

# ANNUAL REPORT | 2016 - 17



harsha  
trust



## RECOGNITIONS



MR. GAUTAM PRADHAN, Executive Director; received the process excellence award from the Managing Director & CEO of AXIS BANK for the year 2016







## CONTENT

1. Who we are
2. Scope of work
3. Key areas of intervention
  - a) Ensuring Sustainable Livelihood
  - b) Social Enterprise Promotion
  - c) Farmers Producer Organizations
  - d) Renewable and Clean Energy
4. Convergence
5. Innovations
6. Financials



## Rotational Leadership



**Mr. Gautam Kumar Pradhan**  
Executive Director (2012-2017)

Among Founding Team. Post Graduate in Agriculture. Inspires IT and Strongly believes in Innovation

Heads the management of Harsha Trust.  
A self motivated person whose keen interest lies in Leadership development and loves travelling.



**Dr. Kallul Bora**  
Executive Director (2017)

Harsha strongly believes in Rotational Leadership and in each five years, we democratically choose our Leader.

2016-17 has been a year of growth in many areas for Harsha Trust. As you read this year's report, hope you will experience our growth and its processes that had worked towards transforming the lives of rural people. At Harsha Trust our mission is to ensure livelihood security and improving quality of life of rural poor. It is the core of everything that we do. Resources raised increased by Rs. 1900 lakhs over last year. A strong and vigorous planning process with over 118 grass root professionals enabled 63713 rural households to earn decent livelihoods in South-West Odisha.



## Who we are...

Harsha Trust started operating more than 15 years ago on Jan 29, 2002 and built considerable trust among communities in Southern and Western Odisha on the poorest regions in the country.

### Outreach

Blocks: 19  
Villages: 1148  
Number of  
Households: 63713

### Human Capital

118 Professionals  
(Agriculture, Veterinary Science,  
Management, Natural and Social  
Science)

Nabarangpur : 13,385 HHs

Nuapada : 1,192 HHs

Rayagada : 17,844 HHs

Kandhamal : 1,276 HHs

Kalahandi : 8,859 HHs

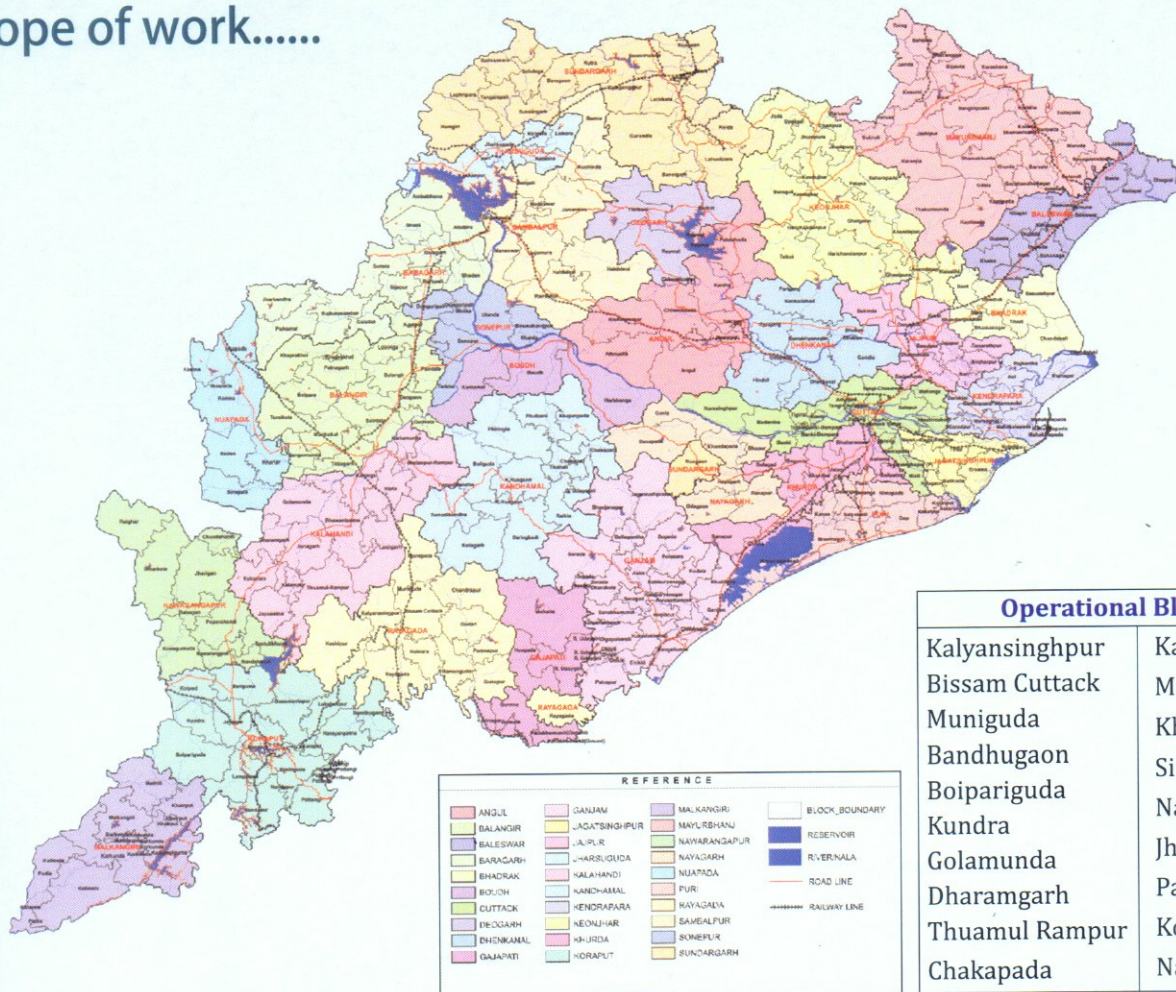
Koraput : 19,893 HHs

Malkangiri : 1,264 HHs





## Scope of work.....



## Theory of change

**Our approach to change is community centric.**

SOCIAL MOBILIZATION	: Engage with community and building human capital.
INSTITUTION BUILDING	: Training local women on leadership skills to spearhead the local governance and process of development.
FOOD & NUTRITIONAL SECURITY	: Reducing hunger and ensuring nutritive food round the year.
NATURAL RESOURCE MANAGEMENT	: Effective use of natural resources through suitable technological advancement.
ENHANCEMENT OF LIVELIHOOD	: Promoting low cost farm and off-farm based models, training the community in new skill set to adhere to the better Package of Practices (POP), developing revenue models.
MARKET LINKAGES & AGGREGATION	: Linking to markets, facilitating business propositions and forming collectives.
ENHANCED QUALITY OF LIFE WITH DIGNITY:	Facilitating the community to become change agents and demonstrate change amongst the community.



## Thematic areas of our work...

Ensuring Sustainable Livelihood  
Social Enterprise Promotion  
Farmers Producer Organizations  
Renewable and Clean Energy

### ENSURING SUSTAINABLE LIVELIHOOD

In the year 2016 Harsha Trust had tested a model centric livelihood intervention strategy to unify the work across all the districts. Though the concept remained the same but crops in the model included depending on the agro-climatic conditions, demand in the market and the farmers skill and expertise in the method of cultivation. Farm, Off-farm and Non-farm Models adopted through innovation.

#### Farm Based Models

##### Food and nutritional security

Harsha Trust in line with its mission statement works towards food and nutritional security through improved package of practices. We believe that food security is not only about the quantum of food available but also about the nutritional value it adds to the food consumed on a regular basis. Vegetables like brinjal, tomato, cauliflower, beans, cowpea, bitter gourd, pointed gourd and onion are being grown by the farmers. This is also benefitting marginal farmers who own less than an acre of land like 20 cents, 30 cents and 50 cents etc. Harsha Trust also sensitizes farmers to increase their own consumption of vegetables. This would decrease malnutrition and contribute to their better health.

##### Improved Paddy



Line transplanting of High Yielding Varieties (HYV)



## Transition from traditional to climate smart agriculture

Name: **Budhubari Bhatra**

Village : Bangapali, GP: Pujariguda; Dist.: Nabarangpur

Ms. Budhubari Bhatra, W/o Mr. Tankadhar Bhatra is a member of Mahima Kumbharini SHG, Bangapali. The village Bangapalli is situated away from Nabarangpur district HQ under Pujariguda GP. She has 10 family members. She has 3 acres of land; where she has been doing paddy by traditional method and used to get 8-10 quintals from low land and 4-6 quintal of paddy from the upland. Still there was short fall of food during festive season or social functions. With active support from International Rice Research Institute (IRRI); Harsha Trust provided her drought resistant variety (Sahabhagi) seeds and demonstrated the line transplanting techniques.



Participatory Rural Appraisal



Institution Enrollment

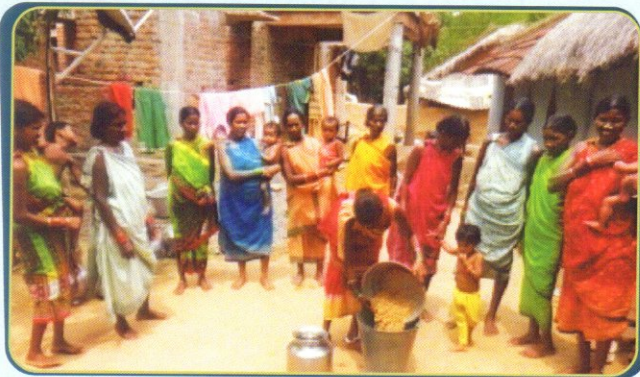


Soil Sample Collection



Input Selection

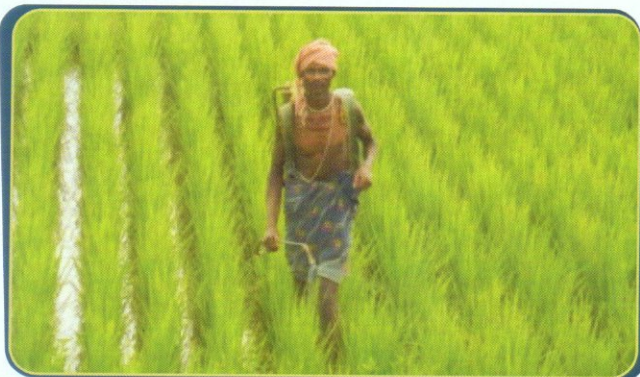




Seed Treatment



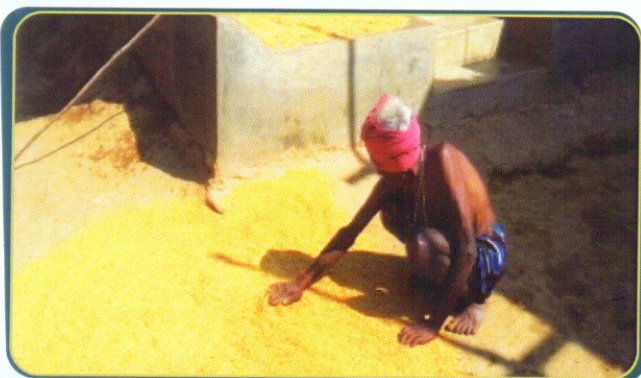
Line Transplanting



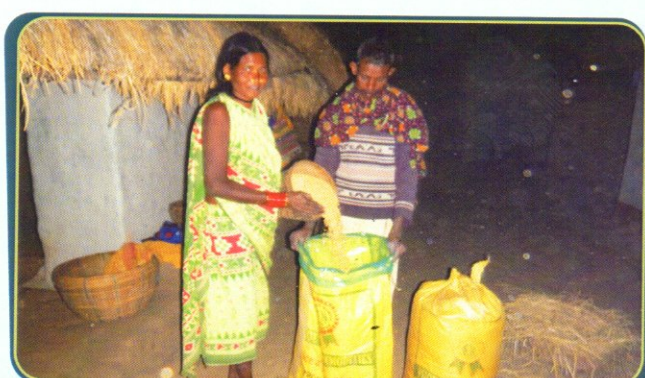
Plant Protection



Harvesting



Quality Seed Collection



Seed Preservation

According to her husband Tankadhar Bhatra's word;" The process of improved paddy cultivation has changed my thought process Now I am sure, I can get a higher yield unlike earlier days and get food round the year."

Apart from agriculture, her institutional affiliation is very impressive. Budhbari has been a regular member of the SHG, she has been able to save ₹ 1,300/- till date. She is regular in meetings, savings & loan repayment. Her interest and attitude to adopt new things is the focus of her success. This huge transformation in yield of paddy has encouraged her & other SHG members to a great extent. Now she became a motivator and trainer of her group. The change may look very small to the outer world but it brought a big internal Strapping Transition in her mind to experiment such initiatives for a better life and livelihoods.



### Maize & Millet

As most of the areas are rainfed, the organization is taking sincere steps in maize and millet cultivation, where the emphasis is given on seed treatment and seed variety changes.



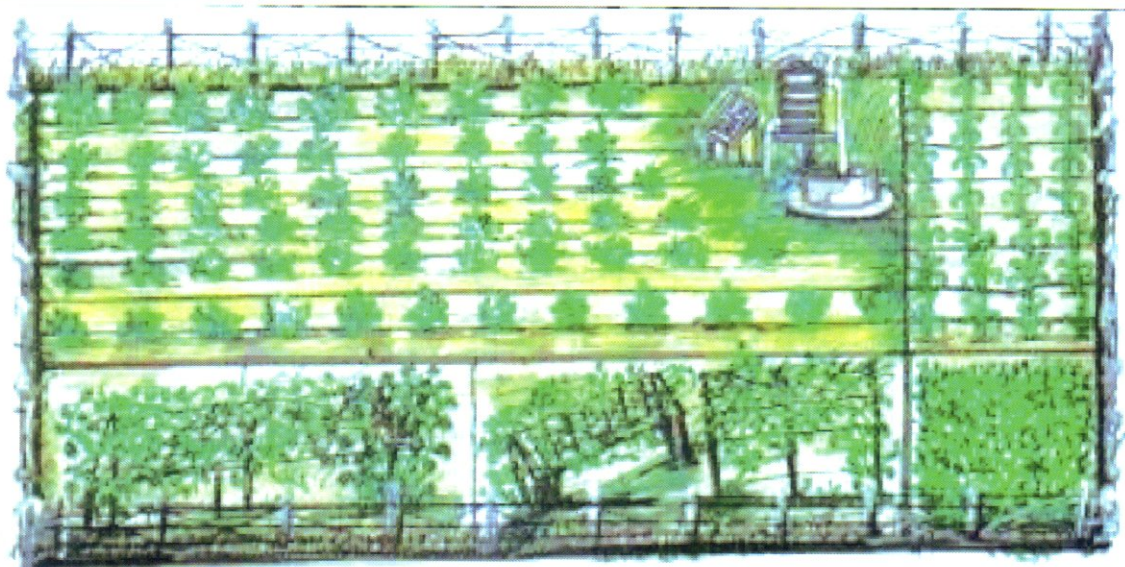
### Non-Pesticide Management based vegetables

Vegetables cultivation is being promoted with the small and marginal farmers to ensure regular cash flow and as a means of nutritional securities for the families. The concept of crop rotation, introduction of disease and pest resistant varieties of vegetables having better market prices like bitter gourd, pointed gourd, greens and beans are promoted in large scale.



## 2. Income Enhancement

### Integrated Agriculture

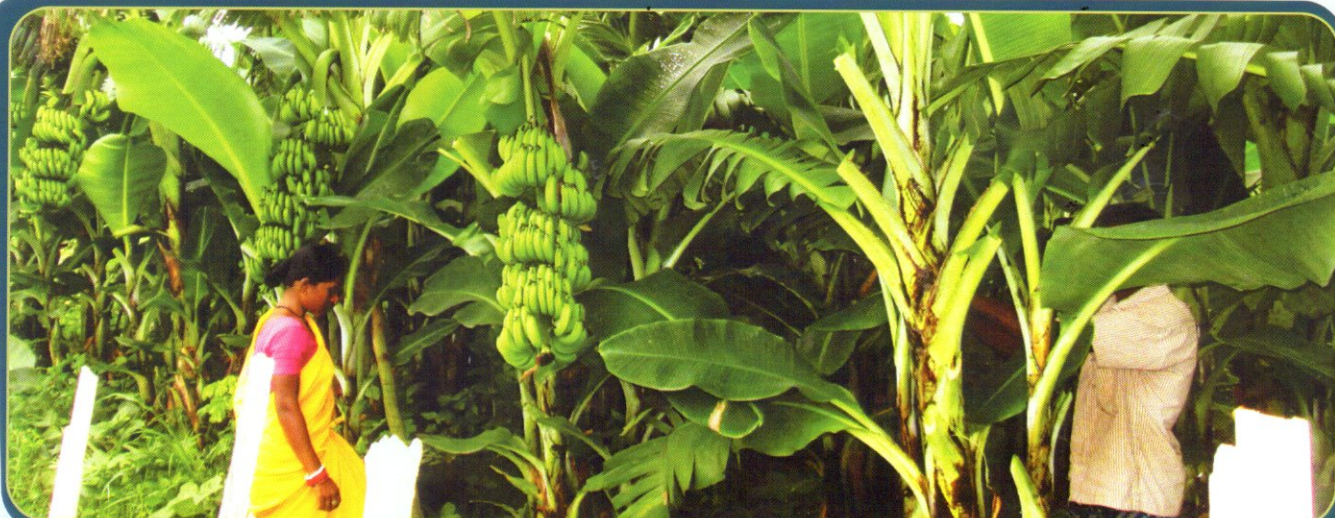


#### 50 CENT MODEL

AREA : 50 CENT  
COMPONENTS : Vegetable in 20cent With drip irrigation  
: Perennial Gourd in 10 Cent With trellis  
: Seasonal Gourd in 10 Cent With trellis  
: Banana in 5 Cent  
: Greens in 5 Cent  
: Border Crop Drumstic/Papaya/Eucalyptus - 100 nos  
: Permanent Fencing  
: Perennial Water Source  
: Lifting Device

INVESTMENT : Rs. 100000/-  
INCOME : Rs. 75000/- Per annum

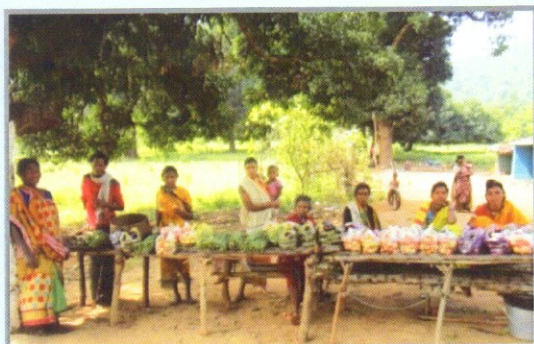
### Cash Crops





## ENTREPRENEURSHIP DEVELOPMENT.....@ WOMEN EMPOWERMENT

The village Khuntabadi is under Sibapadar Grampanchayat which is a model GP of Muniguda Block and dominated by tribal community. It is nearly 10 kms away from the block headquarter. There are 31 households. The villagers were mainly dependent on rainfed agriculture and collection of Non Timber Forest Products (NTFP). The average landholding capacity is about 1.5 acres to 5 acres. Most of the land comes under upland. Harsha Trust had intervened in the livelihood activities in 2015-16 in this village. After several round of discussions the villagers started vegetable cultivation.



Harsha Trust had introduced its 50 cent and 20 cent vegetable models in Khuntabadi village as an integrated approach. Harsha Trust has sensitized the people about the vegetable cultivation through village meeting Focused Group Discussions Training and Exposure. As a result, the villagers of Khuntabadi village had started vegetable cultivation. The year after as the production rises up, farmers faced problem to sell their products. They had started selling their products with a low price to different vegetable vendors. To address the problem, Harsha Trust had

started a producer group named "Maa Brundabati Producer Group" where nearly 40 members were attached.

In the initial days, only 2 women came forward to sell their vegetables at roadside instead of selling the products to the vendors. Gradually seeing the margin, other women came into. Our Professionals told them to construct raised platforms to sell the vegetables.

Finally a roadside market at Khuntabadi developed with active support from Axis Bank Foundation After construction of shed nearly 22 women are selling their vegetables & NTFPs everyday and By this, they are getting a profit of approximately Rs.500 to Rs.700 per day. The group has been linked to bank and Odisha Livelihoods Mission is providing them training for their capacity building.



### Total Investment

Input	Qty	Unit Cost	Amount	Grant	Community contribution
Weighing Machine	5	1200	6000	6000	0
Shade	5	5000	25000	20000	5000
Permanent shelf	5	2000	10000	8000	2000
Total			<b>41000</b>	<b>34000</b>	<b>7000</b>

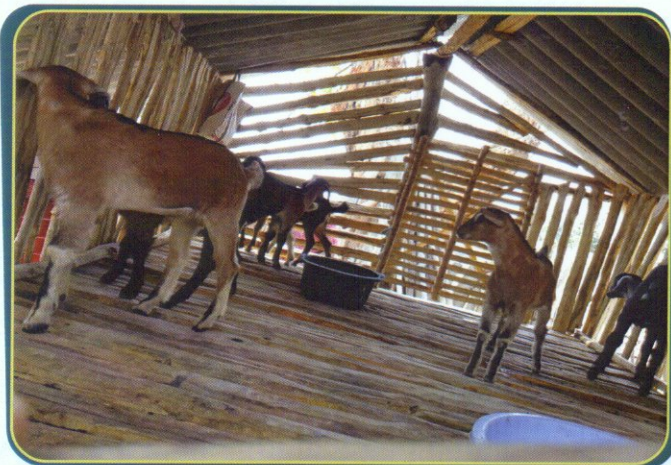
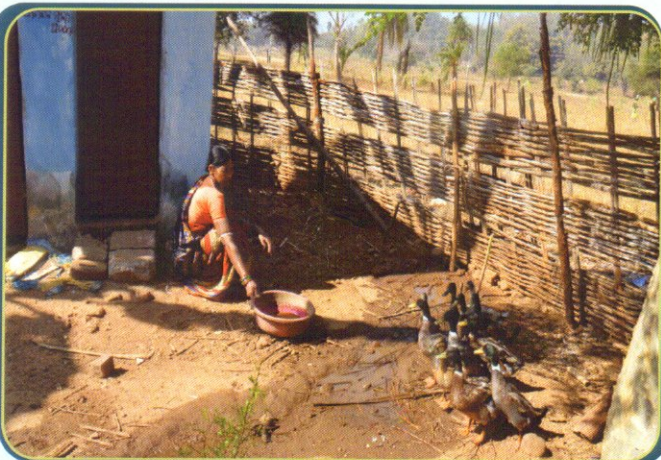


## Off Farm Models

### Duck & Goat rearing for landless Householders



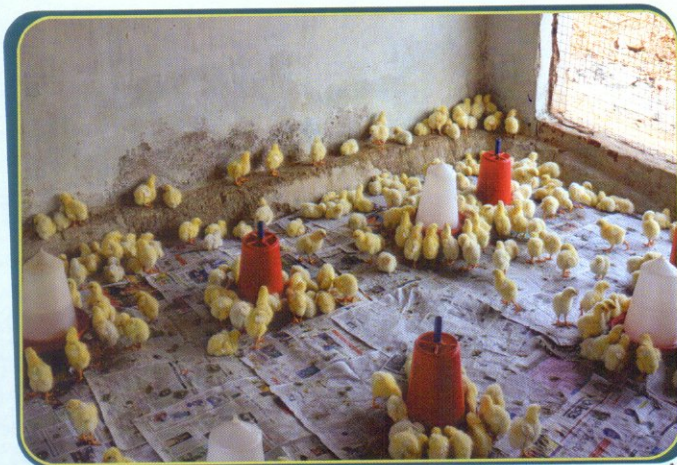
Promotion of Duck rearing in the district of Kalahandi. Women and children of the district don't consume eggs of chicken; as it goes against tradition. But now they have started consuming Duck egg ; ensuring nutritive intake.





### Poultry

Under Off-farm models we are working on livestock development. This is a forward and backward linkage based livelihood promotion. About Rs.550 lakh has been spent by Harsha Trust and associated cooperatives and ITDA to establish 700 poultry farmers. The amount spent mostly on poultry shed and equipments and purchase of chicks, feed and medicine.







Agriculture Entrepreneur is playing a vital role in all our operational villages so far as quality agri input availability is concerned. The Entrepreneur is also working as a first hand resource person for farmers under his coverage area for any pest & insect attack. The Entrepreneur is provided hand holding knowledge & skills in these aspects by the team. We have promoted 6 such AEs and they have made a total transaction of Rs.669,475 involving 1,551 farmers.

### House holds covered under different activities

Drinking Water and Sanitation : 33929 HHs

Integrated Agricultural interventions: 45820 HHs

Loan based Integrated Agricultural models : 1191 HHs

Vaccination & health care of small ruminants : 6078 HHs

Integrated Livestock intervention : 10989 HHs  
(Poultry, Goatery, Kitchen Garden)



## Natural Resources Based Livelihood

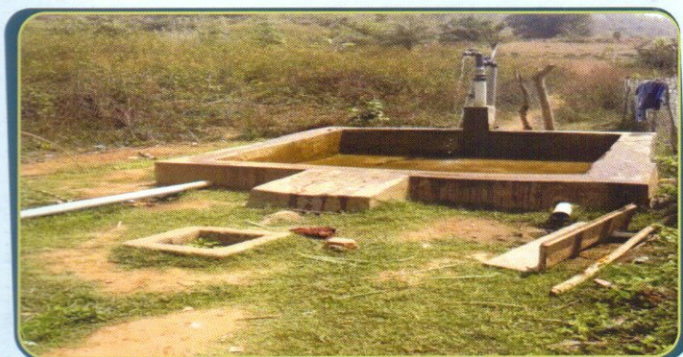


Agro Horticulture

Harsha Trust is implementing its major projects in the forest-fringe of South Odisha, where land is mostly undulating and with high slopes. The major challenges being faced in these areas are management of the natural resources due to high occurrence of land degradation and deforestation. Hence in Harsha, we implement all the livelihood enhancement programmes which centers around Natural Resources Conservation and Management.

### Diversion Based Irrigation Programme (DBI)

DBI is a simple and economical method that applies gravitational force to guide the flow of water from rivers and streams to adjacent fields. It is especially beneficial for hilly terrains that are usually deprived of irrigation. It has succeeded in stabilizing kharif paddy and encouraged farmers to take short-duration cash crops in the rabi season, resulting in 20-50% incremental income.





## FARMER PRODUCER ORGANIZATION

### Producer Groups & Companies

SI No	NAME OF THE PRODUCER GROUP	NUMBER OF MEMBERS	EQUITY MOBILISED (Rs. In Lakh)	Turn Over (Rs. In Lakh)
1	Patarani Producer Co. Ltd.	215	1.18	49.36
2	Markama Producer Co. Ltd.	205	0.80	0.49
3	Patneswari Agri Producer Company Ltd.	364	12.08	380.26
4	Swornajyoti Producer Co. Ltd.	211	2.11	912.01
5	Sahayaka Women Producer Company Ltd.	173	0.46	0.12
6	Danteswari Women Producer Company Ltd.	517	0.58	1.02
7	Patneswari Agri Cooperative Society Ltd.	3662	81.56	35.18
8	Pragati Agriculture & NTFP Cooperative Society Ltd.	2074	20.74	158.30
9	Swaranajyoti Women Poultry Cooperative Society Ltd.	55	0.055	354.54
10	Bissamcuttack Poultry Cooperative Society Ltd.	106	0.106	204.20



### WOMEN ENTERPRISE

RURAL DEVELOPMENT INITIATIVE

Women poultry cooperatives in South Odisha.

Investment per family Rs.80000

Income per family per year Rs.20000

Improving quality of Life

Promoting rural entrepreneurship

### MAJOR MILESTONES



700 women farmers doing poultry farming

3 nos of poultry cooperatives of Rs.12 Cr. Annual turnover.



Retail market development

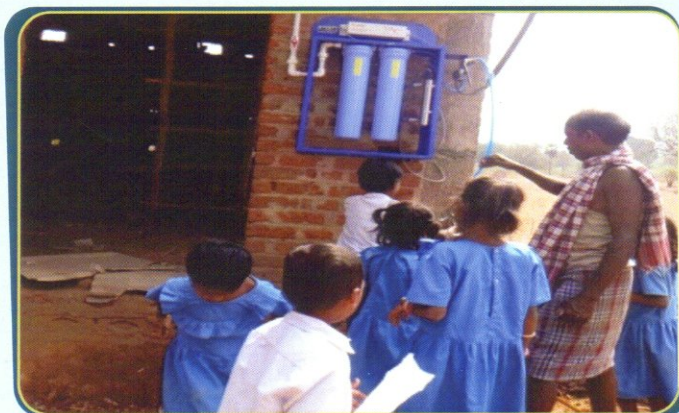
[www.harshatrust.org](http://www.harshatrust.org)





## CONVERGENCE

### Drinking Water & Sanitation



In FY 2016-17, we were able to cover 54 villages of 5 blocks coming under 3 districts through the drinking water and sanitation programme. Out of these villages, we managed to install solar pumping systems in 16 villages of Bissamcuttack block with assistance from Grundfos Foundation and rest are from Tata Trusts. All the components of water supply were completed in 14 villages, where they have started getting benefits of the programme. 45 villages were covered under the sanitation covering 1,711 families.



### MGNREGS

Under MGNREGS a total of 33929 Man Days had been mobilized amounting to Rs. 59,03,646 ; Under WADI & LWM work. Farm ponds, field bond, 30 x 40 model, CCT & CST works had been accomplished.

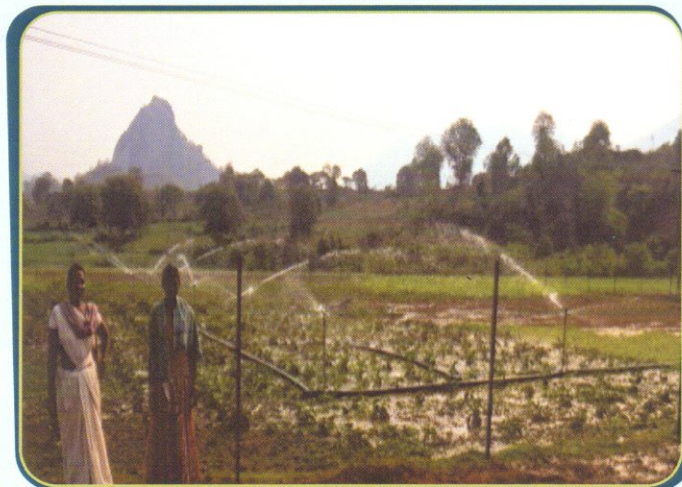




## INFRASTRUCTURE CREATION

### Irrigation Infrastructure creation

As we are working in hilly terrains, agriculture is mostly rainfed. The areas are endowed with high water availability - both in terms of abundant surface flow as well as ground water; yet less than 20 percent of the net-sown area is under irrigation resulting in crop failure, due to prolonged dry spells. Hence, we are creating various types of irrigation infrastructures like **Dug wells, Ring wells, Lift irrigation facilities.**



### Renewable Energy

Harsha Trust initiated a virtuous cycle that enhances minimum access to energy for the bottom of the economic pyramid (BOP) clients in a sustainable manner by linking with social financing and income generation activities. It has established appropriate supply chain for product and service delivery by linking manufacturers with rural consumers through retailers and clean energy entrepreneurs (CEEs). A number of rural servicing centers are also established for providing after sales service to community. The pilot project has covered 2,500 households in three districts of South Odisha. This project has helped to popularize the use of solar energy for lighting and other utilitarian needs, besides helping in income-generation activities.



Solar energy is used in Tailoring,

Tea stall, Vegetable vending, Cloth stores and daily need stores. Solar energy has also been used in farmers' fields for Irrigation purpose, Poultry sheds, Daily Markets, and Agro Forestry fields etc.



## TRAINING AND CAPACITY BUILDING



Community Service Providers Planing & review meeting



Training of the Co-operative Staff members



Capacity Building of the Professionals



Capacity Building of the Farmers



Training and capacity building of the villagers



Training of the SHG Members



## INNOVATIONS IN THE FIELD



Trellis and shed net for off season vegetable crops



Drip based irrigation for vegetable cultivation



Solar Pump based irrigation



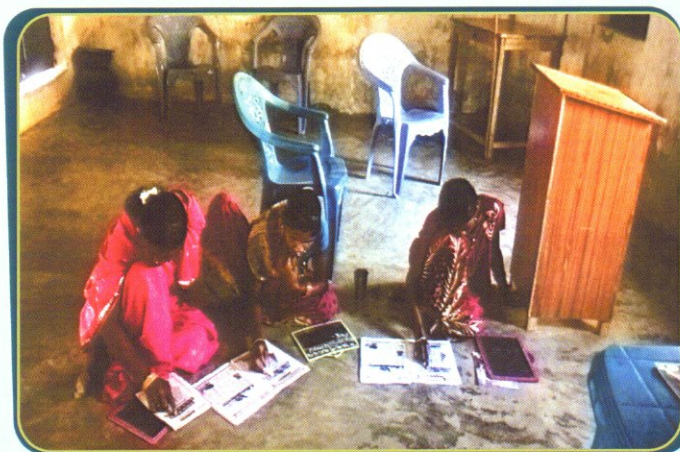
Broiler Goat rearing



## EVENTS & INITIATIVES



## EMPOWERING COMMUNITY





OUR PARTNERS IN ENSURING THE LIVELIHOOD SECURITY AND  
IMPROVE THE QUALITY OF LIFE FOR THE RESOURCE POOR



AXIS BANK FOUNDATION



GRUNDFOS®

Government of India (GOI)



syngenta foundation  
for sustainable  
agriculture



TATA TRUSTS



**HARSHA TRUST**  
217/B, Bayababa Matha Lane  
Unit - IX Flats, Bhubaneswar- 751 022

**BALANCE SHEET AS AT 31ST MARCH 2017**

PARTICULARS	Sch.	As at 31.03.2017		As at 31.03.2016	
		Amount ( Rs.)	Amount ( Rs.)	Amount ( Rs.)	Amount ( Rs.)
<b><u>SOURCES OF FUNDS:</u></b>					
CAPITAL FUND ACCOUNT	" A "		37,736,624.84		34,574,847.62
REVOLVING FUND	" B "		14,167,599.00		12,734,599.00
RESTRICTED FUND	" C "		57,964,075.94		142,628,214.80
<b>TOTAL</b>			<b>109,868,299.78</b>		<b>189,937,661.42</b>
<b><u>APPLICATION OF FUNDS :</u></b>					
<b><u>FIXED ASSETS</u></b>	" D "				
Gross Block		28,186,714.66		26,316,262.66	
Less: Depreciation		-		-	
Net Block			28,186,714.66		26,316,262.66
<b>INVESTMENTS</b>	" E "		1,200,000.00		1,200,000.00
<b>CURRENT ASSETS, LOANS &amp; ADVANCES :</b>					
<b>CURRENT ASSETS :</b>					
Cash and Bank Balances	" F "	33,512,270.53		125,270,962.53	
Loans & Advances	" G "	47,239,738.61		39,461,497.78	
Grant Receivable	" H "	10,991,083.48		12,363,238.69	
		91,743,092.62		177,095,699.00	
<b>LESS : CURRENT LIABILITIES &amp; PROVISIONS :</b>	" I "	11,261,507.50		14,674,300.24	
<b>NET CURRENT ASSETS:</b>			80,481,585.12		162,421,398.76
<b>TOTAL</b>			<b>109,868,299.78</b>		<b>189,937,661.42</b>

Accounting Policies and Notes on Accounts "N"

Note:- Schedules A to M and N referred to above form an integral part of the Balance Sheet.

As per our report of even date

For HSD & Associates  
Chartered Accountants  
FRN-326463E

For H A R S H A T R U S T

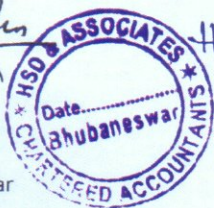
CA. H.S. Dash, FCA  
Proprietor  
M. No: 060574

Hari bandhu Panda  
Managing Trustee

Bismaya Mahapatra  
Trustee

Kallul Bora  
Executive Director

Place : Bhubaneswar  
Dated : 22/09/2017





**HARSHA TRUST**  
217/B, Bayababa Matha Lane  
Unit - IX Flats, Bhubaneswar- 751 022

**INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31ST MARCH 2017**

PARTICULARS	Schedules	For the Year Ending	
		31.03.2017	31.03.2016
<b>INCOME :</b>			
CONTRIBUTION & GRANT RECEIVED	" J "	207,984,822.95	187,028,195.67
OTHER RECEIPTS	" K "	690,019.96	779,314.00
<b>TOTAL</b>		<b>208,674,842.91</b>	<b>187,807,509.67</b>
<b>EXPENDITURE :</b>			
PROJECT EXECUTION EXPENDITURE	" L "	205,365,456.37	187,028,195.67
ADMINISTRATIVE EXPENDITURE	" M "	736,122.68	1,357,297.49
<b>TOTAL</b>		<b>206,101,579.05</b>	<b>188,385,493.16</b>
<b>EXCESS OF INCOME OVER EXPENDITURE</b>		<b>2,573,263.86</b>	<b>(577,983.49)</b>
<b>TOTAL</b>		<b>208,674,842.91</b>	<b>187,807,509.67</b>
<b>AMOUNT TRANSFERRED TO B/S</b>		<b>2,573,263.86</b>	<b>(577,983.49)</b>

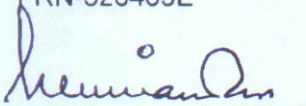
Accounting Policies and Notes on Accounts "N"

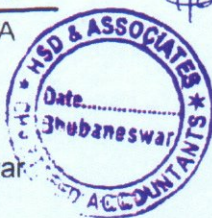
Note:- Schedules J to M and N referred to above form an integral part of the Balance Sheet.

As per our report of even date

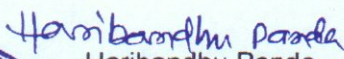
For HSD & Associates  
Chartered Accountants  
FRN-326463E


For H A R S H A T R U S T

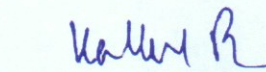
  
CA. H.S. Dash, FCA  
Proprietor  
M. No: 060574

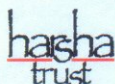


Place : Bhubaneswar  
Dated :22/09/2017

  
Haribandhu Panda  
Managing Trustee

  
Bismaya Mahapatra  
Trustee

  
Kallui Bora  
Executive Director

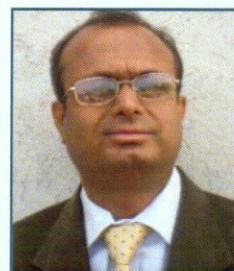
  
harsha  
trust



## OUR TRUSTEES

### Mr. Kalyan Kumar Banerjee: Chairperson

Kalyan graduated in Electrical Engineering from IIT Delhi and has a Masters in Computer Science from IIT Kanpur. He is among the ten co-founders of Mindtree, a Global IT leader company. As part of Mindtree, Kalyan has conceived and explored Knowledge Management, the Culture and Competence Initiative, and its Leadership Development program. Kalyan was instrumental in defining a learning culture, introducing communities to foster a learn and share ecosystem, teaching systematic innovation, and building programs for lifelong learning. Prior to Mindtree, Kalyan worked in Wipro's R&D for thirteen years, most of it on the UNIX kernel. He is also associated with startups like Reap Benefit, Walnut, Vidya Kshetra, iAccept, Spaneos, Rise High Public School, Posibolt and Showhow2. He thrives to build people through the process of peer learning, making sense of out of diverse signals, systems thinking and with a strong reason to believe that everyone has potential and purpose.

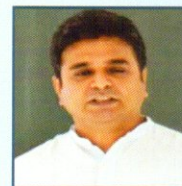


### Prof. Haribandhu Panda: Managing Trustee

Prof. Panda is an Engineer and MBA. Currently he is the Vice Chancellor of Centurion University of Technology and Management. Prof Panda has extensively worked in research and consulting projects along with academia. He had worked with organizations like AMUL, NDDDB, SRTT, Gol-MoRD, IDBI etc. His work stint with PSUs in India includes HAL, SAIL and NTPC. Dr. Panda had a stint abroad in Thailand and France. His distinguished academia excellence includes teaching at IRMA and in AIT, Bangkok.

### Mr. Bismaya Mahapatra: Founder & Trustee

An MBA from Xavier Institute of Management, Bhubaneswar. Has worked in grassroots development and industry for nearly 27 years with Harsha Trust, PRADAN, Tata Consultancy Services and Renaissance. He is a successful social entrepreneur and a visionary to percolate the development for the grassroots.



### Mr. Niroop Mahanty: Trustee

Mr. Niroop Kumar Mahanty served as Vice President of Human Resources Management of Tata Steel Limited. Mr. Mahanty serves as Director of Steel City Press Limited and Kalinga Aquatics Limited. He served as an Independent Non-Executive Director of Timken India Limited. He holds B.A. (Hons) from St. Stephens College, Delhi University and M.B.A. from University of Colorado, USA. After thirty years working for Tata Steel, Niroop joined RM Associates, a consultancy as Partner. He currently advises several companies on HR and allied issues.

### Prof. Latha Ravindran: Trustee

Currently she is working as a faculty with Xavier Institute of Management, Bhubaneswar. Dr. Latha Ravindran teaches core courses such as, Micro-economics and Macro-economics. A doctorate in Economics, she joined the Institute as a faculty member in 1988. She has worked on various assignments of World Bank and other International donors on displacement, rehabilitation and livelihoods.



### Mr. Manas Satpathy, Trustee

An M.Tech. in Water Resources from IIT Kharagpur and former Executive Director of PRADAN, a national level NGO. He has more than 27 years of working towards Rural Development.

### Mr. Sujit Mohapatra: Trustee

A post graduate in English from University of Hyderabad and degree in English Literature from Delhi university. He is the Founder and Secretary of Bakul Foundation-Yes We Can -Be the Change, an NGO defining the concept of "Volunteer Capitalism".





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Odisha

**Admin. Office :**

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Tel No.- 0674 - 2564683, 2565857

**ADDRESS OF BRANCH OFFICES****BANDHUGAON**

C/o - I. Adinarayan Rao  
At/Po - Bandhugaon, Dist- Koraput - 765027  
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**BHAWANIPATANA**

Harsha Trust, 2nd floor, BilasBhaban  
Nuapada, Bhawanipatna  
Kalahandi, PIN- 766001

**BISSAM CUTTACK**

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Bissam Cuttack, Rayagada, PIN- 765019  
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**BOIPARIGUDA**

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Near Jagannath Mandir, At/Po -Ramgiri  
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**JEYPORE**

C/o - Pradeep Kumar Pattnaik  
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Po-Gobindpalli, Via-Mathili  
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**MUNIGUDA**

C/o - Manoj Choudhary  
First Floor, Near BSNL Office, Bhairagarh Road  
Muniguda, Dist - Rayagada, Pin 765020  
Tel No.- 06863-245080

**NABARANGPUR**

C/o - Pratap Ku. Ratha, Near Police out post  
Echabatiguda, Nabarangpur,  
Ph No.: 06858-222212

**PAPADAHANDI**

Plot No. - 1301, First Floor, Main Road  
Infront of Beda Mata Medical Store  
Papadahandi  
Dist - Nabarangpur, PIN-764071

**SINAPALI**

C/o: Mohan Charan Meher  
Near Old Range Office Chowk  
At/Po: Sinapali, Dist: Nuapada  
PIN: 766108

**TIKABALI**

C/o - Himanshu Sekhar Panigrahi  
At/Po -Tikabali, Near Medical Chowk  
Patra Building Side, Dist-Kandhamal, PIN - 762010  
Tel No.- 06847 -263931



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trust



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