



ANNUAL
Report

2021-2022

**FOUNDATION FOR ADVANCEMENT
OF MICRO ENTERPRISES
(FAME)**



FAME

*Harnessing the Capabilities of
Micro-Entrepreneurs*

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MESSAGE FROM **THE CHAIRMAN**

“ Enhancing livelihood for 5 million people has been the cornerstone of our objectives, and it has inspired us to be single-minded and focused towards building the capabilities of grassroots businesses, helping them become more able and competitive



DEAR STAKEHOLDERS,

It gives me immense pleasure to present the third annual report of FAME where we share the story of a Foundation with humble beginnings, great expectations, and heartwarming stories.

Enhancing livelihood for 2 million people has been the cornerstone of our objectives, and it has inspired us to be single-minded and focused towards building the capabilities of grassroots businesses, helping them become more able and competitive. This year has been a year of action for our Foundation where we worked with a large number of unorganized businesses and made meaningful interventions to create more opportunities for employability and income generation. We introduced numerous local development solutions through our strong 'feet on the ground' presence and strengthened relations with our beneficiaries in the Dairy, Shoes Manufacturing, Kirana, and Sports Goods Manufacturing Clusters.

FAME's programs in the areas of skill development are well aligned with the skill enhancement objectives of the Government and during the year we partnered with CFTI (Centre for Footwear Training Institute) and PPDC (MSME Technology Development Centre) of the Ministry of MSME to provide skill-based training to our members in the shoes and sports goods manufacturing clusters. We also received support from government-run veterinary hospitals at the district level to provide free-of-cost vaccination and medicine to our dairy farmer members. Our efforts in enhancing livelihood opportunities got recognized at the CSR Times Summit and FAME won the silver award at the CSR Times Award, which was a proud achievement for our young Foundation.

The future impact of our interventions will be driven through further collaboration with the Government, specifically at the district levels along with donors who share our ambition of bringing about a transformative impact in the lives of micro-enterprises through non-financial support and guidance. We are invested in our journey towards sustainable outcomes for micro-entrepreneurs and invite you to join us in creating an inclusive ecosystem for them.

Onwards and upwards!

Brij Mohan
Chairman

BOARD OF DIRECTORS



MR BRIJ MOHAN

Chairman



MR SANJAY SHARMA

Director



MR SHAILENDRA MAHALWAR

Director

Mr. Brij Mohan is a former Executive Director of Small Industries Development Bank of India (SIDBI) and is referred to as the Pioneer of Micro Finance in India. He was instrumental in kick starting micro finance in India with the setting up of SIDBI Foundaton for Micro Credit (SFMC) as an apex financing development micro-finance entity in 1998. He was a key member in the setting up of the development department in Industrial Development Bank of India (IDBI). Throughout his corporate life Mr. Brij Mohan has held leadership roles and been the founder member of prominent government development bodies that work with micro enterprises and brings vast experience to the FAME Board.

Mr Brij Mohan is a Board member with industry associaton Sa-Dhan, Maanaveeya Development Finance Ltd and rating entity Micro Rating International Ltd

Mr. Sanjay Sharma is the co founder and managing director of Aye Finance and under his leadership, Aye has transformed from a tech driven start up aspiring to deliver social impact, into an award winning financial services firm that is delivering social impact at scale along with robust financial returns. He is an accomplished leader in Consumer Banking with over 34 years of experience. He pioneered direct banking channels in HSBC and HDFC Bank and was part of the leadership team that launched consumer lending business at ICICI in 1999. Led the Life Insurance Underwritng, Claims, Operations & Service teams at Max New York Life Insurance Co. Set up Tamweel PJSC and grew it into the largest housing finance company in UAE with over USD 3bn in assets. As its CEO-International, won the Best Mortgage Bank Award from Banker Middle East and 4th most admired Financial Institution in the Region Award from Gulf Business. He is an alumnus of IIT-Bombay and IIM-Bangalore

Mr. Shailendra Mahalwar is the former Chief General Manager of Small Industries Development Bank of India (SIDBI). During his tenure, he also served on the boards of the SIDBI Venture Ltd from 2009-2017, Maharashtra Stat Financial Corporation(MSFC) from 2008-2014, and the Economic Development Corporation of Goa from 2006-08, among others. Prior to joining SIDBI he had worked with the Bank of Maharashtra and as an advocate in the Meerut Civil Courts. He is law graduate from Meerut University and is a post graduate in business management from Bhopal School of Social Science.

THE SOCIAL PROBLEM WE TARGET

MICRO & SMALL BUSINESSES

SCALE UP

10 MILLION
NEW JOBS
P.A.

GROSS
NATIONAL
HAPPINESS
(LOW SOCIAL
DISPARITY)

COMPETITIVE
PRODUCTS

GDP
ACCELERATION

GROSS
NATIONAL
INCOME (USD 5
TN ECONOMY
BY 2025)

THE PROBLEM

HOW TO EMPOWER THE MICRO AND SMALL BUSINESSES
IN A SUSTAINED AND COMPREHENSIVE MANNER

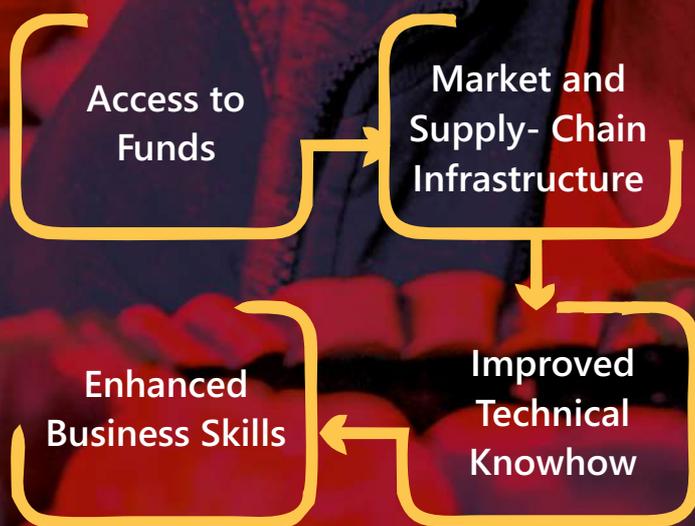
Job creation in India is the key to unlocking the demographic dividend that its billions are capable of. **India must create about 10mn non-farm jobs every year to engage our young workforce.**

There are many routes to solving this and the route that **FAME** has chosen is to **amplify and harness the capabilities of the 70mn micro and unorganized businesses.**

These micro scale businesses have so far contributed over 90% of the non-farm jobs and **if we can improve their competitiveness and scale it may also pave the way to the USD 5tn economy that we dream of.**

THE OBSTACLES

Enduring **value creation** in the economy requires the right mix of the factors of production. This has been the wisdom of centuries and was postulated by Adam Smith as far back as in 1776 in his book '**The Wealth of Nations**'. In the current environment, for the unorganized micro business, their sustained well being can be ensured by improving the following **factors of production**:



LEVERS FOR WEALTH OF MSE BUSINESS

(REPORT ON MSE- GOI 2010)

FAME'S INTERVENTIONS



PRODUCTION
KNOWHOW



BUSINESS
SKILLS



MARKET
INFRASTRUCTURE



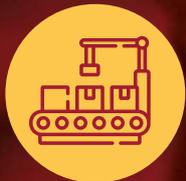
FUNDS

FAME'S MISSION

FAME is focused on **building the capability** of the **unorganized micro businesses** to scale up and become competitive. This is achieved through **non-financial support** in the areas of :



Market
Development



Production
Knowhow



Enhancing their Business
and Financial
Management Skills



THE DIFFERENTIATED IMPACT

1. FAME focus on the unique problem of micro businesses differentiate the Foundation the way it creates impact.
2. There is a little precedence on uplifting Micro Enterprises that create jobs and bring prosperity to the under privileged section of the society.
3. FAME constantly innovates and learns from the excellent achievements of programs on women upliftment, skill development initiatives in commercial areas and agri-improvement programs among others.

Our Methodology

To build competitiveness in micro businesses, broad generic interventions have had limited success historically. We need interventions customized and tuned to the specific business industry. Our team hence **uses a filter of business industry to build and plan our programs.**

Our approach looks at going deep into specific industries, understanding how they operate, what are the gaps in their business and product propositions and then design suitable programs to address these gaps.

Our approach relies on the following deliberate steps to ensure success of our programs:

We use secondary research as well our access to primary researches done by Aye Finance and other knowledge leaders in the space. This helps us identify a business cluster that can respond well to our interventions and where the scale of impact created would be large.



**Identify
Business
Industry**

**Field Study of
the Business
Industry**



Further to the high level delineation of the business cluster mentioned in step- 1, our team visits the micro businesses in the identified geographies and collects primary information on what are the challenges on the field and what are the support institutions infrastructure that we can leverage in our programs.

A planned approach typically covering 2-3 year deployment is outlined and key measures of success are defined at a high level. This guides the rollout of the program.



**Design the
Interventions**



**Detailed Field
Deployment Plan**

All aspects of the deployment of the program are worked out- spanning from hiring, training, building customized training content for the industry, filed meetings with support groups and logistics for the program rollout.

The progress of the program is measured periodically against the measures of success and milestones that were expected in our program plans.



**Monitor and
Improve**

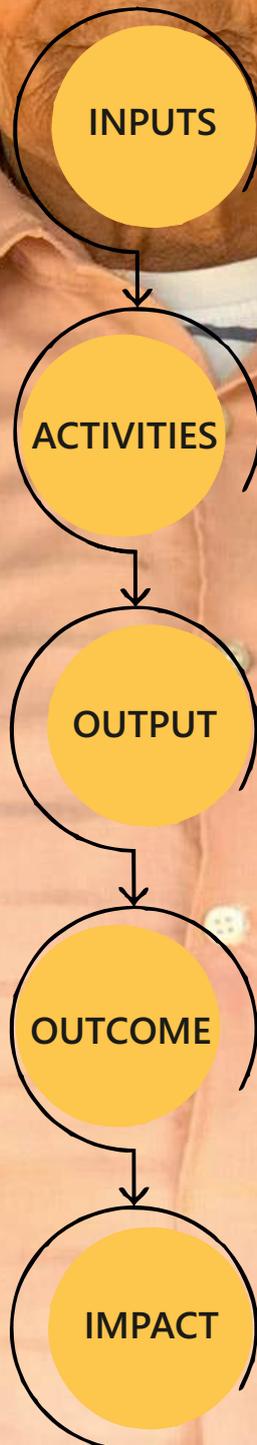
**Measure Impact
and Document
the Learnings**



We intend to measure impact of our interventions after 2-3 years so that we may continually improve on the effectiveness of our interventions.

HOW WE MEASURE SOCIAL CHANGE

THEORY OF CHANGE



We use the Theory of Change Model to measure the impact of our programs. The ToC is used as a blueprint for evaluation for each of our programs with measurable indicators for the impact we want to create in each cluster. This model allows for a clear and testable hypothesis about how FAME will bring about a change in the clusters attaching more credibility to the impact as they are predicted to occur in a certain way.

1. Micro- Entrepreneurs Approached
2. Consultants Onboarded
3. Government Collaborations
4. Doctors Onboarded
5. Dairy Mobile App

1. Quality and Tech Advancement Sessions
2. Market Linkage Advisory
3. Dairy Awareness Sessions
4. Treatment Camps

1. Micro- Entrepreneurs Onboarded
2. Dairy Farmers Enrolled on the Mobile App
3. Awareness/ Advisory Sessions Conducted
4. Treatment Camps Conducted
5. Animals Treated

1. Increase in the Number of Micro- Entrepreneurs
2. Market Linkages Created- Dairy and Non- Dairy
3. Government Collaborations Established
4. Milk Collection Centres Started in the Project Area
5. Pashu Trainers Functional in the Area
6. Village- Based Nutritional Mix and Medical Centre Started in the Project Area
7. Increase in the Number of Cattle

1. Jobs Created
2. Increase in Sales
3. Increase in Dairy/ Non Dairy Production in the Area
4. Average Increase in Micro Entrepreneurs Income
5. Number of Model Villages created which are Technically Advanced and Sustainable

OUR PROGRAMS

AND THEIR ALIGNMENT WITH
SDG GOALS





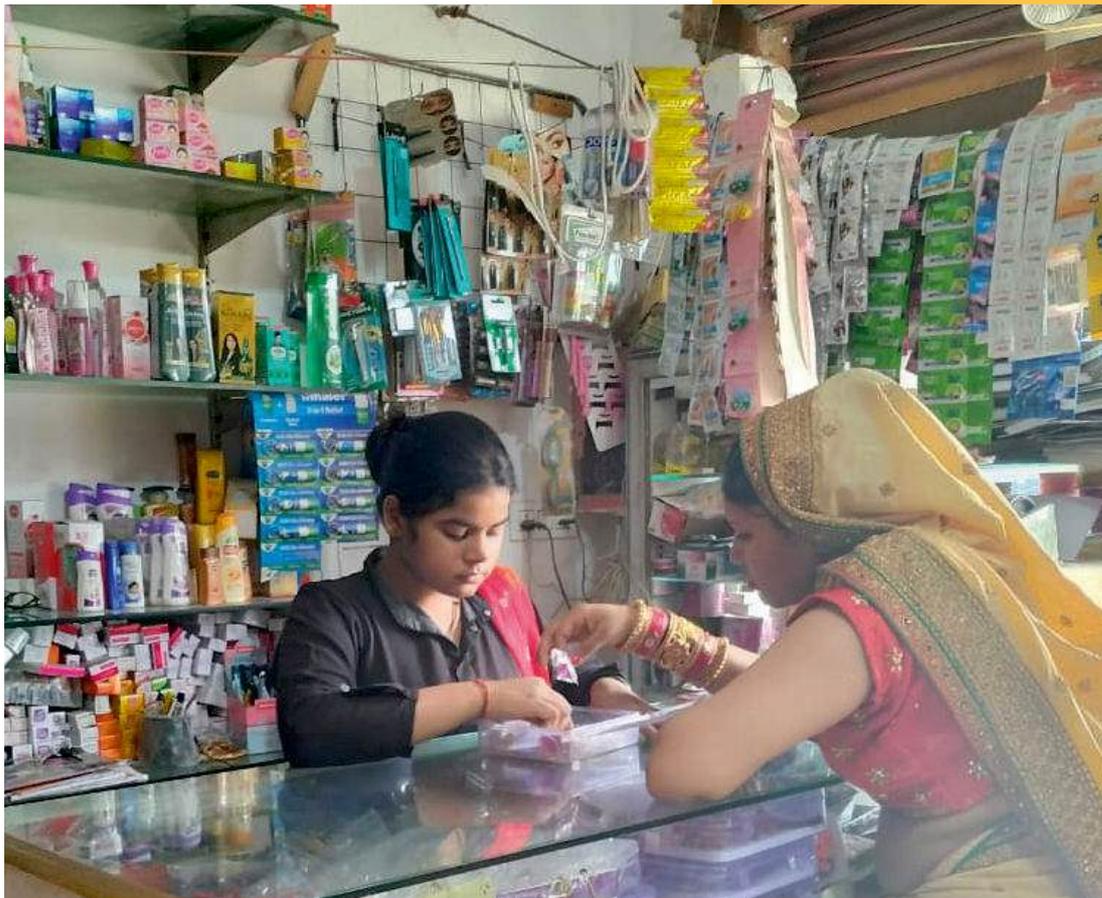
DAIRY DEVELOPMENT PROGRAM



SHOE ARTISAN PROGRAM



SPORTS CLUSTER DEVELOPMENT



KIRANA EMPOWERMENT PROGRAM



DAIRY DEVELOPMENT PROGRAM



India has been the largest milk producing country of the world for the last 22 years and has the largest bovine population in the world. In 2019- 20, India's milk production stands at around **191 million tons (MT) which is around 20% of world milk production**. Milk production has been growing at Compounded Annual Growth Rate (CAGR) of 4.5% over the last 20 year compared to around 2% CAGR of the world.

Dairying has become an important secondary source of income for millions of rural families and has assumed the most important role in providing employment and income generating opportunities, particular for marginal and women farmers. Most of the milk is produced by animals reared by small, marginal farmers and landless labourers.

Uttar Pradesh, Rajasthan and Gujarat have been the major milk producing states in India. **Uttar Pradesh is the largest dairy and milk- producing state** because it is home to the highest buffalo population and the second-highest cattle population the country. The majority of rural population in the state is engaged in livestock rearing and dairying.

Despite having a significant livestock base of milch animals the obstacles are hampering the growth of the Indian dairy and milk processing industry.



DAIRY DEVELOPMENT PROGRAM



DAIRY AWARENESS CAMP



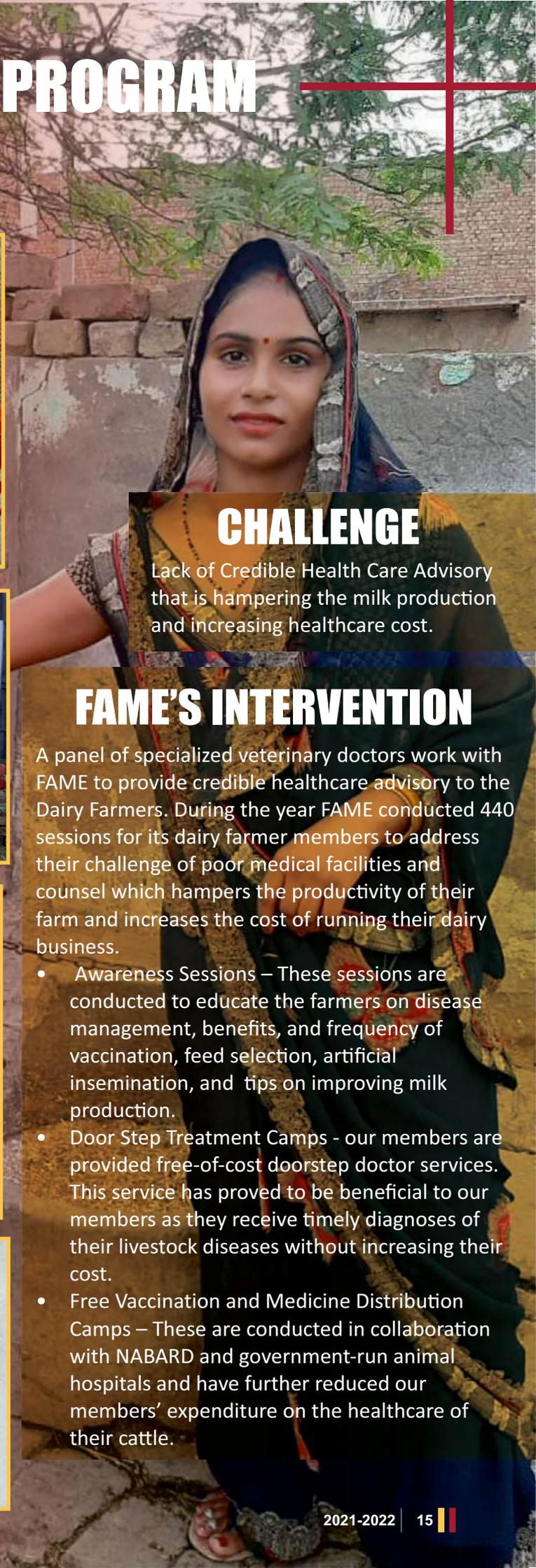
FREE VACCINATION CAMP



DOOR STEP VET SERVICE



FREE MEDICINE DISTRIBUTION CAMP



CHALLENGE

Lack of Credible Health Care Advisory that is hampering the milk production and increasing healthcare cost.

FAME'S INTERVENTION

A panel of specialized veterinary doctors work with FAME to provide credible healthcare advisory to the Dairy Farmers. During the year FAME conducted 440 sessions for its dairy farmer members to address their challenge of poor medical facilities and counsel which hampers the productivity of their farm and increases the cost of running their dairy business.

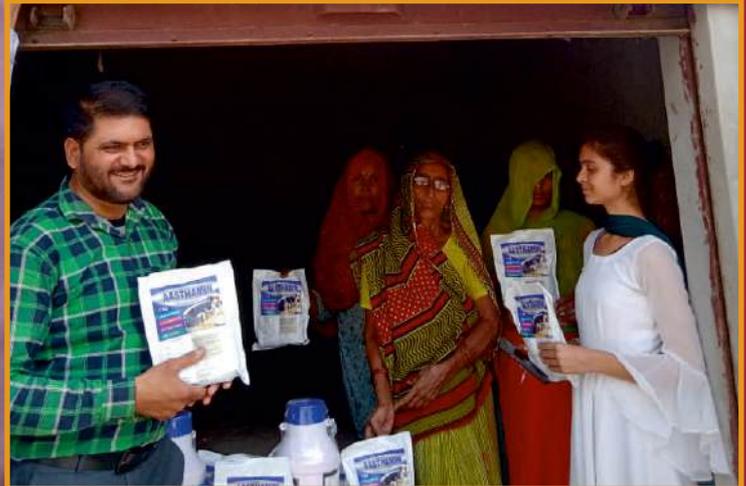
- Awareness Sessions – These sessions are conducted to educate the farmers on disease management, benefits, and frequency of vaccination, feed selection, artificial insemination, and tips on improving milk production.
- Door Step Treatment Camps - our members are provided free-of-cost doorstep doctor services. This service has proved to be beneficial to our members as they receive timely diagnoses of their livestock diseases without increasing their cost.
- Free Vaccination and Medicine Distribution Camps – These are conducted in collaboration with NABARD and government-run animal hospitals and have further reduced our members' expenditure on the healthcare of their cattle.

DAIRY DEVELOPMENT PROGRAM

PROVIDING DAIRY INPUT PRODUCTS TO FARMERS

CHALLENGE

Dairy farmers purchase their mineral mixture feed and fodder at retail pricing which increases the input cost of running their farms. And they need to allocate one day in a week to go to the market to purchase these inputs which hampers the productivity of their farm



FAME'S INTERVENTION

FAME launched FAME Service Centers to provide the benefits of collective purchasing to its members along with easing their access to inputs for running their farm. The FAME Team mobilized the members into groups guiding them to pool their resources to purchase the mineral mixture and other inputs at wholesale pricing. These Service Centres which are located in the villages of our members' stock these inputs making them readily available as per the need of the members. Easing their access to mineral mixture and other inputs.

DAIRY DEVELOPMENT PROGRAM



CHALLENGE

Dairy Farmers produce milk and sell only milk. While there is a market for milk-based products, the Indian dairy farmer is not able to full fill that demand as he neither has the skills to produce those products nor the know-how to effectively market those products.



FAME'S INTERVENTION

FAME launched its Income Generation Projects to provide FAME members the opportunity to create additional revenue lines by producing diversified milk products.

The Project teaches new skills which leads to diversification of the products they manufacture along with providing advisory on branding and marketing thereby increasing the top line.

One group from our Mathura district was taught the skill of manufacturing the world-famous Mathura ka peda to add another income line to their dairy business. The Group was not just taught the skill to manufacture Pedas but also supported in marketing and branding the product. The Members earned 48% profit from this project. Through this successful execution of this project, FAME ensured the members got the confidence to build this business and generate a regular flow of income for themselves



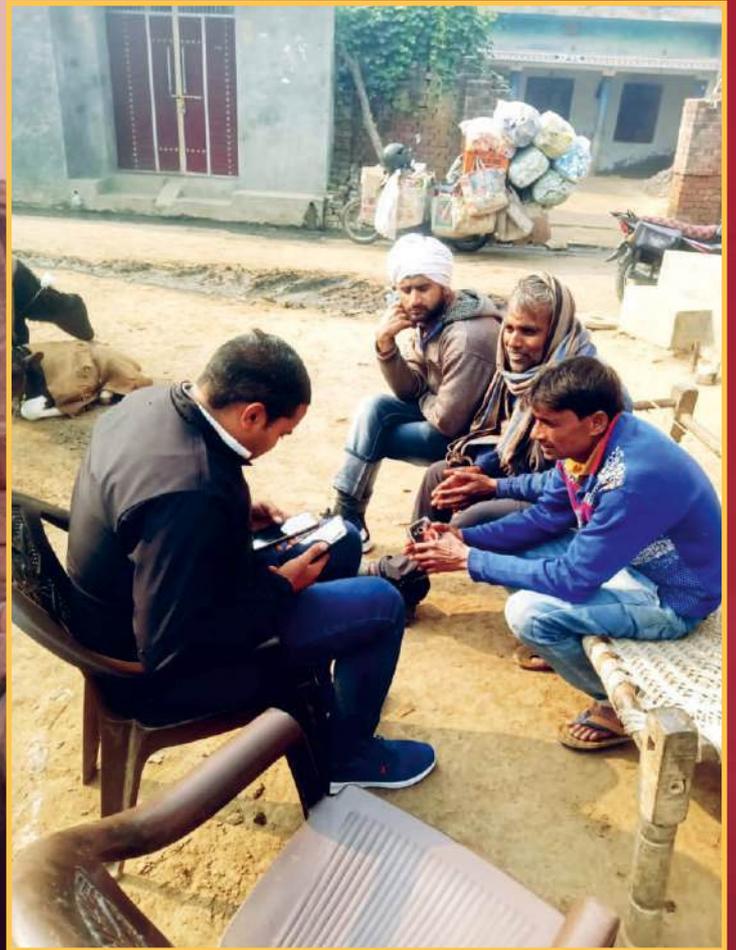
DAIRY DEVELOPMENT PROGRAM

CHALLENGE

Minimal tech intervention to address the challenges faced by the dairy sector.

FAME'S INTERVENTION

To help scale up the reach as well as the scope of FAME's Dairy Development Program and make the dairy farmers of rural and semi-urban locations part of the Whitetech Revolution, FAME launched an android based Mobile App which has been made available on Google Play Store to all its members. The customized Mobile App is a digital solution to provide the Indian Dairy Farmer E-Veterinarian and Bookkeeping Services. The App delivers advisory 24/7 on various aspects of efficiently managing the health of their livestock as well as controlling the financial levers of their dairy business.



DAIRY DEVELOPMENT PROGRAM

The App has multiple functionalities allowing the Dairy Farmers to have access to their own data enabling them to evaluate their payment and profitability based on the quality and quantity of milk sold.

1. Capture Cattle wise details of the entire farm for **easy health tracking including breeding and herd management**.
2. Cattle wise as well as farm view of the milk sold and milk production over a desired period of time for **analyzing varying prices of milk in each month**.
3. **Track expenses** as well as the changes in **income vs expenses**.
4. Access to a **multitude of reports** that give **broad as well as detailed insights** into the dairy business and the health of his cattle.
5. Receive **reminders** to the dairy farmer when the cattle vaccination is due.
6. **Health Advisory Videos** for **easy access to healthcare** advisory on frequently occurring

The App has been **gamified** to **improve engagement** and make it fun for the Dairy Farmers for whom it is the first time using an App of this kind.



SHOE ARTISAN PROGRAM



The city of **Agra** is the **biggest footwear cluster of India** and Agra leather footwear cluster has a rich tradition of footwear manufacturing dating back to the Mughal era. Over the years the sector in Agra has evolved and has emerged as an important source of employment generation in northern India.

With an estimated 5,500-6,500 footwear manufacturing units providing employment to more than 100,000 people, the Agra footwear industry is concentrated in 16 areas across the city. These units operate around 60-70% efficiency and produce close to **1.5 lakhs to 2 lakhs pairs per day**

A smaller setup that exist in the Agra footwear cluster despite making a significant contribution to the industry face a myriad of challenges that are huge roadblocks to their success



Limited knowledge of branding and marketing their products



Lack of adequate finance & raw material procurement



Minimal exposure to latest manufacturing technologies



High wastage of raw materials due to outdated technology



No quality standardization of finished products



High cost of raw material procurement due to presence of middle men



Dependence on wholesalers for reaching new markets



High competition due to low level of product management



Low awareness about government schemes and incentives (concessions & facilities)

SHOE ARTISAN PROGRAM

FAME has collaborated with CFTI (Centre for Footwear Training Centre, Ministry of MSME) to support the shoe artisans of Agra in overcoming the beyond financing challenges and this year set the foundation for becoming their partner in growth.

CFTI CONDUCTS TWO KINDS OF TRAINING FOR OUR MEMBERS:

Technical Training



Our members get trained on new product development, introduction to latest technologies and machine, awareness of raw materials, how to create better quality shoes

Non- Technical Training

Our members are given advisory on how to sell their products on online marketplaces, as well as the benefits of working in groups, update on the various government schemes. Industry visits are also organized.



The unique opportunity FAME is providing to its members through **exposure to new technologies, machines and digital advancements** currently underway in their sector is inspiring them to do better. This association with CFTI is helping FAME **deliver value propositions to the shoe artisans in Agra.**



KIRANA EMPOWERMENT PROGRAM

Over the last 10 years, the retail market in India has experienced significant growth and transformation. The overall market size of the Indian retail market was \$275.8 bn in 2008-09 and has grown to \$700 bn as of 2019. India is currently the 4th largest retail market in the world and is further expected to grow to \$1.1b to 1.3 tn by 2025.

The retail landscape in India is largely unorganized segment, otherwise known as the informal segment, consists of 13 million Kirana and neighbourhood stores. These stores play a pivot role in the Indian retail sector which contributes almost 11% of the GDP in India and 8% of its total workforce.

Over the past few years, however, there has been a shift in the shopping patterns of consumers. Consumers are increasingly buying online, shopping at supermarket or larger modern stores and as a result, Kirana stores is expected to reduce to 75% from the current level of 88%.

Some of the reasons contributing to the decline in share include but are not limited to lag in adoption of modern retailing techniques such as digital payments, inventory management, or even an official store layout.

KIRANA EMPOWERMENT PROGRAM

FAME launched the Kirana Empowerment Program with an aim to empower the **Kirana store owners** and to support them in improving their business management skills. To facilitate this process, FAME has onboarded **subject matter experts** that provide knowledge to our Kirana members on driving operational efficiencies in their business.

They are trained on the following aspects of business:



Inventory Management



Shelf Management



Accounting



Building Customer Loyalty



Digitizing Payments

Through the program, Kirana owners are provided with advisory on how to bring about minor changes in their business that would lead to a substantial improvement in their sales. The program is helping the Kirana owners, **including women-led businesses**, bring about improved efficiencies in their business.

SPORTS CLUSTER DEVELOPMENT

FAME has a specialized program for the Sports Goods Manufacturing cluster of Meerut. Started in collaboration with MSME-Technology Development Centre (PPDC) of the Ministry of MSME, this program provides capacity-building and skill enhancement training to the micro-entrepreneurs manufacturing cricket balls, footballs, and other sports equipment.

The program delivers knowledge around three key areas:



Improving the quality of products



Enhancing marketing capabilities



Improving compliance levels and business documentation

SPORTS CLUSTER DEVELOPMENT





WOMEN ENTREPRENEURS

AGENTS OF CHANGE

Empowering women entrepreneurs is essential for achieving the goals of sustainable development, but they continue to face challenges that are of different dimensions and magnitudes to that faced by their male counterparts. This prevents them from realizing their potential as entrepreneurs and creating a transformative change in the economy despite there being over 20% of grassroots businesses that are women-led in India.

While access to affordable finance tops the list of obstacles, factors like gender discrimination, inaccessibility to information, training opportunities, risk aversion by women, lack of confidence, lack of vision, etc. also makes the entrepreneurial journey more arduous for the women.

WOMEN ENTREPRENEURS

AGENTS OF CHANGE

FAME, cognisant of the hidden entrepreneurial potential of women and the challenges they face in realizing them, has designed its interventions that work toward breaking down these hurdles becoming their partners in growth

1. Specialized training programs and workshops that build their business skills as well as soft skills.
2. Women-only capacity-building programs in the Dairy, Sports Manufacturing and Kirana Clusters.
3. Forming women dairy farmers into groups to help them benefit from collective purchasing and selling - improve sales and profit.
4. On International Women's Day, FAME organized skill development and cultural programs for over 1000 women entrepreneurs.

During the year we laid a strong foundation for our women-focused intervention which will be strengthened in the coming years.



A large group of children and adults are gathered outdoors, holding colorful balloons (yellow, blue, pink, white). The children are wearing red school uniforms. In the background, a banner with a gear icon and the word 'AYE' is visible. The overall atmosphere is festive and celebratory.

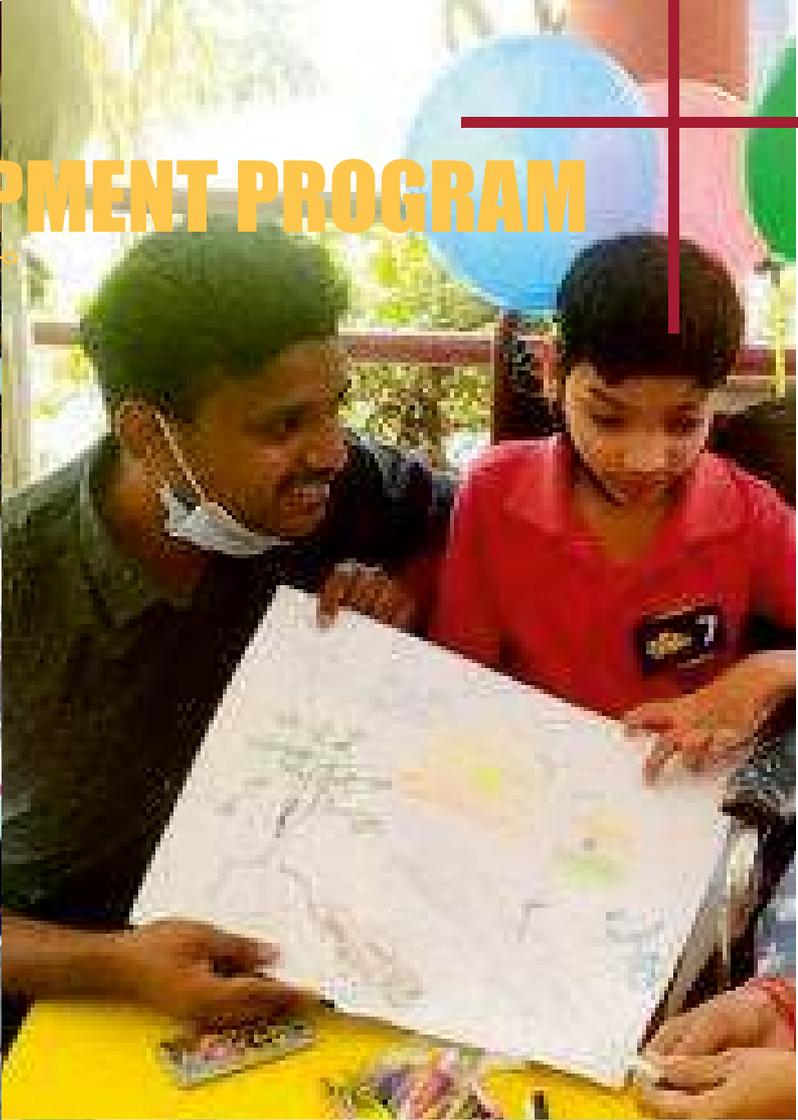
COMMUNITY DEVELOPMENT PROGRAM

NAVRANG

FAME has a strong community development program under which it launches projects for the benefit of under served communities.

Under this program, FAME organized a Carnival for the students of Vishwas Vidhyalaya, a school for **disabled and underprivileged children**. The carnival, aptly named 'NAVRANG' was planned for these children who were returning to school after being confined to their homes for two years because of the pandemic. A **full day of activities** was set up for the kids, with Fun Game Stalls, Clown shows, Magic shows, Art and craft centre, Game (sports) centre and much more. **#500 SmiliesUnlocked**

COMMUNITY DEVELOPMENT PROGRAM



OUR GEOGRAPHIC FOOTPRINT

OUR PRESENCE



4



CLUSTERS

150



VILLAGES

28K+



LIVES IMPACTED

60K+



MAN HOURS OF TRAINING

50K+



LIVESTOCK TREATED

FAME EARNS RECOGNITION



FAME is proud to receive the CSR Times Award 2021 (Silver) in the Livelihood Category for our project "Livelihood Enhancement Through Micro-Enterprise Development" at the 8th National CSR E-Summit, organized by CSR Times.

To get this recognition of the impact we are creating within three years of our inception makes this award extra special, and it encourages us to continue working for the advancement of India's grassroots businesses.



CSR TIMES AWARD 2021

Conferred upon

Foundation for Advancement of Micro Enterprises (FAME)

In Livelihood Category

For its

CSR Project

“Livelihood Enhancement Through Micro Enterprise Development”

At the

8th NATIONAL CSR E-SUMMIT

17th December 2021



Harish Chandra
Editor
CSR TIMES

Justice MSA Siddiqui, Retd.
Jury Chairman
CSR TIMES AWARDS 2021

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FAME STORIES OF CHANGE





STORY 1:
MONA DEVI



SHOE- ARTISAN, AGRA

Shoe-making is what my husband and my son have been doing for years to earn livelihood. I always wanted to help them by contributing in our family income. I was a housewife but FAME's sessions helped me in gaining a skill and I learned how to make shoes from the scratch. They taught me this skill and are helping me to improve it day by day. I wish to attend more FAME sessions and help my family to grow our business.

FAME'S DAIRY DEVELOPMENT PROGRAM MEMBER, MATHURA

Dairy farming is our only way to earn a living but things get difficult in summer months as our cows milk yields go down and they often get sick due to intense heat. We got to know about FAME's door-step treatment camp and they sent a doctor at my house in Mathura where all my cows were examined free of cost. The doctor prescribed medicines for heat and milking and guided us on the dosage. The cows are now milking twice a day and my revenue is growing again.



STORY 2:
SAVITRI



SPORTS GOODS MANUFACTURER, MEERUT

I work on a local level as a sports good manufacturer and always wanted to grow my business. I learned about FAME's training session in collaboration with PPDC (Ministry of MSME) wherein they provide advisory on how to sell my products online and in bigger marketplaces. They also linked us with a sports goods manufacturing company in Meerut which provides raw material for product development. FAME has become my trusted dost to help grow my business.



STORY 3:
PARDEEP KUMAR



KIRANA SHOP OWNER, HAPUR

I run a small kirana shop in Hapur and always thought about growing my small business and being able to afford a better life for my family. I learned about FAME's sessions being conducted in Hapur and since I have never seen any programs for small shopkeepers like this. I was very interested and even took along some others. The advice I received during the session was very practical and easy to understand for me. I even installed shelves in my shop after the session. People now buy more small items because they are displayed in the front. FAME also taught us how to make the shops modern and I will soon purchase a billing machine for my shop.



STORY 4:
RAKHI





GET IN TOUCH WITH US

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