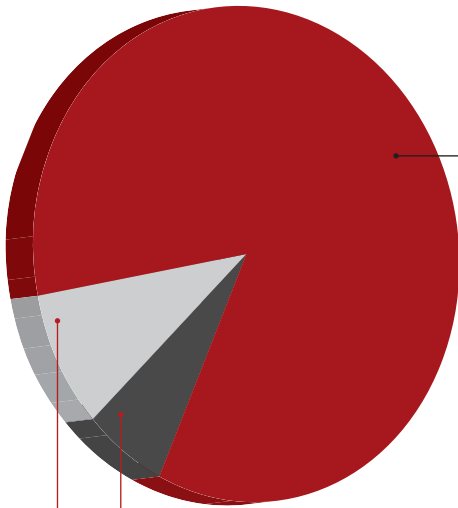
Beneficiary Categories



All students enrolled in Anando belong to families whose total household income is lesser than ₹4,500 per month.

Academic Impact

Completion of Secondary Education



85% have passed SSC & moved towards further education.

Of the 85% who have passed SSC

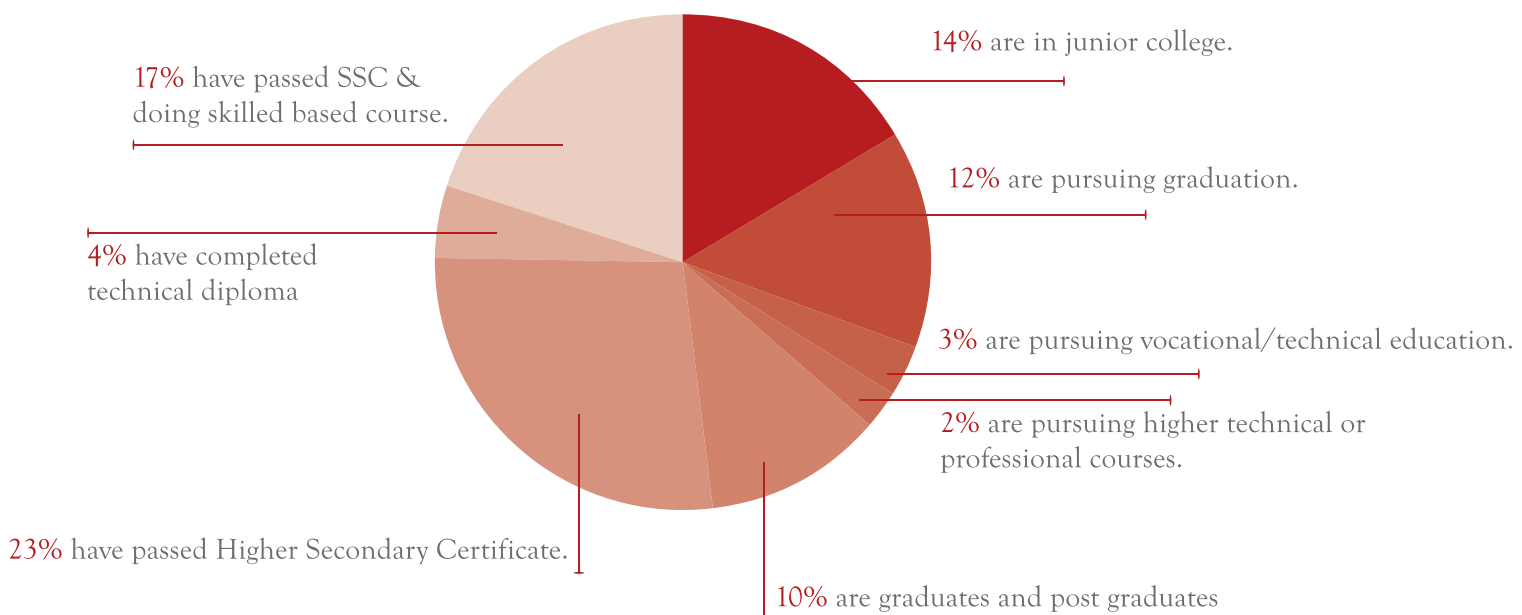
7% have failed & have not re-appeared for the exam.
of which:

26% are girls who have married.

7% are males who are in their family occupations.

67% are pursuing vocational education (ongoing &/or completed).

8% have failed & are reappearing for SSC exam.



14% are in junior college.

12% are pursuing graduation.

3% are pursuing vocational/technical education.

2% are pursuing higher technical or professional courses.

10% are graduates and post graduates

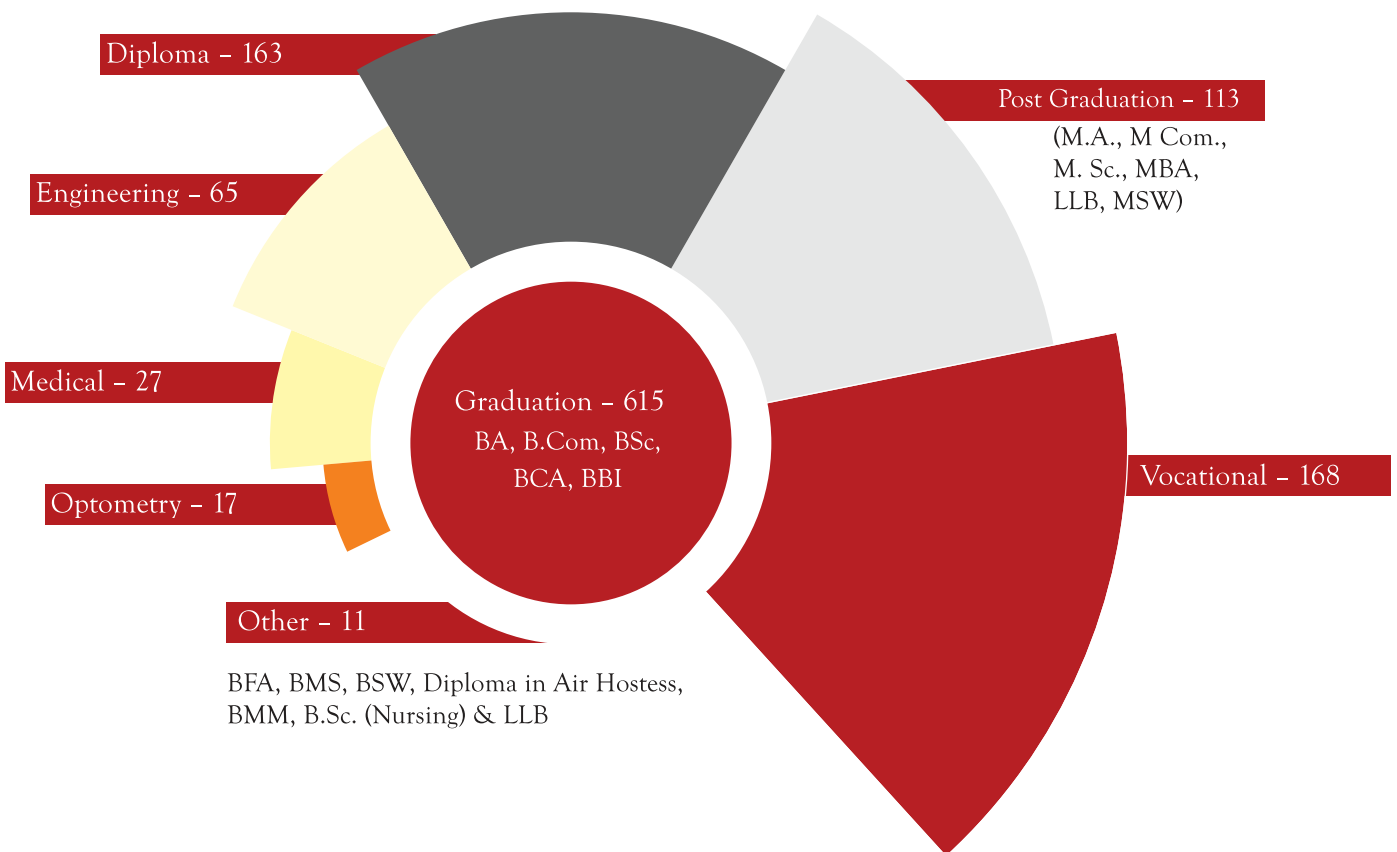
23% have passed Higher Secondary Certificate.

4% have completed technical diploma

17% have passed SSC & doing skilled based course.

Employment

Diverse career options chosen by beneficiaries - Even though majority of children are in junior college, graduation, diploma or vocational training, the diversity in career options chosen by LOLT children is very clearly visible & much higher as compared to the options chosen by their classmates.



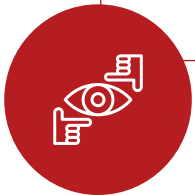
1376 Anando beneficiaries are employed.



Economic Impact

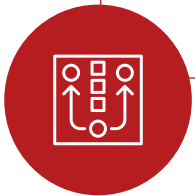
Parent – Beneficiary Comparative Income Distribution

- 92% of parents earn a monthly income below ₹4,500/-
- 59 % of employed beneficiaries earn monthly income between ₹5,500/- to ₹50,000/-



Social Impact

- **Age of marriages:**
 - 16 years is the average marriage age in the areas of intervention
 - 22 years is the average marriage age of female beneficiaries of LOLT
- 277 Tribal children are pursuing higher education due to LOLT intervention.
- 278 students are a part of the task force leading to social contribution.

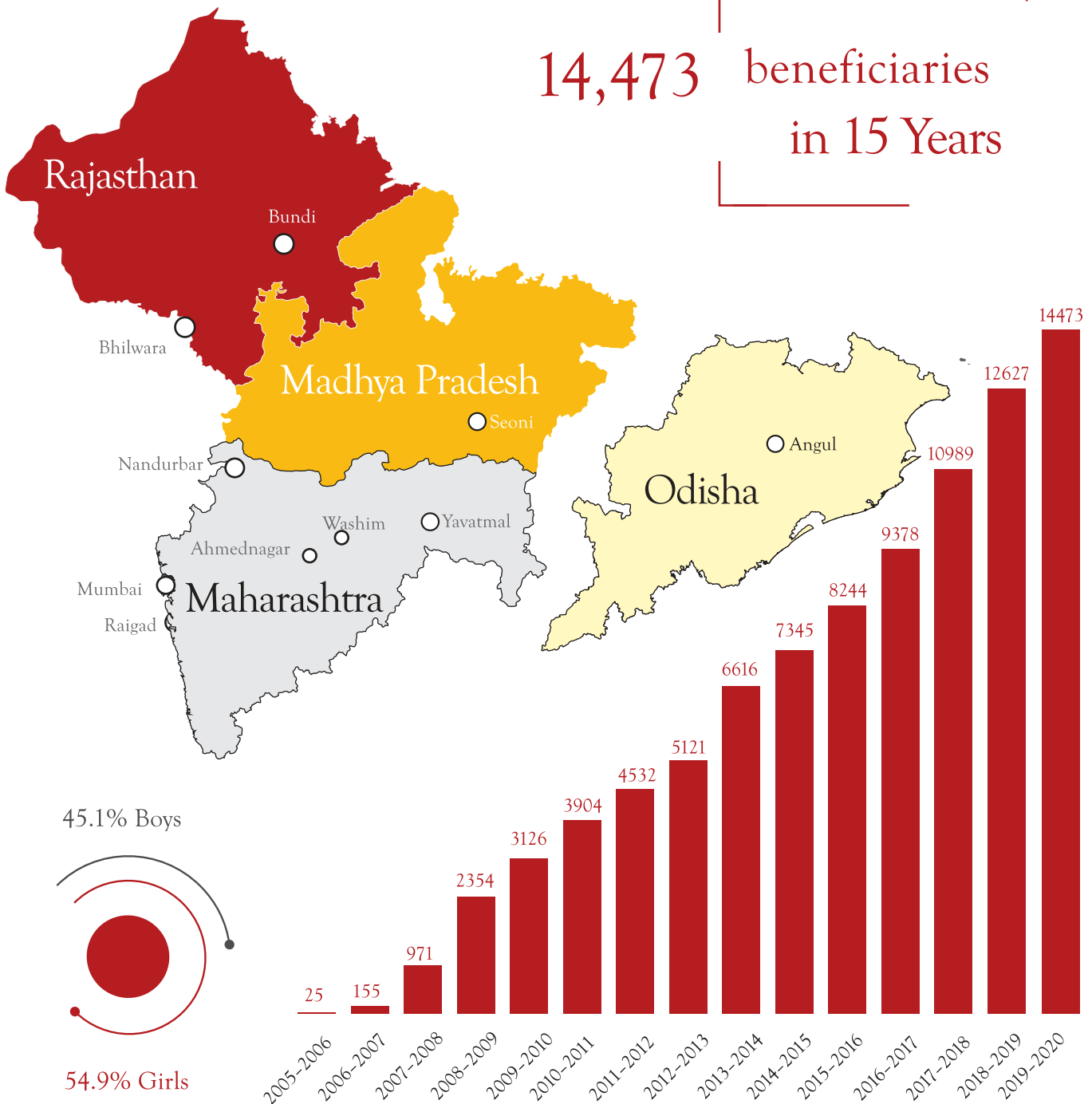


Rural girls pursuing higher education

- 3000 plus female beneficiaries of LOLT are pursuing higher education currently.
- 56% of LOLT female beneficiaries are pursuing higher education, in comparison, the Maharashtra State percentage in the districts of intervention is 26%.

Anando at a Glance

14,473 beneficiaries
in 15 Years



- 14473 beneficiaries since inception
- 54.9% are girls and 45.1% are boys
- 6176 beneficiaries are currently pursuing higher education
- Operational in States of Maharashtra, Madhya Pradesh, Rajasthan and Odisha

Stories of Change



Sarika Khurshinge

Sarika, an academically brilliant and passionate student from a tribal family of Mangrulpir in Washim District, was determined to complete her education despite her family's dire financial condition. Educating a girl child when the family was fighting for survival was a tough decision for her parents to make at that time. Yet, Sarika was highly driven to break out of the mould, she negotiated, convinced her parents and courageously migrated out of her village to pursue higher studies. She successfully completed her B. Sc in Computer Science with 61% marks in 2016. Soon after, she decided on giving the competitive entrance exam for the Institute of Banking Personnel Selection. Hard work, consistent study and passion towards her dream enabled her to clear the exam. She got selected as a Probationary Officer in the Bank of Maharashtra at Jintur in Parbhani District in 2020 and earns a monthly income of ₹40,000/- making her family proud. Sarika Khurshinge says, "It would not have been possible for me as a girl child in my given circumstances without the support of the organization. I am very grateful to the organization for shaping my career."



Mahesh Devle

Mahesh comes from a poor family in Kinhiraja, but throughout his academic life he remained active, assuming leadership roles and participating in all co-curricular activities. He completed his B. Sc in Maths, M. Sc in Physics and B. Ed degrees securing distinctions in all the three and in 2015 - 16 secured a job as an Assistant Teacher for Science in Yashwantrao Chavan English Medium School, Mangrulpir at a salary of ₹9,000/-. He then worked as an English teacher in a reputed school - Gurukul English Medium School, Digras, at a salary of ₹15,000/-. He is presently employed at Podar International School, Risod, Washim earning ₹34,000/- per month. He financially supports one Anando student and has donated competitive exam books to the textbook library in Washim worth ₹5,500/-.



Harshala Dighe

Harshala has set new benchmarks by being the first girl child from her village Khandas to pursue a career in the medical field and has made everyone proud by becoming the first doctor. An academically brilliant child, Harshala studied with full rigour and determination to succeed. After SSC, Harshala stayed with her relatives for two years to reduce the 40 km commute to Karjat and travelled home every weekend to balance family life with academic aspirations. She completed her medical studies from K. E. S. Keluskar Medical College, Alibaug and is presently working as a Medical Officer at the Panvel Municipal Corporation earning a monthly income of ₹50,000/-. She is also preparing for the entrance test for her post-graduate degree as she continues to dream higher.



Chandrakant Pernekar

Chandrakant was the first LOLT student to become a police constable in Navi Mumbai. He lived in a remote village named Sandashi, 15 kms away from Karjat. Bearing great hardships, his father, an agricultural labourer, managed to make ends meet for his family. LOLT's support enabled Chandrakant to aspire to achieve more than basic education and he completed his B.Com degree post which he decided to pursue a career in the police force. He persevered to accomplish his goals and in April 2017 he finally cracked the examination with 92% marks overall and joined the police force, making his dreams come true. He dreams of becoming a PSI one day and give back to society by sharing his knowledge with other underprivileged students.

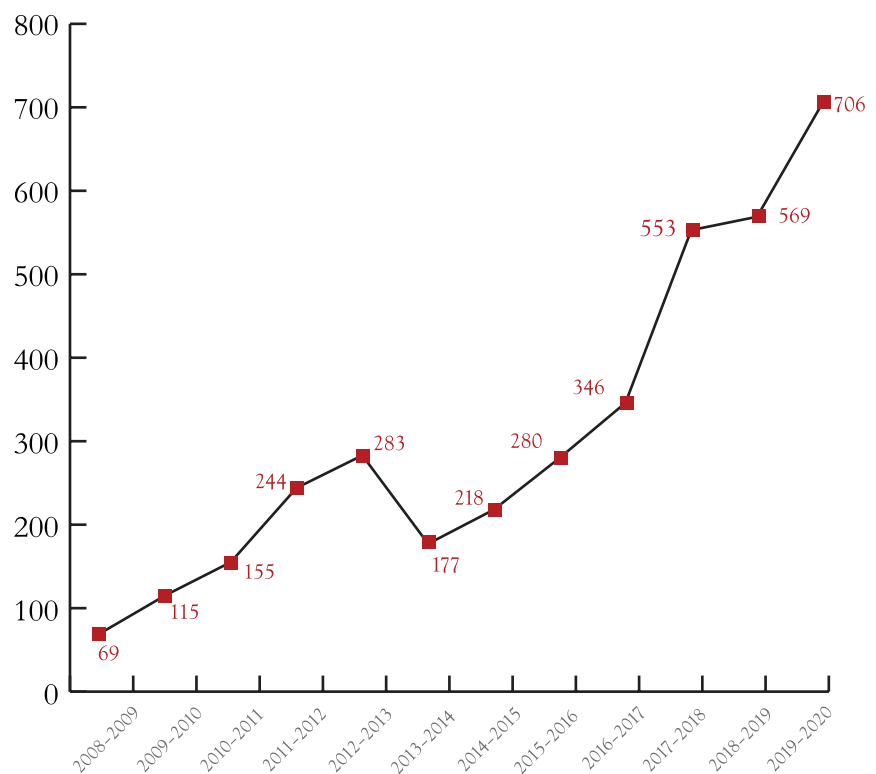
Anant Programme

Initiated in 2008, Anant is a collaborative Arts Education Project between Flowering Tree Inc., U.S.A and Light of Life Trust. It is a unique programme in song, dance and story-telling that has empowered hundreds of children through training in instrumental and Indian vocal music, and folk & semi-classical dance. Anant provides opportunities and platforms to develop skills and experience in performing arts. Dedicated music and dance teachers, along with social workers form a strong dual pronged team that nurtures and guides Anant participants to overcome the challenges to their aspirations.

Kalpataru – A Musical

Kalpataru; a musical, is a production to showcase the talent of our Anant beneficiaries which Anant teachers and the entire LOLT team have groomed. The first programme was performed by 27 beneficiaries, held on 23rd & 24th April 2016 in Mumbai & Pune respectively. An additional show was held in Mumbai on 09th September 2017.

706
Beneficiaries



Stories of Change



Sonali Vaite

A gifted singer but neglected child from Alibaug she completed SSC and HSC through the Anando Programme. Being academically bright she completed her ITI-Electrician course. Through LOLT's intervention and guidance she has passed two Gandharva Vidyalaya exams, and three Sugam Sangeet exams. She worked with ONGC at ₹9,000/- per month supporting her family. And has now obtained a job at MSEB as an Operator earning a salary of ₹18,000/- Passionate about music, she continues to sing in orchestras as she loves to sing and act. In 2020 a song and dance album starring Sonali as the lead artist was published on YouTube on the occasion of Narali Pornima, which marks the initiation of the fisher folk's business season.



Mahadevi Waghmare

Mahadevi, belonging to a family impacted by the after effects of chronic alcoholism was selected as an Anando beneficiary as she had almost dropped out of school. Struggling in academics and unable to cope with the pressure she lacked self-esteem and confidence. She was selected under the performing arts programme where she found her passion in dance and showed amazing development in pursuing the dance form. With support from the Anando team she managed to complete her basic education and decided to pursue a career in professional Indian classical dance (Bharatnatyam). Despite opposition from her alcoholic father, supported by her mother and the Anando team she was able to secure a seat in the prestigious Nalanda Dance Academy, Mumbai to pursue a Bachelor degree in Dance (Bharatnatyam). Her commitment is creditable as she undertook a daily commute of 62 kms to attend classes regularly. Today, despite many hurdles, her grit and determination has enabled her to complete her graduation and make her one of the star students of the academy who has already started performing professionally.

School Empowerment Programme

The School Empowerment Program (SEP) was started in 2012 with the aim to enhance and strengthen school teachers in interactive classroom processes, effective modes of parent & community interactions which would lead to increasing involvement and participation of all the key stakeholders in a child's life to ensure they are sustained in school to complete at least their basic education. The Anando School Empowerment programme was initiated in June 2019, which is a combination of key activities from LOLT's flagship programme Anando & its teacher focused programme – the School Empowerment Programme. So far the programme has impacted **388 teachers**, **31 schools**, and impacting **12331 students**.

Highlights

Teacher's Training

Concepts introduced for the first time :

- Changes in classroom processes,
- Creation of and effective use of teaching aids
- Innovative participatory techniques
- Application of social work tools.

Student Action Forum

- 12,000 students indirectly benefited.

Parents Participation

- 95% of schools were not conducting parent meetings.
- Post intervention, a gradual increase was seen in attendance of parents.

Shikshan Mahotsav

A unique annual forum in the form of an event ensuring development and participation of teachers with the aim is to:

- Provide a platform to express their thoughts/opinions/suggestions about the current education system
- Give them an opportunity to showcase their talents.

School Empowerment Programme







Project Jagruti

Project Jagruti, initiated in 2010 aims to advance, develop, and empower rural underprivileged communities with special focus on women and young girls through three critical programmes - skilling and livelihood training programmes, primary healthcare & environment conservation.

Livelihood Training Programme

Spread across Jeevan Asha Community Centres:

- Tiware • Kadav • Kashele in Karjat Tehsil, Raigad District
- Dhasai in Murbad Tehsil, Thane District
- Taloda in Taloda Tehsil, Nandurbar District
- Cuffe Parade in Mumbai District



Students enrolled 8538

Placement percentage 45%

3376 Placed

Stories of Change



Anjana Arun Vishwas

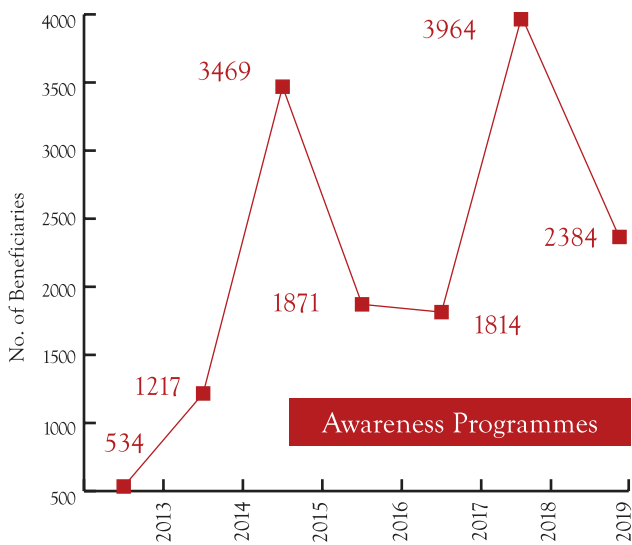
Anjana, who is originally from Kolkata is an enterprising and skilled worker of the Jeevan Asha Community Centre, Tiwari. Before coming to Maharashtra she lived in Dattapada village of West Bengal along with her husband and children and their only source of income was a small grocery shop near their house. Due to some unfortunate circumstances their shop had to be shut down and this turn of events forced the family to migrate for work. For the next five years they moved from one farmhouse to another in search of stability and finally arrived at a private farmhouse Sagar Isha at Tiwari in Karjat. Over here they were earning ₹7,000 monthly but that income was not enough to cover all their household and educational expenses.

Anjana was faced with a grave problem of how to fulfil her family's needs. Amidst all this she heard of Project Jagruti's courses and took admission for the 3 month basic sewing and tailoring course. Not knowing Marathi, she couldn't understand numbers nor words and it was a challenge for her as well as the teachers to explain the syllabus to her. But they took up the challenge willingly and Anjana successfully completed the sewing and tailoring course. This increased her confidence greatly. She was faced with the questions where would she practice and what to do next. With support from Light of Life Trust's Project Jagruti she got access to sewing machines to practice stitching. Gradually she started taking orders from others. She also became involved in the tailoring production unit and with the occasional work of stitching uniforms, cloth bag, other items etc. she earned up to ₹3,000/-. After that she enrolled for the jewellery designing course and after completing it she became part of the jewellery production unit. Due to this skill she has earned around ₹10,000 - ₹11,000/- in one year.

Today Anjana has become confident and financially secure because of the skill training she received at Jagruti and her determination to overcome all challenges which came her way like language barriers and adjustments to different cultures and customs. She wanted to change her situation desperately and support her family and so she made the most of every opportunity which came her way to make this wish come true. Today she earns around ₹5,000/- monthly by working with Jeevan Asha Community Centre and taking individual tailoring orders locally.

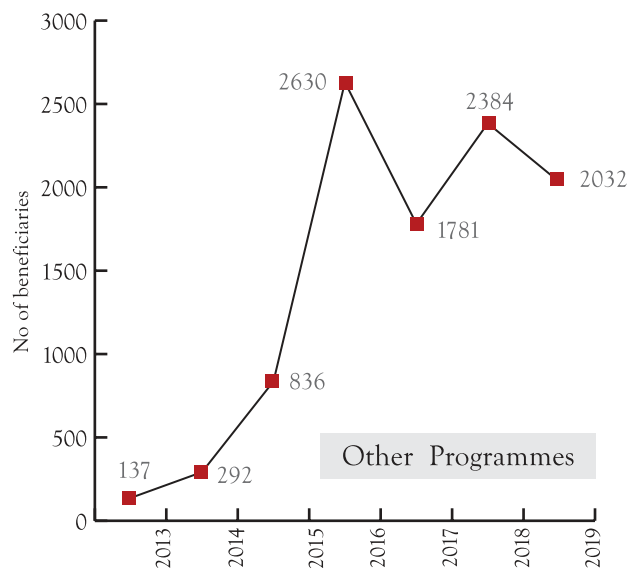
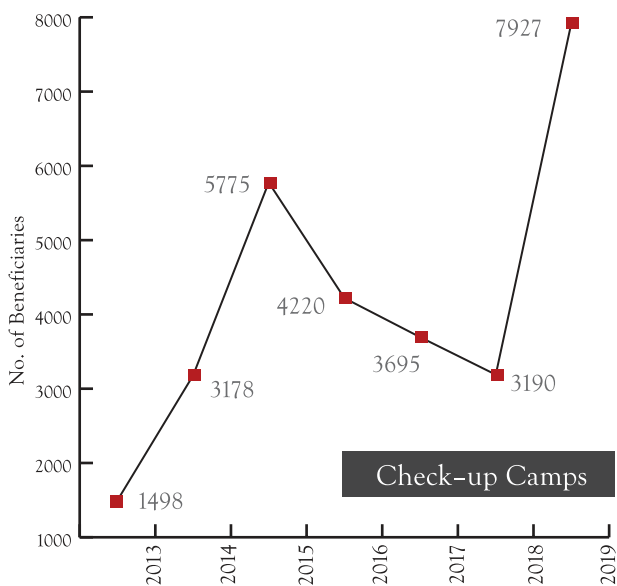
Medical Mobile Unit

Medical Mobile Unit, operating since 2012, provides primary health care services to remote rural parts and tribal hamlets that do not have access to any kind of medical facilities in Karjat Tehsil, Raigad District, Murbad Tehsil, Thane District, Akkalkuwa Tehsil, Nandurbar District and Ambegaon, Junnar and Rajgurunagar Blocks in Pune District.



52007

patients and beneficiaries



Weight Gain Programme

The programme initiated in 2018 aims to address the issue of underweight amongst children in the age group 6 – 14 years. The total students covered under the programme is 273 across 9 Zilla Parishad Schools / Aanganwadis.

Impact:

- There were 273 students from 2 Aanganwadis and 7 Schools benefited from weight gain programme.
- All children from the selected schools showed at least twice the weight gain at endline than baseline of year 1.
- In all 9 Schools/Aanganwadis the weight gain showed at least 2.5 times more than control sample.
- The RZP School and Aanganwadi Navasuchiwadi which is a tribal hamlet have more than 65% children with more than 3 cm height gain. This is a highlight of the programme.
- Most of the children gained weight from 2 to 3 kg in a 6 month period, which is an impressive weight gain.
- More than half the children have gained height of at least 2 cms and 30% of the children gained a height of more than 3 cms in a 6 month period.

Story of Change



Ms. Ankita Waman Padir

Ankita, aged 9, comes from Navasuchiwadi – a remote tribal hamlet situated 40 kms away from Karjat. Her father, an agricultural labourer is the sole earning member of this 7 member family with an average monthly income of ₹5000. Ankita became a part of the Weight Gain Programme in 2019 and she gained 2.5 kgs weight and 4 cms height in just 7 months of the intervention. As a result of regular nutritious food distribution at the school, Ankita showed a remarkable difference in her weight and height gains.

Her school teachers report that the dietary intake improved her and other student's academic performance as well. The attendance, attention span, understanding, listening during class by the students improved too. Thus, the Weight Gain Programme has had multiple positive impacts resulting in improved health outcomes and consequently leading to better academic performance of the children.



Ms. Krutika Ananta Khandvi

Krutika, a girl of 7 years, resides at Gudwanwadi, a tribal hamlet around 25 kms from Karjat. Her eye screening was conducted on 15th June 2019 where she was diagnosed with low vision, cataract & squint. Her father is a daily wage worker earning an income which is barely sufficient to meet the basic needs of the family. As he was unable to afford any medical expenses for Krutika or any other family member, Krutika was operated free of cost on 24th January 2020 for Right Eye Squint at Isha Netralaya, Kalyan.

Environment Conservation Programme

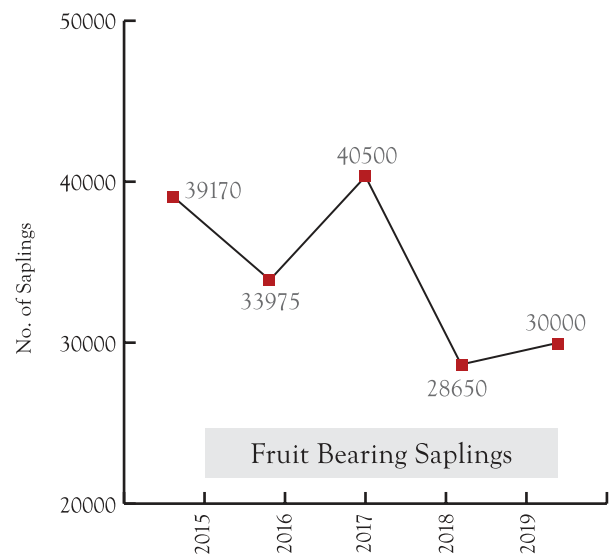
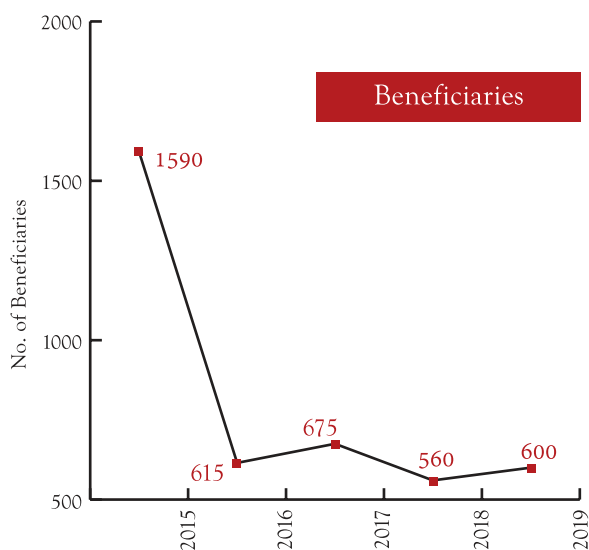
This program was initiated with an aim to provide additional source of income to poor farmers with the distribution and close monitoring of fruit bearing plants to them.

Highlights of the Programme

- Smokeless Stove Distribution - 150
- Water Wheel Distribution - 1351
- Installation of a Solar On-Grid Rooftop System at the Jagruti Community Centre in Tiware, Karjat: In order to move towards a greener renewable energy option a 10KW power On-Grid PV system was installed by Aker Powergas Pvt. Ltd. as part of their CSR initiative towards environmental sustainability.

172295

Fruit bearing saplings distributed to 4040 Farmers



Stories of Change



Sachin Ambo Thombre

Sachin, a young farmer from Thombarewadi village received 65 fruit bearing trees in the year 2017 as part of the environment conservation programme. Sachin attended all 12 trainings organised to learn the plantation process and with guidance and supervision of the team he carefully planted the trees. Since water availability was scarce in the village, Sachin fetched water from a distance of 2 kms every day in order to keep the trees alive.

The trees bore a good yield of 40 - 50 dozen mangoes in the first year which his family happily distributed amongst relatives, consumed at home and even sold 25 dozens in the local Kashele market. Sachin's mother who went to the market daily to sell the mangoes earned ₹3000 - ₹4000 from this sale. And this income was significantly useful in settling the family's financial dues and reducing their household burden. The first experience of mango production and market exposure was a valuable learning for them and this year his mother hopes to go to the Tehsil market in Karjat to sell their produce.



Ankush Parshu Ughada

Ankush who is a young farmer from Borwadi village (Kikvi) has been a participant in many of the organisation's programmes and in 2015 he received 63 fruit bearing saplings under the environment conservation programme. He took great efforts at protecting them, providing them with water which he got from 2 kms away, preventing them from wild cattle, forest animals, untimely rains and other factors which could adversely affect plant growth. In the

last year 4 - 5 mango trees were in full bloom and he received 25 dozen mangoes from them. Half of the produce was sold door to door from which he earned ₹1500 - ₹2000 while the remaining raw mangoes were stocked and sold from his own small shop from which he earned another ₹1500. Through these experience he gained a lot of confidence and is planning to sell mangoes in this season as well.





Student Engagement

25

• American School of Bombay

553

• The Cathedral & John Connon School

70

• NSS Hill Spring International School

09

• Kids4Kids – Share & Care Foundation

30

• Symbiosis International School

223

• Universal Business School

04

• Narsee Monjee Institute of Management Sciences



Corporate Engagement

40

Allcargo Logistics Ltd.

200

Axis Bank Foundation

360

• Bharat Petroleum Corporation Limited

12

• DCB Bank Limited

50

• Dewan Housing Finance Limited

50

• GlaxoSmithKline

80

• Johnson & Johnson Pvt. Ltd.

160

• Morgan Stanley

469

• Phoenix Market City Resources Pvt. Ltd.

10

• Rochester Institute of Technology

08

Ormax Consultants Pvt. Ltd.

12

Starbucks



LOLT Partners

LOLT Partners

 भारतीय जीवन बीमा निगम LIFE INSURANCE CORPORATION OF INDIA LIC GOLDEN JUBILEE FOUNDATION		 LIONS QUEST A Program of Lions Club International Foundation			
 MEHTA CHARITABLE TRUST		 Chhatrapati Shivaji INTERNATIONAL AIRPORT MUMBAI		Narotam Sekhsaria Foundation	
 NAVNEET FOUNDATION FOR IT IS IN GIVING THAT WE RECEIVE	 N . I . F .	 NRB BEARINGS	 NSS HILL SPRING INTERNATIONAL SCHOOL	NTAsset	
 omkar FOUNDATION	 PEROJSHAW DHUNJISHAW BOLTON CHARITIES	 Prabhudas Lilladher POWERING YOUR FINANCIAL GROWTH	 PRECISION	 PREMIUM	
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