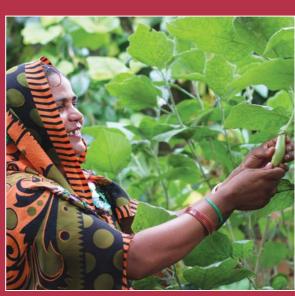


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Greetings from the Chairperson

It gives me immense pleasure to present to you Humana People to People India's (HPPI) Annual Report for 2018-19.

Continuing our collaborative efforts with the people of India to contribute to the global Sustainable Development Goals, we impacted more than 2 million people during this reporting period.

This year marked the 10th year since the launch of the Necessary Teacher Training (NeTT) Programme in India. In the past decade, the NeTT Programme has successfully graduated more than 9,300 teachers, many of whom are today transforming the way primary education is imparted in our classrooms.

Continuing in our efforts to provide universal access to quality education to all, the *Kadam* Programme for out-of-school children helped to successfully integrate nearly 16,000 children into formal schools this year. Furthermore, the *Kadam*⁺ Programme was launched this year to train primary school teachers in government schools with the aim to improve learning outcomes of the students.

With a focus on poverty alleviation and social inclusion of women, HPPI continued to expand its projects in the areas of women entrepreneurship, literacy and skill development, reaching out to 200,000 women in 2018-19. With a strategic intent to ensure maximum impact on rural women, these projects are often implemented in the same geographical areas as HPPI's Microfinance programme.

The rising threat of global warming has prompted us to expand our environmental initiatives with renewed tenacity. Nearly 200 farm-level biogas plants were constructed this year to provide low-income households with renewable sources of energy, while over one lakh (100,000) saplings have been planted across the country.

In the area of health, we have continued to work to improve the overall well-being of the communities we work with. HPPI envisions a tuberculosis-free India and being one of the few organisations working on the issue of TB in homeless, we were able to reach out to 17,000 individuals with information, care and treatment.

The relentless and unyielding efforts of all the HPPI teams form the bedrock of all our work. These efforts, however, would not have been possible without the continued support of all our partners, to whom we extend our heartfelt gratitude.

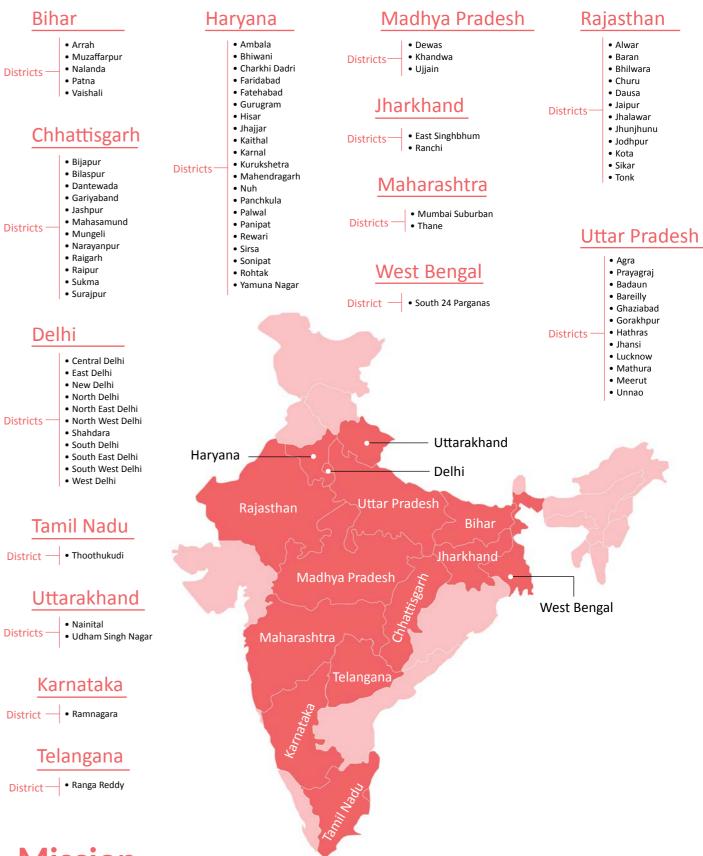
While all of us in HPPI look back at the year gone by with a sense of pride and gratitude, we are mindful of the challenges that lie ahead and understand that we have our work cut out. Even so, with continued support of our partners in all our endeavours, we look forward to continuing our collaboration with the people of India to bring about sustainable development, with optimism and excitement.

A. Padmakatie

Dr. A. Padmavathi Chairperson, HPPI



Where We are Working



Mission

Our mission is to unite with people in India to engender development in the broadest sense, through the implementation of projects that aim to transfer knowledge, skills and capacity to individuals and communities who need assistance to escape poverty and other de-humanising conditions.

Education



Promotion of access to quality education for all and enhanced learning outcomes are at the core of all HPPI educational projects



For over two decades, one of the core focus areas for HPPI has been to ensure access to quality education for all children while enhancing learning outcomes among the school-going students.

To achieve the pivotal sustainable development goal of quality education, HPPI works in the areas of teacher training, integration of out-of-school children (OOSC) into formal schools, remedial education and pre-school education. Furthermore, in order to make the adult population integral to the development process, adult literacy, with special focus on women, is also an important area of intervention under HPPI's educational programmes.



The Necessary Teacher Training Programme

The Necessary Teacher Training Programme (NeTT) is designed to fill the existing teaching competency gaps by providing comprehensive and individually-targeted training at pre-service level in government-run teacher training institutions in India. The Programme equips trainee-teachers with appropriate skills, tools and temperament to put their students at the centre of the learning process.

The NeTT Programme is a two-year intervention, which is aligned with the state-run Diploma of Elementary Education (D.El.Ed.) courses of the same duration. Blending seamlessly with the state curriculum, the customisable modules of the Programme are implemented through an innovative pedagogical framework called the Doctrine of the Modern Method (DMM), providing an essential balance of theory and practice.

Starting in 2009 from the District Institute of Education and Training (DIET) in Bastar, Chhattisgarh, today HPPI's NeTT Programme is operational in 15 DIETs and 2 Government Elementary Teacher Training Institutes (GETTIs) across five states in India - Haryana, Uttar Pradesh, Bihar, Jharkhand and Madhya Pradesh. Since its launch, the Programme has trained 9,351 teachers through the DMM methodology.

Achievements 2018-19

43,315 out-of-school children in *Kadam* centers

15,894 out-of-school children integrated in formal schools

59,936 women participated in literacy programmes for adults

488 in-service teachers trained in efficient class management skills

9,850 primary school students reached through the *Kadam*⁺ programme

6,545 NeTT students under training

2,450 pre-service teachers graduated after being trained in childcentric teaching methods



The Kadam Step-Up Programme

Humana People to People India's Kadam Programme is specifically designed for out-of-school children (OOSC) in the 7-14 years age group. The one-year Programme provides an eclectic blend of formal and thematic learning that builds the competencies of such children who have either dropped out or have never attended school and brings them to their age-appropriate learning level, before integrating them into a formal school. The Programme incorporates a graded, step-wise approach of bridging the learning gaps of the OOSC and tracks their retention for a period of six months, once they are integrated into a formal school. 15,894 OOSC were enrolled in formal schools in 2018-19.

The Kadam⁺ Programme

The Kadam⁺ Programme is designed to tackle the enduring problem of poor learning outcomes among students in the government primary schools. Under the Programme, government primary school teachers are trained in HPPI's Kadam methodology to help them restructure their teaching methods in line with the specific needs of their students or that of the entire class. With their pedagogical and class management skills enhanced through the training, the teachers create a student-oriented, engaging classroom environment, which has a direct bearing on the learning outcomes of the students. In this year, 488 teachers were trained under the Programme reaching out to 9,850 students.

Prarambh School for Teacher Education

Prarambh School for Teacher Education, established by the Government of Haryana in 2013, offers a four-year integrated bachelor's degree programme in education. Since its launch, the innovative programme is being implemented by the state in partnership with HPPI. 261 student-teachers are currently undergoing training at the institute.

PoF - Pre-school Children of the Future

Pre-school Children of the Future (PoF) Centres provide quality learning space to children in the 3-6 years age group. These Centres are mostly linked to HPPI's educational or Community Development Projects, or organised in cooperation with the local Anganwadis. The comprehensively developed programme implemented at the PoF Centres enhances the cognitive and psychosocial development of the children and provides them with a much-needed head start into primary level classes. 702 children currently attend 33 PoF Centres of HPPI.



Girls' Remedial Classes

HPPI's remedial classes are designed to provide girl students with equal learning opportunities and prevent them from dropping out of school. These after-school classes provide subject-specific learning to the girl students to help them achieve appropriate competencies in core academic skills, while also augmenting their social and creative skills. 8,724 girls benefitted from our remedial classes in 2018-19.

Women Literacy

HPPI's women literacy intervention is aimed at achieving gender parity in the area of literacy while also providing women with a level playing field in terms of their economic contribution. Functional literacy programmes for women are often incorporated in HPPI's Community Development Projects. Further, HPPI is presently also implementing a dedicated women literacy project that promotes accelerated learning through innovative use of Information and Communication Technologies (ICT), in four states of India.



Health



As a prerequisite to any form of sustainable development, awareness of healthy living, including knowledge of hygiene and sanitation, is integral to all HPPI projects



HPPI has been active in implementing community-level health projects in India for more than two decades. Our health interventions are aimed at the marginalised and underprivileged communities, and implemented in collaboration with the government, non-government and corporate partners. This is achieved through health education and screening services, and by linking the communities to health facilities. A major focus of these health projects is on the women and children. Presently, we implement projects targeting tuberculosis (TB), HIV/AIDS and community health in seven states of India.

Tuberculosis - Diagnosis and Treatment

HPPI is among the few organisations in India to have projects designed to address the issue of TB in the homeless population. Many of these patients either succumb to the disease or reach a very advanced level of the illness before the treatment is initiated, if at all. Over the years of implementing health projects with the homeless population, we found a high degree of prevalence of TB in this group.

During this year, HPPI continued its work in early TB detection through extensive community-level screening and treatment-initiation of those who tested positive at the local hospitals. A major challenge of TB control in the homeless population is their high rate of dropping out from the treatment. To overcome this challenge, HPPI teamed up with existing shelter homes in Delhi and arranged on-site institutional care for the homeless TB patients, especially those with higher chances of dropping out, such as patients who are destitute, HIV-infected, mentally ill, alcoholics or drugusers. Other than meticulous adherence-monitoring of the TB patients in shelter homes, HPPI field workers also provide regular weekly supply of medicines to the relatively-adherent patients who remain on the streets and are reluctant to visit hospitals.

HIV and AIDS

In 2018-19, through its 'Hope Delhi' project, HPPI worked towards raising awareness among the Female Sex Workers about HIV prevention and testing. The 'Total Control of the Epidemic' (TCE) project in Narela, Delhi, has been promoting HIV counselling and testing in the high-risk and vulnerable population, while helping people living with HIV to access Antiretroviral Therapy (ART) services. The TCE Lucknow project has continued its work in HIV prevention among the high-risk and vulnerable population through the Link-Workers' Scheme of the National Aids Control Organisation (NACO).

Community Health

In 2018-19, the Community Development Projects (CDPs) of HPPI have continued to provide curative and preventive healthcare through periodic health camps. Mass-scale deworming of children, distribution of iron-folic acid supplement among pregnant and lactating women and promotion of Oral Rehydration Solution and zinc supplement in diarrhoea cases are key features of these interventions.

Achievements 2018-19

18,673 people from urban slums examined in health camps

1,680 women active in women health clubs

1,229 kitchen gardens established for improved nutrition

8,834 homeless people in Delhi provided information about TB

121 homeless people diagnosed with TB and linked to TB services

406 homeless people displaying positive TB symptoms tested

43,605 people tested for HIV in Delhi and Uttar Pradesh

Environmental Sustainability



HPPI's environmental interventions are aimed at mitigation and adaptation of climate change through progressive use of renewable energy sources and sustainable agricultural practices



HPPI has an ongoing commitment since 1998 to promote environmental sustainability in India by working together with people to make sincere efforts towards mitigation and adaptation to climate change. Our environmental interventions aim to achieve low-carbon development to reach the objectives set out in Sustainable Development Goals 7 and 13.

E-waste Management

In 2018-19, HPPI continued its e-waste management programme in Haryana and Uttar Pradesh to promote efficient recycling and safe disposal of electronic waste by building a value-chain ecosystem of 24 e-waste aggregators and 185 informal waste pickers.

Sustainable Green Cover Management

This year, HPPI continued its efforts towards Sustainable Green Cover Management (SGCM) in partnership with the communities from various development projects across 8 states and planted over one lakh trees. The total outreach of the SGCM's climate literacy and awareness activities was over 30,000 people.

Access to Sustainable Energy

HPPI has been working to make sustainable energy accessible and available to low-income households by promoting solar energy and biogas technologies. In 2018-19, HPPI constructed 190 farm-level biogas plants using the Deenbandhu Fixed Dome Model in Dausa District of Rajasthan. Along with providing clean and efficient energy for cooking, the construction of biogas plants created 6,270 man-days of local employment. 1,000 farmers benefitted through technical capacity building on livestock management, use of bioslurry in agriculture, and enabling high-quality, chemical-free crops, with 250 hectares of land under the use of bioslurry.

Further, 135 adult literacy classrooms were illuminated through solar energy, which enabled more than 14,000 women in their quest for literacy in Madhya Pradesh and Uttar Pradesh.

Water Resource Development and Management

In 2018-19, HPPI's Water Resource Development and Management (WRDM) activities included augmentation of water sources, rooftop rainwater harvesting, modern irrigation technologies, and knowledgebuilding on water conservation. Modern agriculture management techniques for optimum utilisation of groundwater was also promoted among farmers.

Sustainable Agriculture

In 2018-19, HPPI worked with small and marginal farmers from Rajasthan on sustainable agricultural practices for improved crop yield. Some of the modern practices included System of Crop Intensification, integrated nutrient management, water and soil conservation, intercropping and mixed cropping, and horticulture. Women farmers established 1,241 nutrigardens for round-the-year fresh supply of vegetables.

Achievements 2018-19

101,319 people participated and benefitted

101,568 trees planted to fight climate change

4,109 tonnes of CO annual offset through 913 biogas units

190 householdlevel biogas plants constructed in Rajasthan

84 tonnes of e-waste collected and put through recycling

250 hectares of land under bioslurryenabled agriculture

Livelihood and **Community Development**



All of HPPI's Livelihood and Community Development initiatives aim to bolster communities to promote accelerated development and parity in opportunities



HPPI's Community Development Projects (CDPs) are designed following a scrupulous need-assessment of the community with an objective of developing the skills and knowledge base of the community members, while promoting health and nutrition to enable their optimum participation in the process of development. This is largely achieved through facilitating access to better livelihood opportunities, skills training, health services, improved environmental awareness and linkages to government development schemes.

In 2018-19, HPPI has implemented 13 CDPs under cross-cutting interventions of improving family income, health and hygiene, early child development, education and environmental sustainability.

An Integrated Approach to Sustainable Community **Development**

HPPI's CDPs build upon the inherent ability of a community to work together and act as a support system for its members in the areas of education, environmental sustainability, health, hygiene and gender parity. This integrated project model aims to improve the living conditions and economic status of the marginalised communities in the rural areas and urban slums of the country.

Under the education initiatives, out-of-school children are brought up to their age-appropriate learning level through a blend of academic and social support, and integrated into formal schools. Remedial classes are provided to adolescent girls to ensure they do not drop out of school, while women are supported through foundational literacy classes.

As part of the health initiatives, community groups, such as health clubs with special focus on women and adolescent girls, are set up within the communities to prevent common diseases and improve overall well-being of the residents through access to health services and promotion of a nutritious diet and hygienic practices.

A CDP intervention is typically implemented in the same area for a period of 3-5 years to ensure community-level behavioural change and sustainability of new practices.

Support and Security of Homeless People

In 2018-19, working together with the government and private partners, HPPI managed nine night shelters in Central and Northeast Delhi, ensuring safe, clean and secure shelters, while providing requisite support through its Resource Help Desks.

HPPI's work with the homeless population includes legal assistance, promotion of literacy, health camps with special emphasis on tuberculosis diagnosis, and life and skills training. Lack of identity documents, particularly in the homeless population, is a pertinent issue that prevents them from benefitting from various government development schemes. The resource centre further provides the shelter residents with relevant identity documents, library services, rights awareness camps and facilitation of social security schemes.

This intervention directly benefits more than 5,000 homeless people in Delhi, annually.

Achievements 2018-19

2.672 women participated in skills training

29.348 women received entrepreneurial training

2.444 women started or scaled up their income-generating activities

409,144 people benefitted through Livelihood and Community **Development Projects**

> 12,166 women provided with financial literacy

248 girls active in youth clubs

Empowering Women through Literacy, Skills and Entrepreneurial Training



In 2018-19, HPPI implemented a number of large-scale women empowerment projects that have benefitted more than 200,000 women. The projects include capacity building of women in functional and financial literacy and equipping them with skills and entrepreneurship training, thereby helping them in starting or scaling up their own income-generating enterprises.

Further, HPPI's women entrepreneurship project has empowered women by building their capabilities in entrepreneurship and micro-ventures since 2016. In its second phase in 2018-19, the project trained close to 30,000 women across seven districts of Haryana to use their skills and access opportunities to start or scale up income-generating activities.

Building Sustainable Livelihoods for Women through Skills Training

Based on local demands and employability opportunities, HPPI provides skills trainings to women under its Livelihood and Community Development initiatives. In many projects, the skills training component is paired with financial literacy, awareness about gender equality, health and hygiene, and entrepreneurship training. During this year, more than 1,000 women were trained in basic and advanced tailoring and beauty parlour services as well as provided with digital literacy in Haryana, Rajasthan, Telangana, Maharashtra and Uttar Pradesh.

Empowerment through Financial Literacy

Financial literacy is integrated in the majority of HPPI's CDPs. Since 2016, HPPI has been implementing a project dedicated on providing financial literacy to rural women to empower them and their families, both socially and economically. In 2018-19, this project provided financial training to 12,600 women with a cumulative outreach of 61,411 women in Rajasthan.

Microfinance



HPPI Microfinance provides women with the impetus to be financially independent and also commence their entrepreneurial journey









10 REDUCED INEQUALITIES **∢**≘>





Since the launch of Humana Microfinance in 2007, the project has operated with an aim to provide improved access and efficient provision of microfinance products and services to secure sustainable livelihood opportunities and a life of dignity for the rural poor, especially women, in the poorest regions of India. Covering eight of the 17 SDGs, financial inclusion through microfinance is a prominent enabler towards sustainable and equitable development.

Particular	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19
No. of States covered	3	5	5	5	5
No. of Districts covered	11	18	25	20	25
No. of Branches	24	36	39	35	20
No. of Members	32,858	46,779	56,999	48,417	51,811
O/s Portfolio (on b/s in Cr)	3.7	9.5	9.0	14.0	4.13
O/s Portfolio (off b/s in Cr)	40.9	52.6	46.7	78.9	91.00
Tot AUM Portfolio (In Cr)	44.6	62.1	55.7	92.9	95.12
Recovery Rate	99.60%	99.70%	92.60%	98.20%	99.60%
Avg. Loan Size	22,800	23,948	17,521	24,759	30,301

Operations

HPPI follows the 'Joint Liability Group' model and provides loans only to women. A group of women comprises five members and a Centre comprises a minimum of two and a maximum of six groups. As per policy, a maximum of 100 such Centres are handled by one Branch Office. HPPI provides a robust two-month training in all operational areas to all new Field Executives. This is followed by periodic refresher trainings to keep all employees updated.

As on 31st of March 2019, Humana Microfinance manages a total Asset under Management (AUM) of ₹ 95.12 Cr. The total AUM has increased substantially from ₹ 55.7 Cr in 2017 to ₹ 95.12 Cr in 2019, disbursing ₹ 110.63 Cr to 36,512 poor women during the year. So far, HPPI has disbursed more than ₹ 650 Cr to more than two lakh poor households and has been instrumental in raising their income and asset level. Wherever possible, the project provides credit plus products and services such as financial literacy and entrepreneurship trainings to build the capacity of the women and bring about a holistic change in the lives of the poor households. During the year, the microfinance team also planted 15,000 saplings and organised nine health camps covering 4,500 microfinance beneficiaries.

Strengthening the Operational Processes

In FY 2018-19, a significant effort has gone into streamlining and strengthening the operational and MIS processes. A robust in-house developed MIS has been implemented, while overall improvement in the systems and processes has resulted in much better efficiency in the operations.

Critical Ratios for Humana Microfinance as on 31st of March, 2019

Operating Expenses Ratio	9.45%
Financial Cost Ratio	8.1%
Total Cost Ratio	19.5%
Operating Self Sustainability Ratio	122.4%
Capital Adequacy Ratio	49.3%
Return on Assets	3.4%
Portfolio Yield	23.9%

Product

HPPI offers micro-loans to women for income-generating purposes only. These loans are given for periods of 12-24 months, recoverable in equal monthly instalments at an interest rate of 25.3% per annum.

Key Features of Income-Generating Loans				
Target Clientele Women	Women			
Term	12-24 Months			
Interest Rate	25.3% Reducing			
Upfront Charges	1% of the loan			
Repayment Policy	Monthly			
Loan Size	₹ 20,000 - ₹ 42,000			
Pre-Closure	Allowed			

Another loan product is disbursed under the Business Correspondent Model with Yes Bank, with an interest rate of 24.3% p.a.



Future Plan

HPPI plans to transfer its BC loan portfolio to Humana Financial Services Pvt. Ltd. (HFSPL), a new NBFC-MFI licensed by RBI on 4th of August 2017, and at the same time downsize its own loan portfolio. While the Microfinance operations will be closed in HPPI, it is planned to rapidly scale up the microfinance operations under HFSPL and grow both the legs of BC and own loan portfolio. The expected loan portfolio at the end of the FY 2019-20 is ₹ 180 Cr, serving around 72,000 poor women in Uttar Pradesh, Rajasthan and Haryana.

Governance

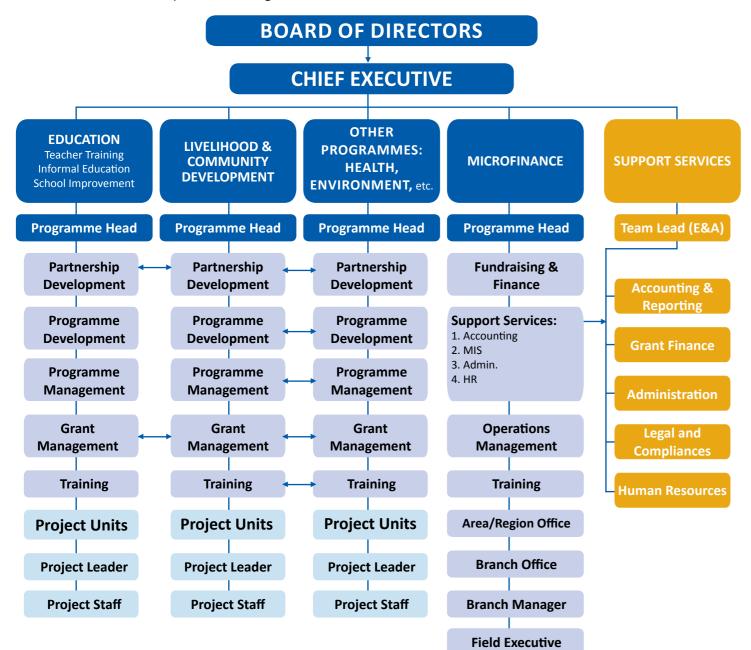
Management

As a development organisation focused on inclusive social progress, HPPI follows a robust system of institutional and operational governance. The overall management of the organisation is done by the Board of Directors. In line with international best practices for good governance, HPPI's Board of Directors consists of a mix of executive and non-executive directors.

The Board of Directors forms the keystone of HPPI's operations. They consolidate the organisation's mission into long-term strategies, uphold organisational values in action and guide organisational operations. Their strategy focuses on areas that are pertinent to stakeholders by social impact through focused interventions. They guide HPPI's teams on a variety of issues, including programme design, fundraising, operational strategies, human resource development and key policies.

Organisational Structure

The Board oversees the operational strategies and implementation as well as the management of the organisation. The Chief Executive is appointed by the Board and manages the day-to-day affairs of the organisation, formulates organisational policies and drives programme strategies and operations under the overall supervision and guidance of the Board.



The Board of Directors



Dr. Akula Padmavathi

With over 30 years of professional experience in social development, Dr. Akula Padmavathi has been a Founding Member and Chairperson of HPPI since the year 2000. With a Doctorate in International Economics (USA), a PhD in Forensic Science and a degree in Law, Dr. Padmavathi applies her extensive knowledge in spearheading the mission and vision



Mr. Sanjeev Bhatt

With over 24 years of experience in the development sector, Mr. Bhatt has been serving as a Director on the Board since the year 2001. He has an M.Sc. in Botany and leads the Grant Administration department of HPPI. He was instrumental in initiating the Microfinance Programme and has been commemorated with the India Achievers Award for Social Service at the 15th National Seminar on Emerging India for his outstanding voluntary contributions to social service.



Mr. Kailash Khandelwal

With 25 years of experience in the development sector, Mr. Khandelwal joined the Board of Directors in 2012. He has a Bachelor of Arts and leads initiatives in Livelihood and Community Development with a core focus on administration, economy overview, capacity building and partnership liaison with governments.



Mr. Manoj Kumar Singh

With over 15 years of experience in the development sector, Mr. Singh started his journey with HPPI as a Project Coordinator in 2006 and joined the Board of Directors in 2012. Over the years, he has been at the forefront of starting up new projects in various sectors. He has a graduate degree in Commerce and a Master's Degree in Social Work.



Mr. Ved Prakash Yadav

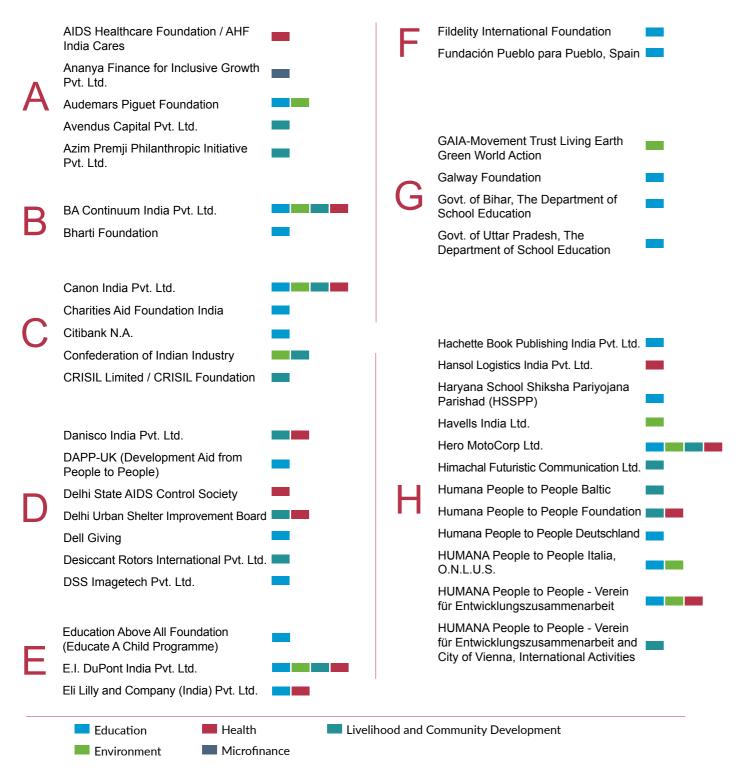
With 19 years of work experience in the development sector, Mr. Ved Prakash Yadav started his journey with HPPI in the year 2000 and joined the Board of Directors in 2016. He has been spearheading all the education initiatives at HPPI and was instrumental in conceptualising and strategising the four-year Integrated Teacher Training Programme at the Prarambh School for Teacher Education in partnership with the Government of Haryana. Mr. Yadav holds dual Master's Degrees in Social Work and Education.

Thank You to Our Partners

"Partnership in Development" builds on the understanding that progress and development must be created "From People to People". The driving force will always be the people involved, but there is a need for partners on the ground to provide financial resources and technical support to make the development happen.

Humana People to People India collaborates with many Partners in Development: the Government of India and the State Governments, International Governments, private companies through CSR initiatives and national and international foundations and organisations.

On behalf of the people in the field, who have been part of HPPI's projects, we send our warmest greetings and heartfelt thanks to all our partners, who have supported the projects and contributed in many ways to make the world a better place. We hope for and look forward to our continued cooperation in the years to come.

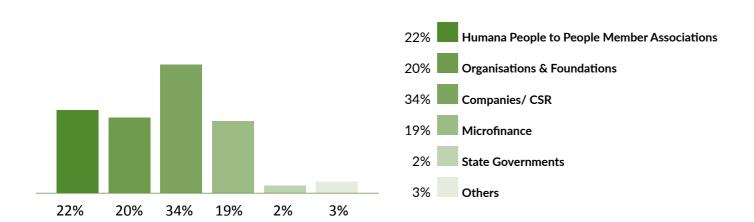




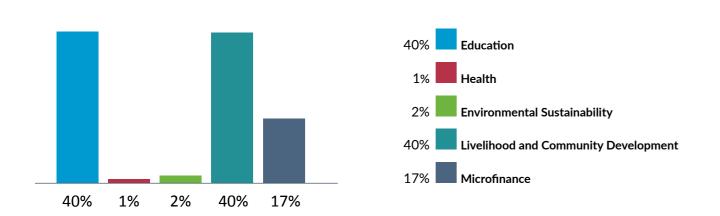


Financial Statement 2018-2019

Revenue ₹ 55.98 Crore (₹ 55,98,34,993)



Utilisation



The Humana People to People **Movement**

Humana People to People India is a member of the Federation for Associations connected to the International Humana People to People Movement.

Humana People to People grew out of a progressive education movement in the 1970s and is rooted in a commitment to tackle some of the world's major humanitarian, social and environmental challenges.

The Federation for Associations connected to the International Humana People to People Movement was formed in 1996 by the then 16 national associations in Europe and Africa, as they wanted to strengthen their cooperation and improve the quality and impact of their work.

Today the Federation HPP has 30 independent associations as members from Europe and North America, and from Africa, Asia and South America, reaching more than 9.5 million people annually.

Members of the Federation are independent national associations, who base their work on keen knowledge of the needs and potential of the communities where they are situated.

Member organisations in Europe and North America collect and recycle second-hand clothes and use the surplus to support development projects. These projects build human capacity and encourage people to join forces to make changes that improve their lives and their communities.





About us

Humana People to People India is a development organisation registered since 21st May 1998 as a not-for-profit company under section 25 of the Companies Act, 1956. It is a non-political, non-religious body that works as part of civil society to strengthen the capacities of underprivileged people and groups to create better lives.



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