

APNALAYA

Empowering the Urban Poor

2025-26

Annual Report

Building Equitable Communities

Apnalaya

Empowering the Urban Poor

Apnalaya has been working with urban underserved communities across Mumbai for over five decades to create pathways towards dignity, opportunity, and social justice.

For more information, visit:

www.apnalaya.org | admin@apnalaya.org

Education and Economic Empowerment



Health and Wellbeing











Standard of Living



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Message from the Board President

Of all the pages in this report, the ones I love best are the stories!

Rizwana, a mother of five, whose monthly income grew from ₹3,000–6,000 to ₹10,000–12,000, and who now serves as her Self Help Group's President, helping other women find their footing. Noyan, who brought 47 neighbours together to document a blocked drain until the municipality cleared it. Aryan, a toddler with severe acute malnutrition, who is now out of that category and speaking more.

None of them needed anyone to speak for them. They needed a door that opened: a health worker who came home, a childcare centre nearby, a system that responded when people knocked together. That is Apnalaya at its best. This year, that door opened for 2,34,363 people, 27% more than last year.

As Board President, my job is to keep asking whether such growth is real and whether it lasts. The independent SROI study gave me a reassuring answer: ₹11.19 of social value for every rupee invested in collectivisation. But please read that number alongside Noyan's story.

Communities that learn to organise do not stop when a programme ends. That is why I believe in this work.

Our work focuses on the well-being of the urban poor on three dimensions - health, economic and standard of living. We have traditionally measured each of these dimensions separately. But this year we took a major step forward to create one measure that can show us the impact of all this work on the lives of individual families.

The Urban Multidimensional Poverty Index, reviewed by TISS and Azim Premji University, is an attempt to make overlapping deprivations visible, because we cannot respond to what we cannot see. We will use this Index to guide our work, evaluate our work and showcase our work. We hope to have the data for this Index for 10 wards by the end of this year. This will be made available to everyone on a Creative Commons licence. We hope other organisations who work with the urban poor, the government and donors will make use of this index and also help make it richer.

Growth stretches an organisation, and I would be doing my job poorly if I did not say so. The investments this year in financial systems, data and learning are not glamorous, but they are what allow the Board, our funders and our partners to trust the numbers and back the next phase with confidence.

Thank you to my fellow Board members, to Praveen and the entire Apnalaya team, to our donors and government partners, and above all to the families and volunteers who lead this work every day. It is a privilege to serve alongside you.

Suman Srivastava
Board President







Note from the CEO's Desk

Lasting change is rarely dramatic. More often, it is built through consistency.

2025–26 was a year of meaningful progress for Apnalaya. We strengthened the foundations of our work, sharpened our strategic direction and made deliberate investments in technology, learning and evidence. The year also helped us think more clearly about the next phase of Apnalaya: how we deepen our work in the communities we serve, learn systematically from that experience and use those lessons to strengthen approaches to change across urban marginalized communities.

This is particularly important as India urbanises rapidly. The challenges facing low-income urban communities will become more complex, and the systems responding to them will need to recognise that poverty is rarely experienced through a single dimension.

For Apnalaya, this reinforces the relevance of the Integrated Community Development approach we have developed over many years. A family's health, education, livelihoods, care responsibilities and access to public services are deeply connected.

Increasingly, our work is centred on understanding and responding to these interconnected needs at the level of the family, while developing solutions that remain rooted in the communities themselves.

Our Community Childcare Centres are one example. A relatively low-cost, accessible and community embedded solution can support women's

livelihoods in two ways: by providing working mothers with safe childcare close to home, and by creating earning opportunities for women within the community. It demonstrates how a human centred response to one everyday constraint can create wider benefits for a family. In September 2025, Dr. Preetam B. Yashvant, Joint Secretary, Ministry of Women and Child Development, GoI visited Apnalaya's Community Childcare Centres in M-East Ward to understand how the childcare models can inform the Palna Scheme in Maharashtra. The model was also showcased at key national forums, strengthening recognition of its potential for wider adoption.

Tata Trusts joined hands with Apnalaya to strengthen and scale the Childcare model across Mumbai, Thane and Bhiwandi, while expanding livelihood opportunities for women.
fOur sustained investment in community leadership has helped build a network of nearly 8,000 community volunteers who are increasingly taking the lead in addressing neighbourhood priorities, including water, sanitation and hygiene. For us, this growing ability of communities to identify issues, organise and work towards local solutions is an important marker of progress. The Social Return on Investment study of our collectivisation model helped us quantify the value of community led change, reporting approximately 11 times the social value created for every rupee invested.

We have been deepening our engagement with adolescents and making deliberate efforts to better understand their lived experiences and needs. As mental wellbeing emerged as an important felt need, we commissioned an Adolescent Wellbeing study with Nair Hospital to better understand the factors shaping resilience and strengthen how our programmes respond.

We also invested in strengthening the wider ecosystem around urban poverty by bringing together NGOs, government and academic institutions to share perspectives, build evidence and shape more responsive approaches. The development of the Urban Multidimensional Poverty Index formed one part of this effort, helping build collective ownership around a more nuanced understanding of urban deprivation.

Our ability to scale will increasingly lie in more than the number of communities we reach directly. It will also lie in how well we can turn experience into evidence, evidence into stronger models, and those models into knowledge that others can use.
I am deeply grateful to our Board, team members, donors, government partners, community-based organisations and other partners whose continued support and commitment make this work possible. Above all, I remain grateful to the communities whose participation and leadership continue to shape Apnalaya's work.

Praveen Singh
Chief Executive Officer

Impact Report

2025–26 at a Glance



27%

increase in total individuals reached: 2,34,363



24%

increase in pregnant & lactating women supported: 34,125



11%

increase in persons with disability supported: 4,349



38%

increase in children reached, age 0–18: 25,519



47%

increase in women supported for economic wellbeing: 3,079



67%

increase in adolescents engaged through education: 2,532



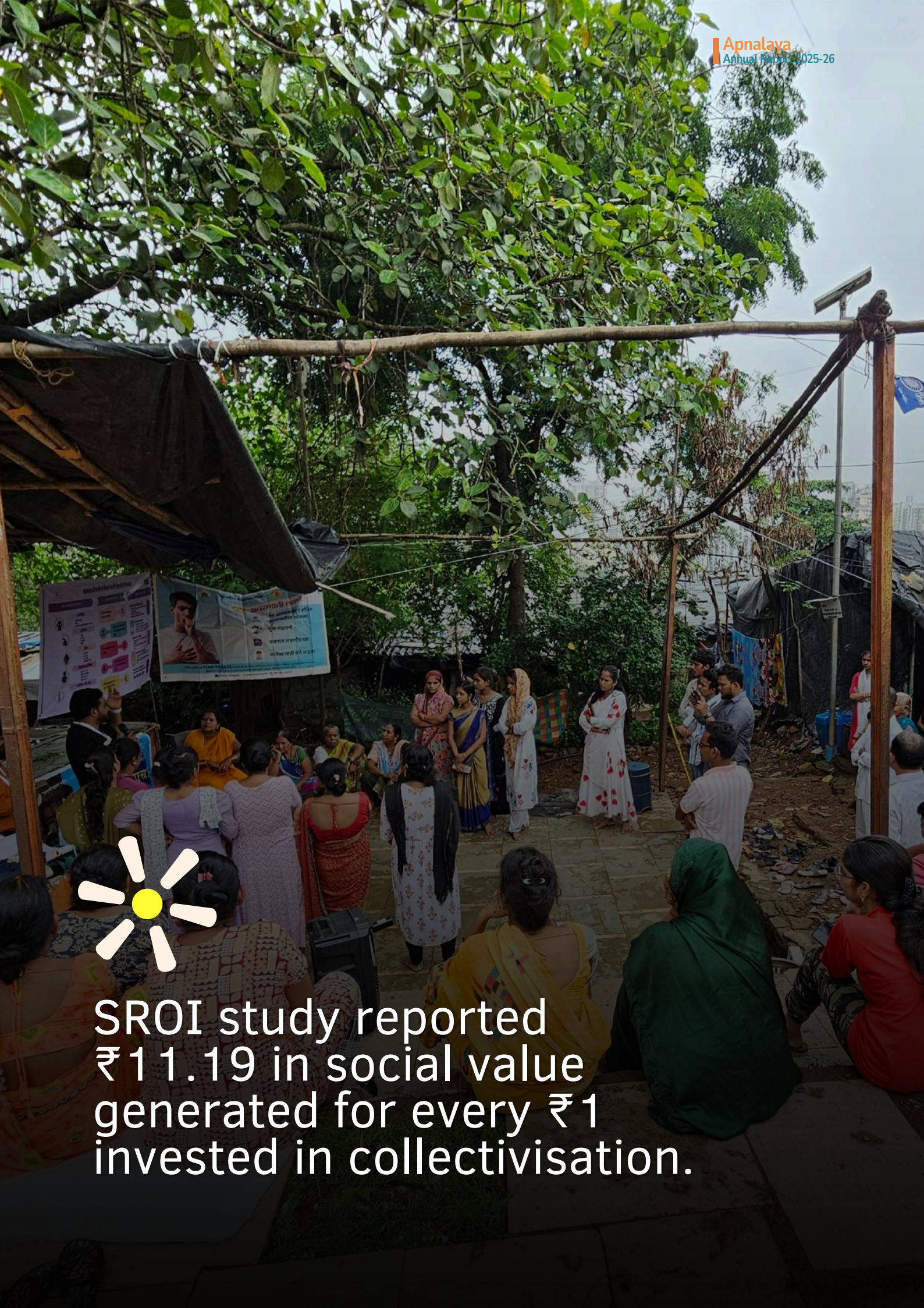
36%

increase in community volunteers engaged: 9,404



81%

increase in completed civic initiatives: 395



SROI study reported ₹11.19 in social value generated for every ₹1 invested in collectivisation.



Apnalaya and the context

Apnalaya has been working with underserved communities across Mumbai for over five decades to create pathways towards dignity, opportunity, and social justice.

Established in 1973, the organisation works to improve the quality of life of urban marginalised communities by addressing the interconnected dimensions of poverty. This includes working with communities and engaging with public systems to enable people to eventually lead change within their communities.

Apnalaya's approach is rooted in a simple belief: sustainable development is possible only when communities themselves become active participants and leaders in shaping change.



Our Presence

Apnalaya is deepening its work in existing geographies such as L Ward- Kurla, M East and M West Ward- Govandi, while extending its approach to new communities across the Mumbai Metropolitan Region through partnerships with community based organisations.

Mumbai

Locations Direct	M East, M West, L
Locations Partnership	H East Bandra, F North Wadala, P North Kandivali, R South Kandivali, K West

Thane

Locations Partnerships	Kalwa, Mumbra, Bhiwandi



MUMBAI



Thane

What we do

Apnalaya works simultaneously across three interconnected areas to help families address the multidimensional nature of urban poverty.

Health & Wellbeing

Supporting Women, Children & Families

- Improving maternal, newborn and child health outcomes
- Strengthening nutrition and disability inclusion

Education & Economic Wellbeing

- Expanding Opportunities for Adolescents & Women
- Building adolescents' learning, life skills and employability
- Strengthening women's livelihoods and economic participation

Standard of Living

- Enabling Communities to Lead Change
- Improving access to civic services, entitlements and social protection
- Strengthening community leadership and collective initiatives

Apnalaya's Living Conditions of the Urban Poor study covered **3,966 households across 179 clusters in 10 Mumbai wards** and identified multidimensional deprivation across housing, sanitation, water, health, education, livelihoods and documentation. The findings have informed where and how Apnalaya expands its work.







Health & Wellbeing

Apnalaya is improving health outcomes and reducing the financial burden of healthcare for vulnerable families.

a.Maternal & Newborn Health

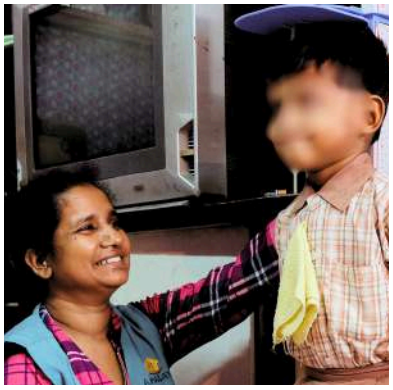
Apnalaya is improving health outcomes and reducing the financial burden of healthcare for vulnerable families. Supporting women through pregnancy and childbirth through trimester-wise ANC follow-up, early identification of high-risk pregnancies, referrals and postnatal support — led by trained Aarogya Sakhis and community support groups.

18,827
pregnant women supported

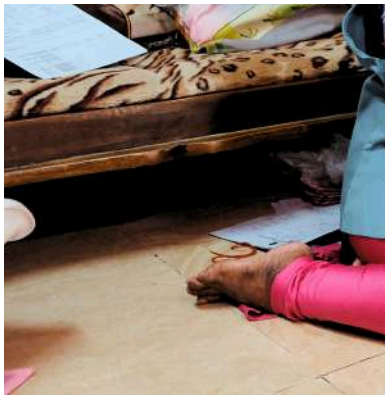
15,298
lactating mothers supported

99%
pregnancies carried to term

2,614
high risk pregnancies identified and supported









88%
healthy birth outcomes

b.Child Health & Nutrition

Supporting children through regular growth and development monitoring, nutrition counselling, immunisation support and early referral for malnutrition or developmental delays, while linking families to ICDS and public health services.

5,026

children aged 0–6 monitored for normal growth

75%

immunisation coverage after counselling and regular follow ups

4,882

children 0–3 years assessed for developmental delays, 320 children identified for further support





Aryan's story

At 1 year and 10 months, Aryan was identified with severe acute malnutrition during growth monitoring, weighing 7.2 kg.

Apnalaya supported his hospital referral, treatment, nutrition counselling, developmental assessment and regular home follow-up. With continued care, his weight increased to 9.5 kg, he moved out of the SAM category, and his speech and overall development also improved.

29%

29% children identified as underweight, provided counselling and nutritional support

c. Disability Inclusion

Supporting children and adults with disabilities through early identification, certification and entitlements, healthcare and rehabilitation linkages, education support and community-based inclusion, including structured early intervention through Nanhe Kadam Centres.

52%

availed UDID and disability certificate

400+

stakeholders trained on disability awareness and early identification

4,349

persons with disabilities supported



Impact in Action



Nuksa

Mukti Nagar | Chembur

At five months pregnant, Nuksa was identified with severe anaemia, frequent vomiting and irregular medication, placing her pregnancy at high risk. Apnalaya's health worker provided personalised nutrition counselling, medication guidance, regular home visits and antenatal follow-up. With continued support, Nuksa's health improved, her vomiting reduced, and she safely delivered a healthy 3 kg baby boy through a normal delivery.



Aqsa

Shivaji Nagar | Govandi

At 21 months, Aqsa was identified with an intellectual disability and severe acute malnutrition. When her family could not afford further tests, Apnalaya connected them to financial support, enabled a CT scan, and provided regular follow-up, medicines and counselling. With timely care and improved nutrition, Aqsa's health has steadily improved and her family is better equipped to support her needs.



Education & Livelihoods

Apnalaya is expanding education, employability and economic opportunities for adolescents and women.

a.Women's Livelihoods & Economic Participation

Strengthening women's economic participation through Self Help Groups, financial capability, livelihood and enterprise support, and Community Childcare Centres that reduce barriers created by unpaid care work.

Our CCCCs were recognised as a pioneering model and documented by Dalberg and the World Bank. Dr. Preetam B. Yashvant, Joint Secretary, Ministry of Women and Child Development, GoI visited our centres in M East Ward to understand how the model can inform the Palna Scheme in Maharashtra.

1082

women entered the workforce for the first time

3,079

women reached through SHGs, CCCs and employability interventions

73 SHGs

SHGs formed and strengthened; 71 Community Childcare Centres Established and supported

₹10,305

Average monthly income increased from ₹6,694 in 2024-25 to ₹10,305 in 2025-26



b.Education, Employability & Empowerment

Supporting adolescents to stay in education, build life and employability skills, access career guidance and make informed decisions about education, work and marriage.

2,532

adolescents engaged

98%

students in grade 10 received guidance for higher secondary education

0%

school dropout and 0% child marriage recorded within the cohort supported

c. Social Emotional Learning

Strengthening emotional awareness, confidence, critical thinking and positive relationships among middle school children through school and community-based programmes.

1,168

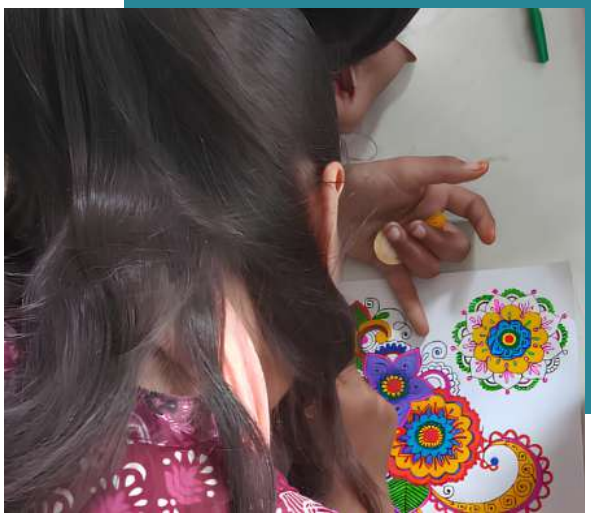
students strengthened foundational mathematics using SEL based activities to reflect on how they think, respond and solve problems.



Rizwana

Mankhurd

Rizwana, a mother of five, strengthened her livelihood through Apnalaya's training programmes, Self Help Group support and a Community Childcare Centre. Her monthly income increased from ₹3,000–6,000 to ₹10,000–12,000, enabling her to better support her daughters. Today, she also serves as her SHG President and helps other women and families access support within the community.



Saher

Bainganwadi| Govandi

At 21 months, Aqsa was identified with an intellectual disability and severe acute malnutrition. When her family could not afford further tests, Apnalaya connected them to financial support, enabled a CT scan, and provided regular follow-up, medicines and counselling. With timely care and improved nutrition, Aqsa's health has steadily improved and her family is better equipped to support her needs.



Standard of Living

Apnalaya is improving access to basic services, entitlements and public systems so communities can live with greater dignity and security.



a. Entitlements & Social Protection

Supporting individuals and families to secure essential identity documents, access government schemes and navigate public systems through community-based facilitation and follow-up.

4,947
individuals supported to avail identity document including Voter ID, Ration Card, UDID

6,240
individuals supported to obtain government identity documents

1,292
individuals have access to improved sanitation facilities

b.Basic Services & Government Engagement

Supporting residents to identify and collectively address neighbourhood issues such as water, sanitation, waste, roads and public infrastructure through initiatives with municipal systems.

589

issues taken up and 395 issues resolved

Apnalaya Saksham Kendras located in the community provide community-based guidance to help residents, including older persons and persons with disabilities, understand processes and access eligible government schemes and entitlements.

1,11,860

total individuals impacted

19,925

individuals have access to improved sanitation facilities

c.Community Leadership Fellowship

Developing local youth leaders who strengthen community collectives, encourage participation and support neighbourhood level problem solving.

Fellows supported the formation and strengthening of community collectives across multiple wards.

Cross learning and training sessions strengthened fellows' understanding of social issues and community leadership.

Noyan

Kokari Nagar| Wadala,

Noyan mobilised 47 residents in Wadala Kokari Agar to document a blocked storm water drain that had begun overflowing into nearby homes. She facilitated community meetings and submitted a joint request to the concerned municipal departments. Following this community led follow-up, the Storm Water Drain and Solid Waste Management department cleared the blockage, providing relief to residents.





Communities Leading Change

Apnalaya is strengthening community led structures that enable residents to participate, support one another and address local priorities.

Creating lasting change

Apnalaya's approach is rooted in strengthening local leadership and community participation. Across locations, communities are supported to build knowledge, organise around shared priorities and take on active roles in supporting families, improving access to services, addressing neighbourhood level challenges and ensuring sustainable change post program period. These community structures help extend the reach of programmes while building greater ownership and continuity within the communities themselves.



From participation

↓

capacity

↓

local leadership

↓

stronger community led solutions

9,404

Apnalaya engaged with 9,404 volunteers in FY2025–26. These include,

4062

Mother Support Volunteers engaged to increase maternal and child health awareness, referrals and follow-up within their communities.

139

Community Support Groups initiated to identify community level civic needs, local issues and coordinate solutions by engaging with relevant government stakeholders.

24

Fellows trained to build collectives, strengthen participation and support community level problem solving.

2384

volunteers trained on citizenship, engaging with community level civic issues and addressing them.

73

Self Help Groups with 759 women strengthened to organise women around savings, financial capability, livelihoods and enterprise development.

Across programmes, these volunteers and groups build local knowledge, strengthen leadership, improve access to services and create sustained community ownership of change.



Evidence, Learning & Influence

a.Social Return on Investment (SROI) Study

Apnalaya's collectivisation program generates 11x social returns on investment.
An independent study conducted by 4th Wheel Social Impact to assess Apnalaya's collectivisation model in Shivaji Nagar was released in September 2025. The study assessed Social Return on Investment in the collectivisation programme between 2020 and 2023 to understand how community groups contribute to improvements in community wellbeing and access to services. The study engaged 275 community group members across 20 clusters in M East Ward.



₹11.19

₹11.19 in social value generated for every ₹1 invested

₹6.05cr

₹6.05 crore invested → ₹67.76 crore estimated social value generated

Key findings from the study

- Increased knowledge and confidence among members on services, schemes and processes.
- Improved access to services and social protection helping households independently navigate processes to access essential documents and social security schemes.
- Wider household and community benefits beyond service access including improved health, continued education and women's economic participation.
- Strengthened community networks helping engagement with local governance and contributing to improvements in sanitation, roads and community infrastructure

The findings show that investing in strengthening community knowledge and capacity to engage with local governance creates benefits beyond individual programme interventions.



b.Developing an Urban Lens on Multidimensional Poverty

Apnalaya is working on an Urban Multidimensional Poverty Index (UMPI) to better understand the overlapping deprivations experienced by urban poor households.

The UMPI tool builds on the Niti Ayog's MPI to include 18 additional urban specific indicators across Health, Education and Standard of Living.



A preliminary dipstick was done with 2220 households in Rafi Nagar to test our still developing tool. Our findings reinstated our belief in context-sensitive adaptation of national MPI to measure multiple dimensions of poverty in urban informal settlements. The Rafi Nagar UMPI score was 0.27 as compared to Mumbai Suburban's 0.004 as per national MPI.

The UMPI will be rolled out across eight wards in Mumbai and three locations in Thane, generating granular data on where different forms of deprivation are concentrated. These insights will support more targeted planning and help organisations identify where interventions are needed most.

The data will be made publicly available through a city-level dashboard for policymakers, funders, civil society organisations and other stakeholders.

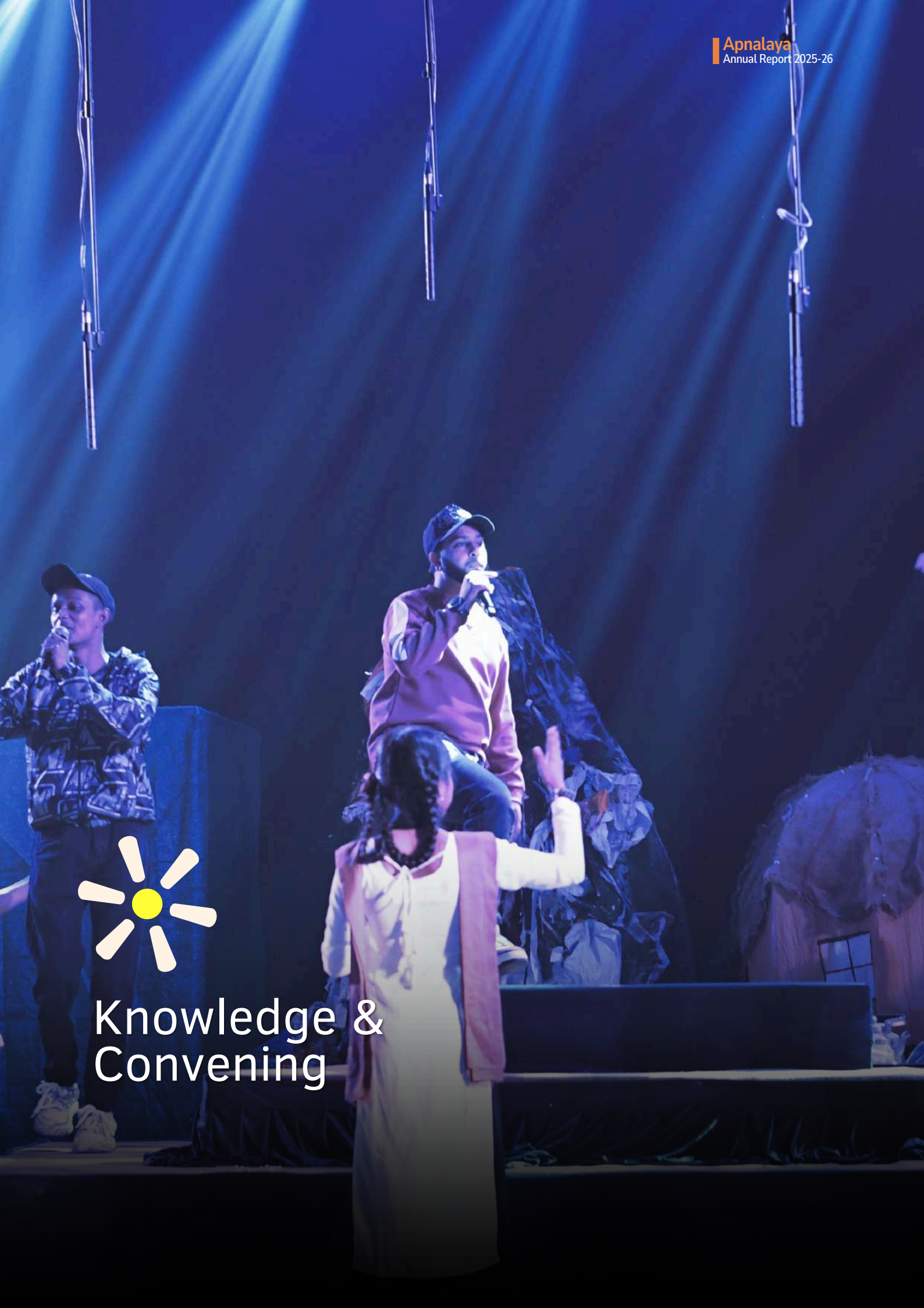
The city-level UMPI dashboard is scheduled to launch by December 2026.

c. Partnership with Nair hospital on an Adolescent wellbeing study

In partnership with Nair Hospital's Departments of Preventive & Social Medicine and Psychiatry, Apnalaya initiated an Adolescent Wellbeing Study across eight Mumbai wards, covering a sample of 553 boys and girls aged 10–19 years.

The study examines the risk and protective factors, as well as coping mechanisms, shaping adolescent wellbeing and resilience. As part of the preparatory phase, a pilot was conducted with 53 adolescents across two communities in L Ward and M East Ward. The findings will inform and strengthen Apnalaya's adolescent interventions and social and emotional learning initiatives.





Knowledge & Convening

a.Apna Adda

Bringing evidence and experience into wider conversations

Apnalaya creates platforms to share emerging evidence, learn from practitioners and bring together stakeholders working on different dimensions of urban poverty.
Apna Adda continued as a platform for dialogue among practitioners, researchers, institutions and other stakeholders around urban poverty and community-based approaches.

During the year, an UMPI focused Apna Adda provided a space to share the rationale for an urban poverty index, early findings from the pilot in Rafi Nagar and discuss the potential of wards-wise multidimensional data to strengthen programme planning and decision making.
The Social Returns on Investment report was released during an Apna Adda and findings were shared with stakeholders, creating an opportunity to discuss what the assessment reve



b.Yeh Bhi Hai Mumbai Meri Jaan

Making Urban Realities Visible

Creating a citywide platform for communities to share lived experiences, aspirations and perspectives on urban poverty. Yeh Bhi Hai Mumbai Meri Jaan continued as Apnalaya's flagship platform for bringing community experiences into wider public dialogue through art and creative expression. The 2025 edition focused on wellbeing, using performances and storytelling to highlight lived realities across health, disability, livelihoods, education and urban living.

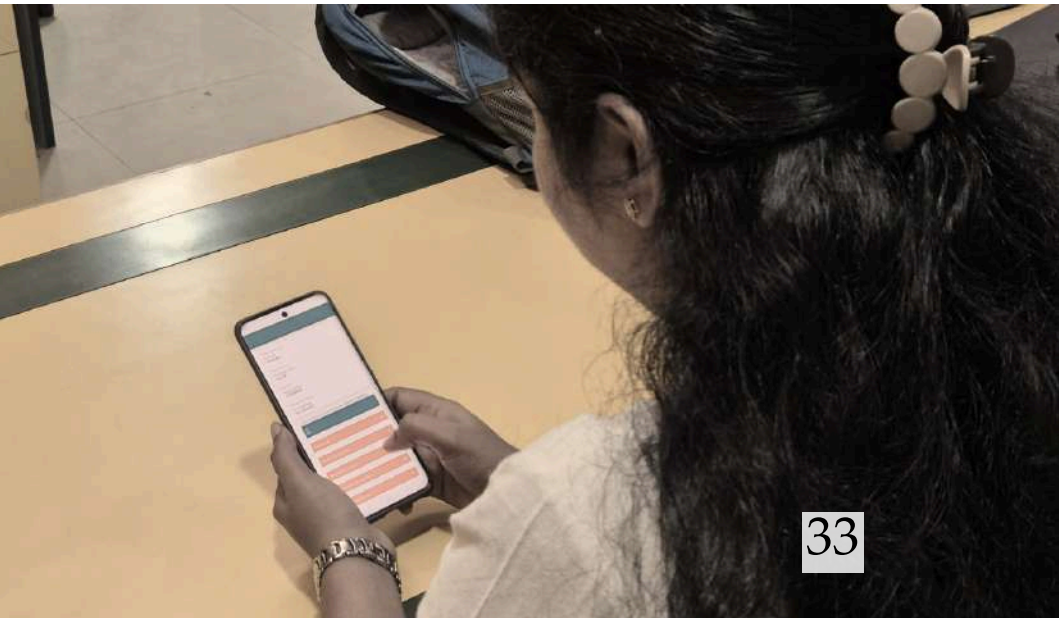




c.Strengthening Learning & Data Systems

As Apnalaya grows in its reach, as a part of consistent impact, we are also developing technical tools and systems to ensure standardised training, as well as to support evidence based decision making.
We have also updated the organisation's overall financial systems and strengthened it through digitalisation, streamlining of financial management, reporting and internal processes.

Apnalaya also aims to develop an overarching LMS system to support the learning for staff, volunteers and community members. The needs assessment for this engagement was completed in March 2026 which will inform the design of a more structured and accessible training platform.



Acknowledgments

CSR & Corporate Partners

Philanthropic Trusts & Non-Profit Partners

Maharashtra Public Trusts Act,1950
SCHEDULE VIII [VIDE RULE 17 (1)]

NAME OF THE PUBLIC TRUST : APNALAYA
Balance Sheet as at 31st March, 2026

Registration No. F-2830

(Amount in Rs.)

FUNDS & LIABILITIES	Amount	Amount	PROPERTY AND ASSETS	Amount	Amount
Trusts Funds or Corpus			**Immovable Properties (Annexure "A")**		1
Balance as per last balance sheet	4,24,80,472				
Add: Corpus donation received during the year	2,50,000	4,27,30,472	**Movable Properties (Annexure "B")**		37,02,694
Other Earmarked Funds			**Investments (Annexure "C")**		20,46,157
(Created under the provisions of the trust-deed or scheme or out of the income)					
Depreciation Fund	-		**Loans (Secured or Unsecured) - Good / Doubtful**		
Sinking Fund	-		Loan Scholarships	-	
Reserve Fund	-		Other Loans	-	-
Any Other Fund (Annexure "H")	6,43,01,340	6,43,01,340			
			Advances		
Loans (Secured or Unsecured)			To Trustees	-	
From Trustee	-		To Employees	-	
From Others	-	-	To Contractor	-	
			To Lawyers	-	
Liabilities			To Others	24,216	24,216
For Expenses (Sundry Creditors)	3,32,654				
For Rent & Other Deposits	-		**Income Outstanding**		
For Sundry Credit Balances	2,083	3,34,737	Rent receivable	-	
			Interest	3,12,371	
			Other Income	-	3,12,371
Provision for Employees Benefits - Gratuity		1,04,08,645	**Tax deducted at source**		4,56,713
Provision for Audit Fees:			**Security Deposit (Annexure "D")**		5,58,896
Statutory Audit Fees	3,82,500				
Internal Audit Fees	1,44,000	5,26,500	**Prepaid expenses (Annexure "E")**		34,31,646
Other Current Liabilities			**LIC OF INDIA - Gratuity Fund**		95,33,905
Payment to Others	-				
TDS Payable	78,022	78,022	**Excess amount spent on project (Funds receivable)**		5,50,000
Income and Expenditure Account			**Cash And Bank Balances**		
Add : Balance as per last Balance Sheet	4,72,31,997		Cash in hand (Annexure "F")	-	
Add : Surplus as per Income and Expenditure A/c	-		In Savings Account (Annexure "F")	5,04,94,187	
Less : Deficit Expenditure Account	1,13,35,868		In Current Account	-	
Less : Appropriation If Any	-	3,58,96,129	In Fixed Deposit Account (Annexure "G")	8,31,65,057	
			With The Trustee	-	
			With The Manager	-	13,36,59,244
Total		15,42,75,845	**Total**		15,42,75,845

For and on behalf of
N.A. Shah Associates LLP
Chartered Accountants
FRN: ~~116560W~~ / W100149

Nalin Shah
Partner
M.No. 136978
Dated : 28th September, 2026

N.A. SHAH ASSOCIATES LLP MUMBAI CHARTERED ACCOUNTANTS

Suman Srivastava
(President)

Vilava Balali
(Secretary)

Prasad Bajl
(Treasurer)

Trustees

APNALAYA MUMBAI 400036 TARDEO SHG B-9/103, NEW JAIFALWADI SRA CHS

Maharashtra Public Trusts Act,1950
SCHEDULE IX [VIDE RULE 17 (1)]

NAME OF THE PUBLIC TRUST : APNALAYA
Income and Expenditure Account for the year ending 31st March, 2026

Registration No. F-2830

(Amount in Rs.)

EXPENDITURE	Rs.	Rs.	INCOME	Rs.	Rs.
To Expenditure in respect of properties:			By Rent income		-
(a) Rates, Taxes, Cesses	-				
(b) Repairs and maintenance	-				
(c) Salaries / Honorarium	-		By Interest income		
(d) Insurance	-		On Securities	-	
(e) Depreciation (by way of provision or adjustments)	-		On Bank accounts:		
(f) Other Expenses	-	-	(a) Fixed deposit accounts	43,32,749	
To Establishment Expenses (Annexure "I")		2,20,60,089	(b) Saving bank accounts	6,38,998	
			(c) Recurring accounts	-	
To Remuneration to Trusees		-	On Others	6,28,304	56,00,051
To Remuneration (in the case of a math) to the head of the math including his household expenditure, if any		-			
			By Dividend		-
To Legal Expenses		-	By Donations in Cash or Kind:		
To Audit Fees		4,83,389	(a) Trust	2,52,52,766	
			(b) Other	10,06,498	2,62,59,264
To Amount written off :			By Grants (Earmarked Fund)		9,95,39,678
(a) Bad Debts	-				
(b) Loan Scholorships	-		By Income from other sources		6,59,072
(c) Irrecoverable Rents	-				
(d) Other Items	-	-	By Transfer From Reserve		-
To Miscellaneous Expenses :		-			
To Depreciation		8,84,625			
To Amount transferred to Reserve or Specific Funds		-			
To Expenditure on Objects of the Trust					
(a) Religious	-				
(b) Educational (Annexure "J")	7,51,24,084				
(c) Medical Relief (Annexure "K")	4,48,41,745				
(d) Relief of Poverty	-				
(e) Other Charitable Objects	-	11,99,65,830			
			By Deficit carried over to Balance Sheet		1,13,35,868
Total		14,33,93,933	Total		14,33,93,933

For and on behalf of
N.A. Shah Associates LLP
Chartered Accountants
FRN:- 116560W / W100149

Nalin Shah
Partner
M.No. 136978
Dated : 28th September, 2026

Suman Srivastava
(President)

Vijaya Balaji
(Secretary)

Prasad Bajl
(Treasurer)

Trustees

APNALAYA MUMBAI 400036

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Contact Us

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