

oikos Case Writing Competition 2014

Social Entrepreneurship Track

Runner-up

Mannat Foundation: Building Social Enterprise for the 'Bottom of the Pyramid'

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On 5th April 2013, Dr. Yogendra Saxena, Managing Trustee, Mannat Foundation was to attend the meeting with Tata Business Support Services (TBSS) officials to work out the renewal of the contract between Mannat Foundation and TBSS. The objective of the contract was to state the principals of engagement between Mannat Foundation and TBSS and work out the functional modalities between both the parties.

Mannat Foundation was established in 2009 to usher in sustainable solution for livelihood and employability for the larger benefit of unemployed youth from economically poor families. The inherent aim of Mannat Foundation was to set up a social enterprise for the 'bottom of the pyramid'. In pursuance of its mandate, Mannat Foundation had initiated rural Business Process Outsourcing (BPO) to provide the employment opportunities to the unemployed semi-skilled rural population. The renewal of the contract was going to impact on the very basic goal of the Mannat and the possibility of replicability of the Mannat Foundation's business model in other catchment areas¹ of Tata Power Company (TPC).

Yogendra was contemplating the criticality of signing of the renewal contract:

Mannat has successfully completed its five years and has achieved major milestones in terms of its expansion. Recently in September 2011 it expanded its capacity from 230 call agents to 330 call agents. While expanding leaps and bounds, it has maintained its quality standards. UKIERI award (see Exhibit 1) is the testimony of the same. However we cannot stop here. In the coming days we have got two fold tasks to make the Mannat model replicable and sustainable.

At the time of inception of Mannat we had not thought of any other partner other than TBSS as TBSS share the same ideological upbringing that of Mannat Foundation. However, replicating Mannat model at the other locations where TBSS is not present is a major challenge. In such situation we may have to look out for other strategic partner NGO or corporate who has similar ideological orientation. In order to make the model sustainable we have to make significant difference in the life of the people from economically and socially backward sections of rural population. So for Mannat, it is just the beginning.

Mannat Foundation was established with the objective of providing the employability and livelihood to the people from the catchment area. These were the people from economically poor background and did not have much of the job avenues due to backward area and remote location. With this background, Mannat could have been considered as 'Social Enterprise', where at one hand it was having an objective of being social driven organization, while on the other hand, it was 'enterprise' driven organization.

¹ Catchment area refers to the geographical area which is influenced by the operations of Tata Power Company's electricity generation.

At the time of establishment of Mannat, it was decided that TPC would provide initial corpus, basic infrastructure and premises while the TBSS will be in-charge of operations, maintenance, re-imbursement of salary and other actual expenses, etc. Mannat Foundation would do the job of day-to-day maintenance, payment of salaries, recruitment and human resource planning. For this TBSS would pay the expenses on salaries of Call Centre Executives (CCEs) and operational expenses on actual basis plus five per cent margin to Mannat Foundation. This arrangement was to undergo a change with the renewal of the contract. Yogendra was to device the mechanism by which the interest of its stakeholders was protected; at the same time the spirit of Mannat as 'social enterprise' was enhanced.

TPC

Tata Power Company was India's largest integrated power company with a significant international presence. The Company had an installed generation capacity of 8521 MW in India and a presence in all the segments of the power sector viz. Generation (thermal, hydro, solar and wind), Transmission, Distribution and Trading. It was one of the largest renewable energy players in India and is developing country's first 4000 MW Ultra Mega Power Project at Mundra, Gujarat² based on super-critical technology. Its international presence included strategic investments in Indonesia through 30 per cent stake in coal mines and a geothermal project; in Singapore through Trust Energy Resources to securitise coal supply and the shipping of coal for its thermal power generation operations; in South Africa through a joint venture called 'Cennergi' to develop projects in 16 different countries in Africa; in Australia through investments in enhanced geothermal and clean coal technologies and in Bhutan through a hydro project in partnership with The Royal Government of Bhutan.

The company's focus was on enhancement of long-term value creation for all stakeholders without compromising on integrity, social obligations and regulatory compliances. It had established systems to encourage and recognize employee participation in environment and social initiatives that contribute to organizational sustainability, training, learning, personal growth, conservation of energy and other scarce resources, promoting safety and health of its employees and of the neighboring communities.

TPC believed in integrating its business values into operations to meet the expectations of its stakeholders. Communities, ranging from villages around its plants to those employed by its contractors and suppliers, constituted important stakeholders. The company continued to serve its communities by working in partnership with Community groups, NGOs, State and Central bodies to widen the reach and leverage each partner's individual experience and expertise. It also encouraged its employees to volunteer their time for society and build and strengthen the

² Gujarat is one of the developed states in India situated on the western coastal border.

community institutions including Gram Panchayat³ that enables them to realize their rights and entitlements. The Corporate Social Responsibility (CSR), known as Community Relations (CR) in TPC had an important mandate that of imparting skills needs and learning provisions for the people residing at the catchment area.

TPC had established Mannat Foundation with an objective of providing community development and engagement activities to the people from the catchment area and beyond. It included exploring and engaging, building and formalizing, implementing actions and then continuously evaluating in a manner that institutionalizes relationship with communities.

TBSS

Established in 2004, Tata Business Support Services (formerly E2E SerWiz Solutions) was a wholly owned subsidiary of Tata Sons, the holding company of the Tata Group⁴. TBSS was among the largest third party outsourced customer service providers in India, serving domestic as well as international customers (see exhibit 2). TBSS supported these services from 18 delivery centers across 14 locations in India that were aligned to the customer base and time zone and delivered in 25 languages including French, English, Spanish and German. The company provided voice-based inbound and outbound interactions, as also interactions through email, chat and collaborative web sessions. TBSS had both onshore and offshore capabilities to meet specific client requirements. The company focused on select industry segments such as travel, healthcare, direct-to-home entertainment, utilities, telecommunications and government-to-citizen initiatives.

Its service lines included billing inquiry support, customer service, customer retention, customer experience management, customer life cycle management, data services, lead generation, product help desk, technical support and order management. The company provided the best of BPO solutions by combining cost efficiency with quality processes, 24x7 operations, state-of-the-art infrastructure and a dedicated team of professionals. All the client processes followed recruitment, training and operational workflows mapped to customer requirements, that were monitored vigilantly to drive metrics and enhance service delivery. By outsourcing client processes, the organizations could reap the benefits such as increased market share & revenues,

³ Gram Panchayat is village level local governance body.

⁴ Tata group is India's largest privately owned business group with diverse businesses in seven sectors.

improved customer satisfaction, speed up time-to-market, increased flexibility & capacity, gain a competitive edge and optimized performance and scalability⁵.

Mannat Foundation

Mannat Foundation was established in 2009 as a public charitable trust. One of the key objectives of Mannat Foundation was to provide livelihood and employability to the people from the catchment areas and beyond. It had been achieving this objective of providing livelihood through encouraging self help groups among the local communities. To encourage the employability, it had come up with unique sustainable model of setting up of rural BPO. Mannat Foundation was to provide education and training to the people from the rural areas and to facilitate in the creation of job opportunities. Mannat's first step towards this objective was to tie up with TBSS to set-up the rural BPO.

Inam Mukadam, Coordinator, Accounts and Administration elaborated the background of giving the name Mannat:

A separate new name called 'Mannat Foundation' was given to create a distinct identity which help the social enterprise to build network with similar entities for growth, development and up scaling. Further, this has also helped Mannat by keeping its employees, its HR policies and other financial matters developed on the lines of existing social enterprises.

The location of Khopoli was selected as TPC had its premise and power plant. The hydro-project of Khopoli was one of the oldest project sites of TPC and there was significant number of population staying in the catchment areas of Mulshi, Bhira and other villages. TPC had established facilities over here and the basic infrastructure including network connectivity could have been easily installed.

BPO Industry

Over the past several decades the world's economies had become very interdependent and looked out for the ways for cutting down the operation costs of their firms. BPO was an emerging industry where companies delegated the non-critical, but essential, business processes and services to third-party vendors, either domestically or offshore via electronic mediums such

⁵ <http://www.tata.in/company/profile.aspx?sectid=63QVkr/jEs=> accessed on 11th Nov., 2013
<http://www.tata-bss.com/Main/contact-us.aspx> cited on 5th Nov., 2013

as the telephone, fax, and internet. The most common offshore business process services included call centers, computer help-desks, market research services, credit card collections, account reconciliation, mortgage and insurance claim processing, data processing and transcription, legal processes and accounting, finance, writing and human resources are some of the services done through the business process outsourcing by the firms.

After 1990s, there had been progressive liberalization in telecommunications services and reform undertaken by Indian government accelerated the modernization, and providing low-cost telephony to the largest number of Indians at affordable prices. The availability of well-educated English-speaking programmers and coders was the most sought out professionals in this sector. Most of these BPO jobs were located in big cities like Hyderabad, Bangalore, Chennai, Pune, Mumbai, Kolkata, Patna and the capital, New Delhi⁶. But the rising cost on account of manpower and real estate, companies were now shifting their focus to small towns of India. Therefore tier II cities like Nashik, Nagpur, Kochi, Belgaum, Mysore, Aurangabad, Mohali, Chandigarh, Trivandrum, Bhubaneswar, Hosur, Jaipur, Raipur, Lucknow, Panchkula, Madurai, Vishakapatnam, Coimbatore and Ahmedabad were proving to be profitable venues as they had low business process overhead costs.

IT-BPO Industry in 2011-12 showed a significant milestone by aggregating revenue of US \$ 101 billion, a growth of about 14.7 per cent over the previous year. This sector had contributed around 7.5 per cent to GDP. This sector was responsible for creating direct employment within the IT-BPO adding over 2,30,000 jobs in 2011-12. The Indian software and services export including BPO exports was estimated at US \$ 68.7 billion in 2011-12, an increase of 16.4 per cent. The IT services exports was estimated to be US \$ 39.8 billion, showing a growth of 18.8 per cent. BPO exports were estimated to grow to US \$ 15.9 billion in 2011-12, a year-on-year growth of about 12 per cent. IT services contributed 58 per cent of total IT-BPO exports in 2011-12, followed by BPO at 23 per cent and Software products/engineering services at 19 per cent.⁷ (See exhibit 3)

Concept of Rural BPO

⁶ Most of these cities are tier I cities with population more than a million.

⁷ Source: *IT-BPO, A Key Sector of Indian Economy*, M.V.S. Prasad, document was retrieved from <http://pib.nic.in/newsite/efeatures.aspx?relid=85555> on Oct 20, 2013

Rural BPOs or Impact Sourcing Service Providers (ISSPs) (a term that was being used globally) in India was gaining acceptance and prominence with the changing dynamics and economics of BPO industry globally. According to Frost and Sullivan research report⁸, India's BPO industry had aggregate revenues of about \$101 billion in 2011-12 and was expected to grow at a compounded rate of 5.3 per cent until 2016. Of this, rural BPOs had a tiny fraction of about \$5-7 million of revenue, which was growing at about 150-200 per cent, thereby reflecting its significant potential for growth in the near future. Many BPO were setting up centers in Tier-III and rural areas to economize the cost of their operations and searching the talent in rural communities to have a better retention of employees. Rural BPOs was now becoming compelling business ventures and IT-BPO firms are raring to increase the total rural BPO employee base by more than 10 times over the next three years.

The main driving force behind this trend was availability of talent, low attrition rates, affordable real estate, and cheap labour and minimal operational costs. These rural BPOs were located into rural places of Rajasthan, Gujarat, Hubli, Jodhpur, Salem and Madhya Pradesh⁹ and were responsible for the slowly transforming rural India. Major BPO companies like Firstsource Solutions, Infosys Technologies, Wipro, HDFC, Tata Group, and Piramal Foundation had commenced their set-up in rural areas. These companies were either collaborating with local NGOs or existing small outfits to set up rural BPOs. Even the State governments had been inviting BPOs to set up their centers in rural areas and offered them to use the infrastructure and talent available at the government college campus. There were many rural BPO players like RuralShores, B2R Technologies, HarVa, HOV Services, Sai BPO, DesiCrew and many more (see exhibit 4). These centers offered services of data entry, email responses, document checks, data and bill processing.

Apart from finding skilled workforce, getting the right infrastructure, adequate quality power and bandwidth connectivity were some of other issues for BPOs who seek to set up shops in rural areas. Also it needed to address other social challenges where people are apprehensive about the BPO modifying the cultural fabric of the rural society.

Ecosystem of Mannat Foundation

⁸ articles.timesofindia.indiatimes.com cited on 5th Nov., 2013

⁹ These cities and states are comparatively backward states in terms of income generation and quality of life including health, education and environment.

Mannat Foundation reached out to TBSS¹⁰ to become strategic partner for their journey in finding sustainable solution for unemployment in rural areas (see exhibit 5). While setting up its first rural BPO at Khopoli¹¹, the common agreement was that Mannat Foundation would provide the space for call center, corpus fund for renovation of the site and corpus funds for running the BPO and TBSS would provide the business and the technical expertise. TBSS was to provide training to the Call Center Executives (CCE), looking after the maintenance and day to day operations, and Mannat would look after the Human Resource (HR) aspects. Mannat was a joint owner of BPO and all the assets and infrastructure was to be owned by it.

Business system building blocks

Management team

The Board was consisted of Mr. S. Padmanathan (Executive Director – Operations, TPC) as Chairman along with other five more trustees to oversee the strategy and growth plans of the Trust. Yogendra was Managing Trustee and was responsible for growth, upscale and nurturing strategic partners for reaching out to more youth.

Values

Mannat Foundations believed in integrity, trust, collaboration, agility, respect and excellence as its core values. The mission of Mannat was to improve the life of people through adding economic value and building social capital in the community. Its vision was to strive towards sustainable development of the society.

Finance

The initial corpus of 100 lakh¹² rupees¹³ was given to Mannat Foundation of which 20 lakh rupees was to be spend on infrastructure development innovation of the site and uninterrupted power supply. The rest 80 lakh were for the operations and maintenance, which was given at the rate of 5% and it, was to be returned to Tata Power in five years in 60 equal installments. It was also decided that the entire asset will be transferred to TBSS after five years at 0.5% of invoice price. Mannat was reflecting continuous improvement on the financial scorecard (see exhibit 6).

¹⁰ <http://www.indianexpress.com/news/tata-power-s-bpo-for-rural-youth-takes-off/514261/>

¹¹ Khopoli is situated in the Western Ghats region of Maharashtra state, close to the Tata Power Hydro Generation facility.

¹² 100 lakh = 10 million

¹³ Rupees 61 = \$1

Operations

The initial location that was decided for setting up of BPO was at Lonavla¹⁴ which was closer to metros like Mumbai and Pune and also had closer proximity to the catchment areas of TPC. However, due to technical reason like data connectivity, uninterrupted internet access, basic infrastructure and technical reasons, the BPO could not be set-up. Hence, it was decided to shift the location on the downstream and the place was fixed up at the place called Khopoli. The objective of selecting this location was to create knowledge jobs by outsourcing to educated but socially, economically, and geographically disadvantaged people.

Infrastructure

The responsibility of setting up of infrastructure was shared between TBSS and Mannat. According to them, electricity connection, network connectivity, computers, routers, modem and soft phone and other basic infrastructure was to be provided by TBSS. Mannat was to make the payment for all the above expenses in addition to safety, security measures and first-aid. Facilities like canteen were provided at the subsidized rates for the employees.

Logistics Arrangement

In order to attract the people from the catchment area who were mostly from economically poor and socially marginalized section of society, the boarding and lodging for the people from Mulshi¹⁵ and other catchment areas were provided at the highly subsidized rate. Travel arrangements for the people from the other catchment areas were done at the nominal rate.

Human Resources

The recruitment was done on a contract basis for two years and these contracts were extendable. Six months probation period was kept in order to assess the performance of the candidate. The employees were on the role of Mannat and TBSS was responsible for training and development. The selection criteria for the recruitment involved interview, aptitude test and computer typing test. The candidates were required to have fluency in regional language (Marathi) and national language (Hindi) and English. The people from the catchment area were given the required training to fulfill the above criteria.

¹⁴ Lonavala is situated at Western Ghat of Maharashtra state closer to metro cities like Mumbai and Pune.

¹⁵ Maval, Mulshi, Bhira are the small villages in the catchment areas of TPC.

Lowering of the cut-off in the aptitude test was done to help the people from Mulshi and other catchment area. It was observed that many people from catchment areas were fulfilling their educational qualification but the need was felt to enhance their employability which required the training on spoken English and Computer typing.

Training

The training was given in the regional language and in national language i.e. Marathi and Hindi respectively. One month training consisted of pre-process training of two weeks and the process training of two weeks. Pre-process training involved orientation, customer service etiquettes, e-mail & phone etiquettes, communication skills and computer skills. The process training involved details about project training, clients servicing and on the floor training included all coaching.

Labor practices

Three types of shift options were given to candidate where, part time working involved, four to five hours in a day / night, full time job involved, eight to nine hours in a day / night and flexi break shifts involved, four to five hours twice a day. Working part time was a good option for employees as well as for Mannat. The housewives, students benefited greatly through the flexi hours and by working on the part time basis for about four to five hours in a day. At the same time this also helped Mannat as this approach helped them absorb more workforce and helped them reach out to greater community members.

Sandhya Waghavle, CCE at Mannat described her experience as an employee:

I was housewife from economically backward family and my husband was the only bread winner in the family of seven members. To support my family financially, I decided to join Mannat on part-time basis. Today, I am very happy to work with Mannat and I regard this as my second home. My colleagues are very co-operative over here when it comes to availing leaves or holidays or when one needs the co-operation for some family reasons.

I was very introvert person and never use to speak to anyone openly regarding my problems and troubles. However, after joining Mannat my soft skills have improved I know how to talk to the customers. I have learnt how to put across my things in front of others. I had left Mannat due to certain family reasons and have rejoined it with the help of Mr. Chetan and Mr. Sambhaji. The job at Mannat is giving financial support to me in making me self-dependent.

One of the major challenges for Mannat was high attrition rate. But it is looked upon as one of the good indicators over here. It means the employees here were becoming more and more employable and were finding better jobs outside. Apart from better job opportunities, some other reasons for attrition were marriages and higher education etc.

According to Mr. Sanjay Kamble, facilities officer who was working for Mannat last three years:

The people from catchment areas were around 20 to 25 out of the total strength of 375. About eight to 10 percent of the total employees are from the catchment areas, employees from the catchment areas are provided with the accommodation facility in order to attract them to work with the Mannat Foundation.

Capacity building and social issues

In order to take care of the interest of the people from socially marginalized sections of society, affirmative action was used as the key strategy by Mannat whereby employment opportunities were given to physically challenged people and the people from backward castes like Schedule Caste (SC), Schedule Tribe (ST) and Other backward caste (OBC) (see exhibit 7).

Sandhya Kulkarni, CCE who is physically challenged girl from Bhira (catchment area) narrated her experience with Mannat:

I am working with Mannat since past two years. In these two years I am completing my education as well and have appeared for Master of Arts (M.A.) final year exam. My father is caterer and mother is primarily a housewife and helping her father in his small business. My job has helped my family financially and has made me independent to bear own expenses. I have become self dependent and also supporting her family.

Challenges and opportunities

Making Mannat model replicable had its own challenges and opportunities. It had its own set of challenges where high attrition, project delays and failure of meeting client expectations were some of them. The biggest challenge was the availability of electricity and telecom connectivity. Load shedding was a common phenomenon of these places and provisioning of diesel generators added to the increasing costs. The rural population had little BPO skills and it made it necessary

to incur lot of investment in process-related training for imparting computer skills to them. Also, it was observed that the learning curve for these process training is higher and thus gestation period was higher than in city BPOs. Keeping these limitations in mind, making such model replicable was a major challenge.

Mannat had biggest challenge of striking a balance between strategic reflection and analysis to achieve ongoing sustainability for their business model. Performance measurement was one of the challenges that Mannat faced for its sustainability. Generally the tools of performance management were mostly used by large business models, where resource maximization, market growth and financial measures were of utmost importance. But the existence of Mannat was based on adding social value to the people. This made it more difficult for it to mobilize financial and human resources in instigating, analyzing and implementing performance targets.

Future goals and challenges

While preparing for the meeting, Yogendra was giving thought to all these various dimensions. While drafting a new agreement, he had to take into account the possibility of replicability and sustainability of the Mannat model. The new contract was going to affect the structure and scalability of Mannat as there was lot of operational arrangements which were to undergo the change. The challenge for Yogendra was to create a win-win strategy for both business entities (i.e. Mannat and TBSS) that had got their own independent profit function. It posed the question in terms of identifying the areas which would lead to sustainability by targeting the ‘bottom of the pyramid’.

Exhibits

Exhibit 1

UKIERI award for Mannat Foundation



Source: Company documents

Exhibit 2

TBSS: mission, vision and values



Source: <http://www.tata-bss.com/Main/vision-mission.aspx> accessed on 11th Nov., 2013

Exhibit 3
Top 5 Business Process Outsourcing (BPOs)

No.	Name of company	Established	Location	Processes	Total staff strength
1	IBM Daksh	2004	Gurgaon (5), Bangalore (3), Chandigarh, Chennai, Kolkata (2), Mumbai (2), Pune (2), Vizag	Customer Relationship Management (CRM) services like Customer Service, Collections and Customer Tech. Support, Finance & Accounting (F&A), Analytics Services, Banking, Insurance & Telecom	10000+
2	Infosys BPO	2002	Bangalore (2), Chennai, Gurgaon, Jaipur (2), Pune	Business Platforms, Customer Service Outsourcing, Finance and Accounting, Human Resources Outsourcing, Knowledge Services, Legal Services, Sales and Fulfillment	17,534
3	Accenture India	1987	N.A.	Systems Integration Services, Application Outsourcing Services, BPO Services, Customer Contact BPO Services, F & A, HR, Learning, Procurement Services	16000
4	Aditya Birla	1982	Mumbai (2), Bangalore (2),	Customer Relationship	13000

	Minacs		Aurangabad, Chennai, Kolkata, Vadodara	Management/Contact Centres, Marketing Solutions, Knowledge and Process outsourcing, Finance and Accounting and IT Services	
5	Intelnet Global		Mumbai, New Delhi, Gurgaon, Chennai	Customer Relationship/Contact Centre Management, Transactions & Process outsourcing, Finance and Accounting and IT Services	32000

Source: <http://www.careers360.com/news/4694-Top-20-BPOs-Domestic-BPOs-India-Rural-BPOs>

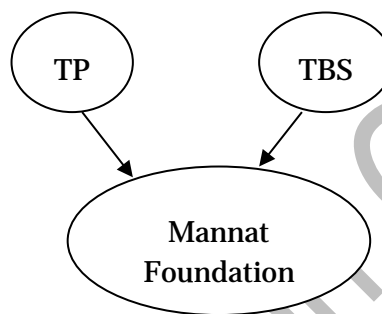
Exhibit 4
Major Rural BPOs in India

Name of BPO	Description
B2R	B2R Technologies is a rural BPO business with its first operational centre in Uttarakhand
DesiCrew	DesiCrew Solutions Pvt. Ltd is a rural BPO company, incubated by RTBI of IIT- Madras which sets up IT enabled service centers in rural areas, employs and trains local people to meet the back office demands of clients.
Drishtee	Drishtee has a network of over 14,000 rural enterprises & a strong presence in Assam, Bihar and Uttar Pradesh.
eGramIT	eGramIT employs about 400 rural youth in 3 villages of Andhra Pradesh.
Harva	HarVa means Green for the villages and stands for “Harnessing Value” of rural India. It is a rural start up that primarily focuses on Skill Development, BPO, Community based farming and Microfinance
NextWealth	NextWealth is social entrepreneurship organisation that employs engineering and other graduates in non-metro centers (tier 2/3/4 and rural) to perform simple to complex, technical/non-technical work for client organizations.
RuralShores	RuralShores engages in transaction processing such as bank account opening process or claims processing, customer correspondence with

	local language support.
Source For Change	Source For Change - India's leading all-women, rural business process outsourcing enterprise based in Bagar, Rajasthan
SourcePilani	Source Pilani is the first and the only rural BPO in India to venture into the high end medical transcription
Tata Group-Uday	The objectives Uday BPOs are delivering quality business value and transforming the rural ecosystem

Source: <http://www.careers360.com/news/4694-Top-20-BPOs-Domestic-BPOs-India-Rural-BPOs>

Exhibit 5
Relationship between TPC, TBSS and Mannat Foundation



Source: Company documents

Exhibit 6 (a)

EXPENDITURE	2011-12	2012-13	INCOME	2011-12	2012-13
To Expenditure in respect of Properties:			By Rent		
Rates, Taxes, Cesses	18,000	-			
Repairs and Maintenance	-	148,407	By Interest		
Salaries (Net)	-	-	On Securities		-
Insurance	-	-	On Loans		-
Depreciation (by way of provision of- adjustments)	-	-	On Bank Account	-	-
Other Expenses	-	57			
To Establishment Expenses	-	-	By Dividend	-	-
To Remuneration to Trustees	-	-			
To Remuneration (in case of a math)	-	-	By Donations in Cash or Kind	-	-
To Legal Expenses	870	1,020			
To Audit Fees	10,000	11,000			
To Contribution and Fees	-	-			
To Amount written off:			By Grants	-	-
(a) Bad Debts		-			
(b) Loan Scholarship		-	By Income from other sources	19,721,985	24,953,048
(c) Irrecoverable Rents		-	(Including Service charges)		
(d) Other Items		-	(Schedule 2)		
To Miscellaneous Expenses	-	724			
To Depreciation	590,334	462,357			
To Amount transferred to Reserve or - Specific Funds	-	-	By Transfer from Reserve		
To Expenditure on Objects of the Trust			By Deficit c/o to Balance Sheet		
(a) Charitable Purpose (Schedule 1)	17,843,411	22,721,427			
(b) Educational		-			
(c) Medical Relief		-			

(d) Relief of Poverty		-			
(e) Other Charitable Objects (Net)	-	-			
To Surplus c/o to Balance sheet	1,259,370	1,608,057			
Total Rs.	19,721,985	24,953,048	Total Rs.	19,721,985	24,953,048

Exhibit 6(b)

Source: Company's annual report

Inspection Copy

FUNDS & LIABILITIES	2011-12	2011-12	2012-13	2012-13	PROPERTY AND ASSETS	2011-12	2011-12	2012-13	2012-13
Trusta Funds or Corpus: Balance as Per last Balance Sheet					Immovable Properties:(at Cost) Balance as per last Balance Sheet	-		-	
Corpus Fund		1,001		1,001	Additions during the year	-		-	
					Less : Sales during the year	-		-	
					Depreciation up to date	-	-	-	-
Other Earmarked Funds: (Created under the provisions of the - trust deed or scheme or out of Income)					Investments: Note: The market value of the above -	-	-	-	-
Depreciation Fund		-		-	Investment is Rs.				
Sinking Fund		-		-	Furniture & Fixtures: Balance as per last Balance Sheet	4,311,370		3,721,035	
Reserve Fund		-		-	Additions during the year	-		-	
Any other Fund		-		-	Less : Sales during the year	-		-	
					Depreciation up to date	590,334	3,721,035	462,357	3,258,679
Loans (secured or Unsecured):					Loans (Secured or Unsecured):Good/- doubtful				
From Trustees		-		-	Loans Scholarships				
From Others					Other Loans				
					Advances:				
					To Trustees	-		-	
					To Employees	-		-	
Liabilities:					To Contractors	-		-	
For Expenses (Schedule 3)	86,553		-		To Lawyers	-		-	

For Advances	4,500,006		2,099,982		To Others (Schedule 4)	72,077	72,077	47,500	47,500
For Rent and other Deposits	-		-						
For Sundry Credit Balances	-	4,586,559	-	2,244,102	Income Outstanding:				
					Rent				
					Interest				
					Other Income		-		-
Income and Expenditure Account:					Cash and Bank Balances:				
Balance as per last Balance Sheet	1037542		2296912		(a) In Current Account with SBI In Fixed Deposit Account with		2,320,086		1,512,827
Less:Appropriation, if any	-		-		(b) With the Trustee		-		-
Add :Surplus: As per Income and	1,259,370		-		(c) With the Manager		-		-
Less:Deficit Expenditure Account	-	2,296,912	-	3,904,969	(d) With the Revenue authority (TDS)		771,274		1,331,066
					(Schedule 5)				
					Income and Expenditure Account:				
					Balance as per last Balance Sheet	-		-	
					Less:Appropriation, if any	-		-	
					Add :Surplus: As per Income and	-		-	
					Less:Deficit Expenditure Account	-	-	-	-
		6,884,472		6,150,072			6,884,472		6,150,072
									-

Exhibit 7
Total number joined including trainees

	2009-10	2010-11	2011-12
SC	36	41	71
ST	7	5	6
NT	11	16	17
OBC	32	35	63
Minor-Muslim	14	11	18
Others	126	105	223
Total	226	213	398
Catchment Area	26	31	42

Source: Company documents