



**Dia Vikas Capital**







Dia Vikas Capital was established in 2008 for one reason: to help women like Hur Ben, who has overcome incredible challenges to start a small business. With a series of small loans and a lot of hard work, she is now sending her granddaughter to school—the first female in her family to have an education (read her story on page 4).

Hur Ben is just one example of how microfinance can change lives—a small loan can unlock a woman’s potential, enabling her to overcome the challenges life has thrown at her.

There are many more stories like Hur Ben’s—at December 2010, Dia Vikas’ portfolio of 17 microfinance institution (MFI) partners were serving close to 1.5 million clients, each with their own unique story. Across 16 states and 172 districts (including the 39 most backward districts of India), Dia Vikas’ partners are providing disadvantaged families with access to equitable financial services. Since its establishment, Dia Vikas has provided 1,110 million rupees to our partners and their clients.

As one of few truly social investors in India, Dia Vikas is committed to partnering with community-focused MFIs to provide services to those who need a hand up. We are determined to help poor communities in every aspect of their development by forming strategic partnerships to improve technical collaboration, social performance management and access to basic services.

Our goal is to reach out to disadvantaged communities in every state in India by choosing partners with a mission for sustainable, local development.

Since October 2010, India’s microfinance sector has been shaken to the core. The cause—a number of commercially-focused MFIs growing at unsustainable rates, leading to multiple lending, coercive lending practices and political backlash—has severely limited the flow of credit to the sector.



*KC Ranjani and Robert Dunn visiting microfinance clients and their families.*

As the sector awaits the next move of regulatory authorities, Dia Vikas believes this is an opportunity to regroup and plan for the next phase of microfinance in India—a period which should see greater focus on the very people the sector was established to serve: poor and marginalised families. Dia Vikas’ position as a reputable social investor is now more important than ever. We are committed to supporting our emerging MFI partners as they continue to change people’s lives.

It has been a remarkable journey since Dia Vikas was established in 2008. Thanks to the unfailing support of our stakeholders, including our Board, investors and MFI partners, we have been able to set a new standard in social investment. Last, but not least, thanks to our clients, whose hard work and resilience makes it all worthwhile.

We invite you to reflect on our progress to date and look ahead to what we can achieve in inclusive, socially-responsible microfinance in the future.

Kind regards

**KC Ranjani**  
Managing Director

**Robert Dunn**  
Chairman





## Mission

To provide opportunities for people in poverty to transform their lives.

Our partners assist millions of poor people to be lifted out of poverty permanently.

## Vision

Our vision for India is to see local indigenous microfinance, livelihood and development service partners assist millions of poor people to be lifted out of poverty permanently.

## Values

Commitment to the poor  
Respect to all stakeholders  
Integrity  
Stewardship

**“I am excited each time I meet a mother in a dusty slum area who, bursting with pride, tells me about a daughter who is now a professor or a son who is an engineer. She may have spent countless hours on a small fruit stall to get them there, but she did it herself, and her educated children will break free of the oppression of poverty.”**

David Bussau  
Co-founder, Opportunity International





## Hur Ben's story

At the age of 55, Hur Ben's entrepreneurial spirit has finally been realised through microfinance.

Prior to joining Dia Vikas' partner Prayas, Hur Ben was making just 50 rupees a day. With a frail husband and four children, Hur Ben was finding it increasingly difficult to support her family. She couldn't afford to send either of her two daughters to school and her firewood business only generated a small income.

With Prayas' support, Hur Ben invested a series of small loans into her business. Now on a loan of 15,000 rupees, Hur Ben's business has grown so much that she sells three auto (three wheeler vehicle) loads of firewood every day.

With a daily profit of 500 rupees, Hur Ben can now save regularly—she has already paid off the debt from her eldest daughter's marriage. Her proudest achievement to date is that she is sending her granddaughter to a private school. Her granddaughter will be the first girl in the family to ever go to school—a landmark made possible by Hur Ben's hard work and Prayas' support.

Hur Ben says that Prayas has made a remarkable difference in her life. She has plans to repair her house, adding a concrete roof and an extra room. She exudes a newfound self-assurance when dealing with customers and confidently states, "come back when I have my next loan and I will have even more stock than before. My wood store will be better than ever".

## Our strategy

Dia Vikas' sole focus is poverty alleviation, not financial return. To achieve this, we utilise an innovative and efficient financial model:

- Our support enables our partners to expand services to more clients.
- Our guidance helps our partners to create linkages with commercial funders.
- Our focus is to forge long-term partnerships with MFIs that are capable of sustainability, strong development interventions and substantial social impact.

This strategy has enabled Dia Vikas' partners to make a difference to close to 1.5 million clients, across 17 MFIs and 16 states.

## Our long-term objectives

- Through our partners, support the creation, or sustenance, of five million livelihoods for poor women by 2014, and 10 million by 2017.
- Enable a cumulative seven million poor families to lift themselves out of poverty, and of those, 250,000 ultra-poor families out of poverty by 2017.
- Influence the microfinance, livelihood and enterprise development sector across India.

## Our genesis

Dia Vikas is a subsidiary of Opportunity International Australia and was established in early 2008 as a Non Banking Finance Company.

We were established to fill the gap of social investment in the Indian microfinance sector, through supporting the growth and development of MFIs in underserved regions.

We were also established to help people lift themselves out of poverty, create livelihoods and transform their lives. We achieve this by providing long-term funding, operational deficit support and vital technical assistance.

## Key areas of intervention

- Providing equity and quasi-equity funding to MFI partners
- Providing world-class technical and operational support
- Developing strong relationships with our partners and investing in their leadership
- Encouraging partners to transform into better regulated and governed entities.

## Our partners

Dia Vikas embodies a model of social investment which is unique in the sector. Prior to our establishment, only very large MFIs were able to mobilise equity funding. The majority of this was sourced from commercial private equity institutions.

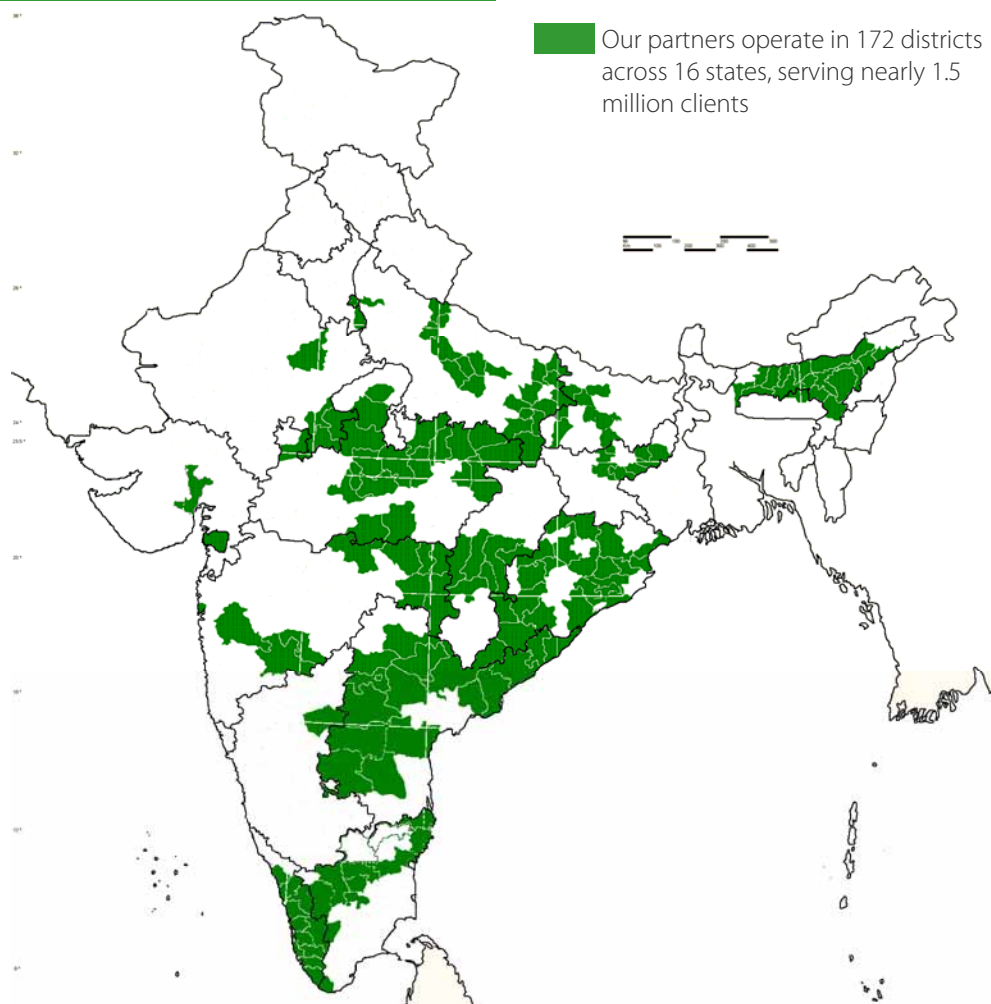
Small and medium MFIs, particularly those operating in risky or underserved areas, struggled to attract equity investment. This situation exacerbated the divide between the southern states and urban areas, where MFIs attracted funding, and the underserved north, central and northeast states and rural areas, where intervention is desperately needed.

Dia Vikas supports MFIs that display a local affinity and operate in underserved regions. We provide these partners with long-term capital and do not exit unless the MFI drifts from its social mission or does not adhere to our governance standards. Partners are encouraged to invest surplus funds to reduce interest rates and expand services to more communities, rather than provide a capital return for equity investors.

Alongside our funding, we help our partners leverage funds via commercial capital providers. This helps to magnify their client outreach and social impact.

## Outreach map as at December 2010

Our partners operate in 172 districts across 16 states, serving nearly 1.5 million clients





## Partnership process

To ensure that Dia Vikas achieves its mission effectively and efficiently, we seek out local partners that are offering effective, innovative and visionary programs to people living in poverty—often in areas where no other, or very few other, organisations are working. When choosing our partners, we consider:

### Mission alignment

Our partners must share our values and objectives, and not be driven by commercial reasons. We look for partners:

- with a mission to help people work their way out of poverty
- that work in the poorest, largely underserved regions
- serving a market that exhibits a relevant 'gap', with conditions that are favourable for microfinance
- with sound future strategies to deepen outreach and broaden services
- that demonstrate commitment to responsible practices in the field for client protection and staff satisfaction.

### Governance, management and performance

In order to properly exercise stewardship, we need to see that our partners can operate sustainable businesses. We look for partners with:

- inspired leadership, balancing both social and financial performance
- strong risk management and governance practices
- a sound operating platform and capable staff
- good portfolio tracking systems, MIS and accounting
- reasonable current financial performance
- an ability to manage significant growth, as reflected in comprehensive business plans and projections underpinning a sustainable future.



# Dia Vikas portfolio

As at 31 December 2010

Partner	States	Number of clients	Branches	Outstanding loan portfolio (Rsm)	Outstanding loan portfolio (USD)	Total investment (Rsm)	Total investment (USD)
<b>Adhikar</b>	Orissa	70,793	66	340	7.6	65.5	1.4
<b>Ajiwika</b>	Jharkhand Bihar	22,935	19	108	2.4	12.5	0.3
<b>Annapurna</b>	Maharashtra	25,050	13	133	3	0.8	0.02
<b>Arth</b>	Rajasthan Madhya Pradesh	20,203	14	141	3.1	42	0.9
<b>Cashpor</b>	Uttar Pradesh Bihar	470,893	269	2,665	59	115	2.6
<b>C-DOT</b>	Bihar	11,409	9	71	1.6	40	0.9
<b>EMFIL</b>	Kerala Tamil Nadu Madhya Pradesh Chhattisgarh Maharashtra Haryana National Capital Region	326,069	150	2,164	48	114.3	2.5
<b>GO Finance</b>	Tamil Nadu	65,514	14	339	7.5	52.2	1.2
<b>Margdarshak</b>	Uttar Pradesh	17,832	21	101	2.2	68.2	1.5
<b>People's Forum</b>	Orissa	56,760	30	281	6.2	75	1.7
<b>Prayas</b>	Gujarat Madhya Pradesh	7,952	10	38	0.8	12.5	0.3
<b>RGVN</b>	Assam	123,053	92	697	15.5	100	2.2
<b>Saadhana</b>	Andhra Pradesh	75,616	41	533	11.8	25	0.6
<b>Sambandh</b>	Orissa	7,399	4	55	1.2	41	0.9
<b>Samhita</b>	Madhya Pradesh	32,319	45	135	3	68	1.5
<b>Sharada</b>	Andhra Pradesh Orissa Kerala Tamil Nadu Maharashtra Karnataka	151,202	92	1,090	24.2	100	2.2
<b>Shikhar</b>	National Capital Region	11,187	13	72	1.2	48.6	1



## Bhagwani's story

In one of Delhi's many slums, Bhagwani's store is overflowing with stock. Her ten year old son Subhash has just arrived home from school and installed himself in front of the television.

She laughs and says he watches too much TV, but it's clear that she is proud of Subhash. He is Bhagwani's youngest child and only son (her three older daughters are married) and he wants to be an engineer. "We'll do whatever we need to do for him," says Bhagwani resolutely.

Bhagwani was feeling confident about the family's future until her husband had an accident in his job at a factory and lost three fingers. Bhagwani was working as a domestic helper but her income was not enough to support the family on her own.

She approached Dia Vikas' partner Shikhar for a loan and established a small store selling snacks and household items.

Currently on her second loan cycle of 7,000 rupees, Bhagwani says that her income has increased and she is now saving a small amount of money each week. Her husband has found a job as a labourer and together they plan to support Subhash's higher education.

Bhagwani never went to school. Since joining Shikhar, she's learned basic accounting and can now sign her name. Working at the store from 5am to 11pm each day, Bhagwani is happy that Subhash is getting the education she never had and has a bright future ahead.







## Social microfinance

Dia Vikas' strategy is to partner with small and emerging MFIs, many of them start ups. By supporting socially-focused MFIs to realise their potential for sustainable growth, Dia Vikas is also investing in the potential of people living in poverty.

Our strategy includes intensive investment in institutional capacity building, not just the expansion of loan portfolio. Dia Vikas provides specialised assistance to each MFI partner so they can improve governance, management and operations.

Dia Vikas collaborates with MicroSave, a leading development consultancy in the microfinance sector, to deliver a range of technical assistance to our partners. MicroSave works alongside our MFI partners to develop client-responsive approaches to the provision of market-led financial services.

Dia Vikas' approach to microfinance is directly related to our social mission. To ensure our mission is realised, we require our partners to deliver on both financial and social performance measures.

Dia Vikas' Social Performance Management (**SPM**) program is implemented in association with established consultancy EDA Rural Systems Pvt. Ltd. The program aims to ensure our MFI partners are achieving outreach to poor communities. This includes the implementation of the Progress Out of Poverty (**PPI**) index and continuous improvement of client protection practices.

As the SPM program develops, visibility on program effectiveness will enable our MFI partners to make informed changes to their products and better meet the holistic needs of clients. SPM is a key component of Dia Vikas' mandate to promote socially-responsible microfinance.



## For Dia Vikas, social investment is:

- Supporting 17 partners with a combined outreach of almost 1.5 million clients
- A regionally balanced portfolio, with 70% of clients in northern India, including 24% in the underserved states of Uttar Pradesh, Bihar, Madhya Pradesh, Chhattisgarh and Jharkhand
- A small average loan size of 6,300 rupees, compared to 7,800 rupees across the industry
- Ensuring responsible lending practices—Dia Vikas' partners have a lower yield of 27%, compared to 28.3% across the industry, whilst maintaining excellent portfolio quality
- Running efficient operations—Dia Vikas' partners have comparable Operating Expenses Ratios of 14%, compared to the industry average of 14.3%
- Facilitating low-cost funds for partners—at an average of 11% compared to 14% across the industry
- Supporting local and emerging MFIs to achieve scale—the average outreach of our partners is 88,000 clients, compared to the industry average of 300,000 clients and 100,000 clients for all MFIs excluding the largest ten
- Supporting start-up MFIs—five of Dia Vikas' partners have outreach of less than 20,000 clients
- Encouraging outreach in difficult areas—70% of Dia Vikas' partners work in rural areas
- Serving disadvantaged groups—60% of clients are from backward classes, while over 50% of field staff are undergraduates from backward classes.

Sources: *Dia Vikas March 2011 MIS, M-CRIL Microfinance Review 2010*





## Mira's story

Before she became a Margdarshak client, Mira's family of six were regularly forced to skip meals. With a limited education, Mira had few tangible skills to help lift her family out of the poverty in which so many families in Lucknow, Uttar Pradesh, are trapped.

Mira's husband works as a security guard, while Mira produces *papad* for a local factory. She has to make a deposit at the factory to ensure her position as a worker, then purchase ingredients to prepare the food. As she could only afford to buy a small amount of ingredients, Mira's profits were very small. Even with her husband's wages, the family's income was only 4,000-5,000 rupees a month.

Mira heard about Dia Vikas' partner Margdarshak, approached the loan officer and after understanding the processes involved, started her own lending group.

Mira now purchases ingredients in bulk from the factory and employs a few local women, so they can benefit from a steady source of income as well. Currently on her second loan of 12,000 rupees, her family's monthly earnings have more than doubled to 10,000-12,000 rupees a month.

With her profits, Mira purchased a public phone which she charges people a small fee to use, providing her with another source of income.

Mira's main priority is for her children, aged 7 to 17—Shakti, Sagar, Puja and Akash—to receive a good education. Since joining Margdarshak, her children are attending school on a regular basis.

For the first time in her life, Mira has started saving. She is saving for her children's higher education and marriages. Mira credits Margdarshak for her improved confidence as a business owner. She enjoys the positive changes in her and her family's lives and is looking forward to developing her business further.



## An holistic approach

Access to socially-focused financial services helps families living in poverty to generate livelihood opportunities, start new businesses and upscale existing enterprises. Microfinance is recognised globally as a sustainable, scalable poverty reduction initiative.

Financial services are just one of the many services required by poor households. To move out of poverty they also require non-financial services such as education, health, clean drinking water, sanitation and affordable housing.

Dia Vikas' existing microfinance distribution platform provides a solid client base from which to address the diverse challenges facing India.

While microfinance can increase the capacity of clients to educate their children, pay for quality healthcare and become leaders in their communities, many of our MFI partners also have initiatives which seek to directly address these issues.

Dia Vikas understands that poverty is multi-faceted and when microfinance is combined with other interventions, its effectiveness is multiplied. We encourage our partners to expand their community programs and share learnings across the portfolio.

## Case study: Health leaders

Weekly group meetings are an excellent opportunity to provide complementary services to microfinance clients. It is well known that unforeseen costs arising from medical emergencies routinely push families back into poverty and erode the positive effects of microfinance. Improving the health of a community, thereby increasing the number of productive working days, will also increase the positive impacts of microfinance.

Dia Vikas' partner Sambandh has partnered with Healing Fields Foundation, a leading community health agency, on a program which trains microfinance group leaders to become Community Health Leaders. Weekly group meetings also become an opportunity for:

- Health education, including the prevention and treatment of common diseases
- Health referrals
- Planning and implementing healthcare intervention programs
- Building and maintaining a database profiling the local community's health standards
- Accessing health care financing, including insurance and savings products
- Education on relevant government programs and benefits.

In partnership with Healing Fields, Sambandh aims to train 150 Community Health Leaders, who will in turn reach out to over 37,500 households over an 18 month period. Fifty women have already completed the first phase of training. Healing Fields is also working with Dia Vikas' partners Cashpor and Ajiwika on similar programs.



## Board of Directors

Dia Vikas' Board comprises of capable and committed professionals who volunteer their services and expertise to guide us in our endeavours. To effectively utilise the services of these professionals, several committees including audit, remuneration and asset liability management have been formed by Board members.

### Robert Dunn - Chairman

Dia Vikas Capital Chairman Robert Dunn joined Opportunity International Australia in November 2006 as Chief Financial Officer, before taking up the position of Chief Executive Officer and director in August 2008. Robert is a member of the Institute of Chartered Accountants in Australia and a director of Baptist Community Services, a major provider of aged care and community services in Australia. Prior to joining Opportunity Australia, Robert was the Finance Director with Patrick Corporation for 14 years. He has also worked for Dart Corporation and Price Waterhouse, with postings in London and New York respectively.

### KC Ranjani - Managing Director

Ranjani is a financial services and development specialist with over 20 years of direct implementation and field experience in microfinance, including with SIDBI, the apex development finance institution for micro, small and medium enterprises in India. Her experience includes policy development, risk management, market development and managing the conversion of microfinance institutions from non-government organisations into sustainable formal financial institutions. Most recently, Ranjani was the Senior Microfinance Specialist at MicroSave. She has been a Board member of a number of leading microfinance institutions in India, and has also held a number of senior management positions. Ranjani holds a Master of Bank Management and is fluent in three languages.

### Marc Breij

Marc Breij is the fund manager of Cordaid Financial Services Fund, which has debt and equity investments in MFIs and Small and Medium Enterprises. Marc oversees investments in over 75 MFIs and microfinance investment vehicles over three continents. He has over 20 years of experience with leading private sector bank ABN AMRO, predominantly in risk management in emerging markets, strategic and advisory positions to the board and as Chief Operating Officer of Risk Management Function. Marc is on the board of several microfinance investment vehicles including WMF, Stromme East Africa and Rabobank Sustainable Agri Fund.

### Timothy Kelley

Tim is a Senior Agricultural Research Officer for the CGIAR's (Consultative Group for International Agriculture Research) Independent Science and Partnership Council (ISPC) Secretariat, hosted by the U.N. Food and Agriculture Organisation in Rome. He has served as secretary to the ISPC's standing panel on impact assessment since 2002. He holds a MS in Agronomy (1981) and a PhD in Agricultural Economics (1989) from the University of Illinois. From 1989 to 1999 Tim worked as Principal Economist at the International Crops Research Institute for the Semi-Arid Tropics (ICRISAT) in Patancheru, Andhra Pradesh.



### John Kinghorn

John is a successful and respected businessman in Australia. As a leading entrepreneur, he has been instrumental in establishing many successful businesses in the financial and mining sectors over 30 years. His current business interests include businesses in residential housing, residential home loans, renewable energy, aircraft leasing, equipment financing and coal mining industries. John's philanthropic activities are carried out through his private foundation.

### Scott Norling

Scott is the Promoter and Managing Director of Progressive Media Vision, an export company specialising in media communication. He serves as the International consultant and Asia Director of Joyce Meyer Ministries. He is a coalition builder, educator and pastor who has lived in India for over 20 years, serving the people of India through social service programs across the nation. Over the years he has built a number of churches and schools and developed infrastructure in small village communities including roads, sewers and hospitals.

### Barclay O' Brien

Clay is a senior advisor to microfinance institutions and microfinance investors around the world. He is Vice President—Acquisitions & Corporate Development for Opportunity International Global Services. Clay is responsible for acquisitions, joint ventures, mergers, investments and divestments made by the Opportunity International Network in current areas of operation, as well as start ups in new areas. He is recognised as an industry leader in the area of valuations and advises other MFIs, investors and donors on a range of projects through his second role as Director—Asia and the Pacific for AYANI Inclusive Financial Sector Consultants. Clay holds the degrees of Master of Economics (Macquarie University) and Bachelor of Economics and Bachelor of Laws (Honours) from the University of Sydney.

### Chris Sadler

Chris is the Chairman of Opportunity International Australia. In the corporate sector, Chris is a non-executive director of Eastern Star Gas Limited (coal seam gas) and Austock Group Limited (financial services). He is an advisor to Daniels SharpSmart Group (healthcare) and Xchanging plc (business process outsourcing). In addition, Chris sits on the Board of Alpha International in London and various Alpha boards in the Asia Pacific region, including China, India, Indonesia, Malaysia, the Philippines and Australia. Prior to 2004, Chris spent 20 years working in the investment banking industry in New York, London and Australia. He has worked for several leading international investment banks including JP Morgan, Deutsche Bank and Citigroup.

### Andrew Tyndale

Andrew Tyndale is the Founder of Grace Mutual Limited, a not-for-profit company helping other NFPs raise capital for aged care and affordable housing. Prior to 2009, he was a senior executive at Babcock & Brown, a global investment bank, for more than half of his 26 years in the financial services industry. He brings broad experience in financing, takeovers and funds management both internationally and in Australia. He has a Bachelor of Commerce (Honors) and has served on the Boards of unlisted and public companies.



## Staff

Led by KC Ranjani, Dia Vikas consists of a committed team of experienced professionals who are passionate about providing opportunities to poor people.

### Montgomery Sen

Montgomery is the capacity of Executive Director—Finance and Chief Financial Officer. He holds a postgraduate degree in Business Administration and has over 10 years of experience in banking, finance and capital markets. His strength lies in his analytical, quantitative and planning skills. His expertise in private banking, people management, customer service, sales, operations, audit and change management is an added advantage to Dia Vikas.

### Saneesh Singh

Saneesh is Executive Director - Investments at Dia Vikas. He holds a Masters degree in Social Work, along with Systems Administration. He is also an associate of the Indian Institute of Bankers and a British Chevening (Banking and Finance) Scholar from the London School of Economics. He has over 20 years' experience in developing, promoting and financing micro, small and medium scale enterprises as well as microfinance through his work at SIDBI. Saneesh was part of the core team that initiated SIDBI's microfinance project, SIDBI Foundation for Micro Credit.

### Saurabh Baroi

Saurabh is Regional Manager for Dia Vikas. With a postgraduate degree in Rural Management, he has over 10 years' experience with development organisations including CARE India, Access Development Services and CAPART. He brings with him expertise in institution development, partnership management, legal transformations, due diligence and mentoring.

### Manas Bid

Manas holds a postgraduate degree in Rural Management from Xavier Institute of Social Service, Ranchi, and is Regional Manager for Dia Vikas. His areas of expertise include technical capacity assessment, training design and delivery, development of resource materials, mentoring and due diligence. He has over 10 years of experience in the microfinance sector, including with CARE India's microfinance program in Tamil Nadu and West Bengal.

## Strategic alliances

Dia Vikas is a subsidiary of Opportunity International Australia. We receive immense support from Opportunity, particularly from its Investments and Strategic Services teams. It provides technical support in a variety of areas including due diligence, new product development and SPM.

Dia Vikas has a strategic relationship with Cordaid, which has taken an equity stake in the organisation. Cordaid shares our social investment objectives.

Dia Vikas is collaborating with the Government of India's Pension Fund Regulatory and Development Agency (PFRDA). PFRDA's scheme for people living in poverty includes government co-contributions. PFRDA has recognised Dia Vikas' portfolio as an ideal distribution platform to increase social security for poor people across India.

India's Foreign Direct Investment regulations require a significant domestic equity investment to ensure compliance. Attracting domestic equity for small and emerging MFI partners is a challenge. Dia Vikas is collaborating with a group of entities, under the banner of Mi India, to ensure the participation of Indian people in creating a domestic equity fund for responsible and inclusive microfinance.



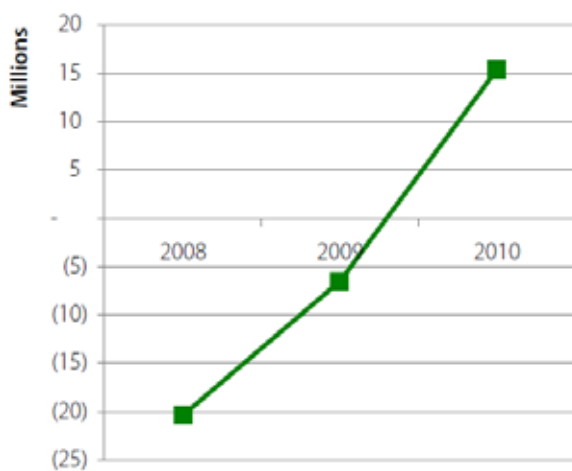


## Financial highlights (figures in Rs.)

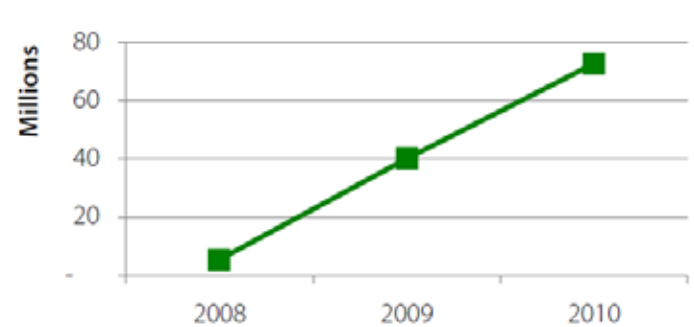
	Dec 2008	Dec 2009	Dec 2010
Gross Income	5,412,538	39,995,048	72,648,118
Earning Before Depreciation and Tax (EBDT)	(20,208,023)	(5,247,380)	19,014,802
Depreciation	10,327	83,913	576,460
Tax	140,000	1,344,000	3,053,110
Profit After Tax ( PAT)	(20,358,350)	(6,507,467)	15,385,232
Equity Share Capital	45,200,000	69,931,710	220,398,399
Reserves and Surpluses	595,481,221	959,949,454	1,105,852,011
Program Assets - Loan and Investments In Partners	382,691,173	764,850,226	1,110,050,149
<b>Total Assets</b>	<b>640,681,271</b>	<b>1,029,881,164</b>	<b>1,291,721,867</b>

Equity share capital in 2010 includes share money received pending allotment

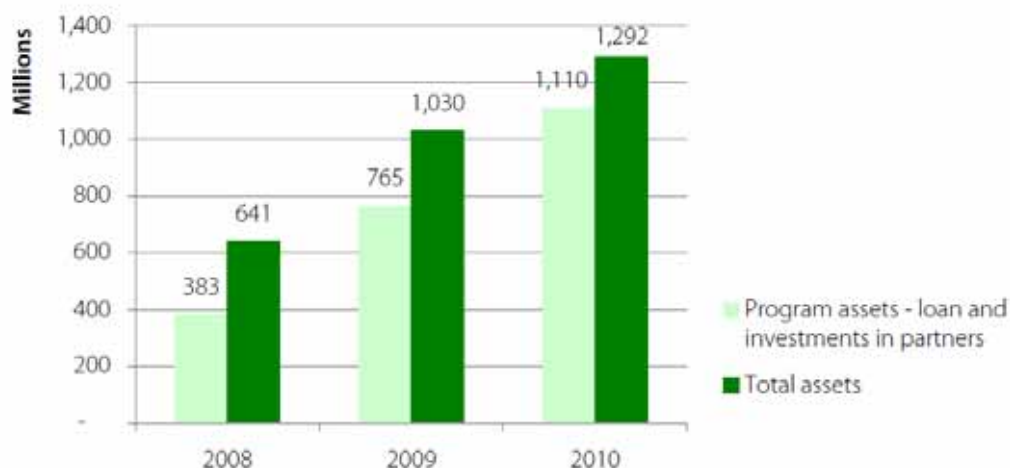
### Profit After Tax



### Gross income



### Total assets







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