



Piramal Sarvajal

'Safe Drinking Water Solutions'





नरेन्द्र सिंह तोमर
NARENDRA SINGH TOMAR



ग्रामीण विकास, पंचायती राज और
पेयजल एवं स्वच्छता मंत्री
भारत सरकार
कृषि भवन, नई दिल्ली
MINISTER OF RURAL DEVELOPMENT, PANCHAYATI RAJ
AND DRINKING WATER & SANITATION
GOVERNMENT OF INDIA
KRISHI BHAWAN, NEW DELHI



MESSAGE

In India, the rapid growing population along with urbanization and economic development are exerting tremendous pressure on natural resources. Now a days, India is facing development challenges such as ensuring and providing safe drinking water, scientific sanitation services and hygiene to its population. **Water, Sanitation & Hygiene (WASH) for ALL** is the prerequisite for overall development of human civilization across globe. Government of India has launched numerous ambitious and widespread flagship initiatives namely **National Drinking Water Project and Swachh Bharat Mission** specifically to cater to specific issues of water and sanitation.

It is heartening to learn that the **Associated Chambers of Commerce & Industry of India (ASSOCHAM)** in collaboration with stakeholders is organizing the **2nd Conference on Water, Sanitation & Hygiene for ALL : "Innovative Approaches"** on **Wednesday, 19th July, 2017** at **New Delhi**. I understand that key deliberations and outcome in the Conference will pave fresh perspective on the challenges confronting WASH sector.

I wish Conference a great success and extend heartiest congratulations to the organizers.


(NARENDRA SINGH TOMAR)

Message

India population is expanding at rapid pace. **Despite India's** booming economy, safe and clean drinking water, waste-water treatment & its handling, hygiene management and scientific sanitation solutions are the most concerned issues. Water, Sanitation & Hygiene (WASH) is pre-requisite for an all round development of any society, human civilization across the globe and it has the potential to transform India into Clean, Green and Healthy Nation.



WASH is directly connected which has a deep rooted “**cause and effect**” to Health and Education. Inadequate & unsafe water, poor sanitation and unhygienic practices (WASH) is linked to critical diseases, weak immune system. WASH is also very important for ensuring right to basic education. Now, it's an utmost urgency and an appropriate time to deploy New Technological Innovative approaches to attend WASH related challenges on sustainable basis.

I am pleased to learn that the **Associated Chambers of Commerce & Industry of India (ASSOCHAM)** with an objective to compliment innovative approaches & solutions to improve health, education & nutrition through WASH engaging stake holders is organizing highly significant and at a very opportune time the **2nd Conference on Water, Sanitation & Hygiene for ALL: “Innovative Approaches”** on **Wednesday, 19th July, 2017** at **New Delhi** .

I extend my Best Wishes and Heartiest Congratulations to all for their laudable endeavors in this direction. I sincerely hope that the meaningful deliberations in this timely conference will provide the necessary fillip to the efforts being made for the improvement of WASH sector.

I wish the Conference all success.

Sincerely,
Sandeep Jajodia
President



Message

Water, Sanitation and Hygiene (WASH) are some of the most basic needs for human health and survival. WASH can also be crucial components in freeing people from poverty. In India, the larger population does not have an access to safe and clean drinking water, an improved source of hygienic condition and basic sanitation. Thus, a holistic approach, sustainable solutions and community WASH services are needed to cater to such problems. Behavioral Changes like Universal Toilet use, Infrastructural development like building of Toilets at household, school, institutions, and public places), and hygiene behavioral change are essential to make a substantial and sustainable impact on public health. Good hygiene behaviors prevent the transmission of disease, malnutrition and improve public health. However, hygiene remains one of the least prioritized areas in development.



It gives me immense pleasure to share that the **Associated Chambers of Commerce & Industry of India (ASSOCHAM)**, in collaboration **Ministry of Drinking Water & Sanitation** along with the support of partners and involving several stakeholders, is organizing highly significant and very timely **2nd Conference on Water, Sanitation & Hygiene for ALL: “Innovative Approaches”** on **Wednesday, 19th July, 2017** at **New Delhi**.

I convey Sincere Thanks to our Knowledge Partner, **PIRAMAL SARVAJAL** for bringing out this highly informative study. My wishes to all for success of this Conference.

A handwritten signature in black ink, appearing to read 'D. S. Rawat'.

(D. S. Rawat)

Secretary General



Message from CEO's desk, Piramal Sarvajal:



“India is facing enormous challenges in the drinking water space. Technology driven accountability will be the key to solving India's drinking water challenges.”

***~ Anuj Sharma, Chief Executive Officer,
Piramal Sarvajal***

Piramal Water Pvt Ltd (Piramal Sarvajal):

“Problems of poverty are, on most occasions, inextricably linked with those of water — its availability, its proximity, its quantity, and its quality.”— UN's World Water Report

Piramal Sarvajal, seeded by the Piramal Foundation in 2008, is a mission driven social enterprise which designs and deploys innovative solutions for creating affordable access to safe drinking water in underserved areas. Sarvajal is at the forefront of developing technologies and business practices in the safe drinking water sector that are designed to make a purely market-based model sustainable in both rural and urban deployment conditions. Currently, we are reaching out to approximately 420,000 consumers daily, through 900+ touch-points across 16 states.

Piramal Sarvajal Mission

To Innovate, Demonstrate, Enable and Promote community level drinking water solutions

Piramal Sarvajal has been a pioneer in deploying remotely tracked decentralized drinking water purification systems bringing accountability to day-to-day operations. Besides, Piramal Sarvajal also pioneered the solar powered, cloud-connected, smart card based automatic water vending machines, popularized as Water ATMs. Piramal Sarvajal has been granted two patents in USA for the above mentioned technologies. By leveraging these innovations, Piramal Sarvajal has been able to successfully demonstrate sustainable community-level decentralized drinking water solutions built upon the foundation of quality control, operational accountability and price transparency. Cashless transactions, off-grid capability, pay-per-use methodology, 24x7 service availability, user-level transaction mapping, real-time impact monitoring and provision for targeted subsidies are the unique advantages offered by this solution.

Apart from working with an extensive network of rural entrepreneurs, Piramal Sarvajal also works in partnership with various donor organisations to deploy customized safe drinking water at villages, slums, schools, hospitals, public spaces and institutional setups. Some of our partners are HDFC Life, Standard Chartered Bank, Serum Institute of India, Shriram Foundation, Asian Paints, Apollo Foundation, APM Terminals, Honda, DLF Foundation, Adani Foundation, Desh Bhandu, Madhu Gupta Foundation, Lupin Laboratories, NTPC, HSBC, Nestle, HDFC ERGO, Delhi Jal Board, Bhubaneswar Municipal Corporation, Government of Himachal Pradesh, Michael and Susan Dell Foundation, Pratham and many more.

Piramal Sarvajal's business model and technology have won numerous accolades like the 'FT/IFC Award' in the category of Transformational Technology and 'Corporate Trailblazer' award from India Today, Safaigiri Awards, presented by Honorable Prime Minister in recognition of the work done by us in the social entrepreneurship space. We have also been acknowledged by Harvard Business School, The Economist, Acumen Fund, Bill and Melinda Gates Foundation, Sankalp Forum for Social Enterprises, Frost & Sullivan, CNN International and BBC among many others.

- **Total Number of Touch Points (Purification Plants and Water ATMs): 930**
- **Presence in (Number of States/ UTs): 16**
- **Number of people being benefitted: 420,000 people on a daily basis**

Piramal Foundation

Piramal Foundation is the philanthropic arm of the Piramal Group. It develops innovative solutions to resolve issues that are critical roadblocks towards unlocking India's economic potential. The Group's core values of Knowledge, Action, Care and Impact guide the organisation in carrying out its responsibilities towards society.

The Foundation currently works across 21 states, mostly in partnership with state governments. It has developed innovative approaches and programs in every vertical and has built strong partnerships with Governments, Technology Partners and International Organizations, including with Michael & Susan Dell Foundation, Harvard Graduate School of Education and World Diabetes Foundation. The projects are implemented through **Piramal Swasthya, Piramal Sarvajal and Piramal Foundation of Education Leadership.**

Vision: *“Piramal Foundation is committed to transforming Health, Education, Water and social sector ecosystems through high impact solutions, thought leadership and partnerships.*

Core areas of focus

- Health
- Water
- Education
- Youth Empowerment

Sustainable Water Solutions - Piramal Sarvajal

Piramal Sarvajal innovates, demonstrates, enables and promotes sustainable water solutions for those lacking access to safe drinking water. It focuses on last mile delivery of safe drinking water at affordable prices by installing community level purification plants and water ATMs. Sarvajal uses cutting edge, top-of-the-line technology to operate state-of-the-art water treatment and distribution systems. It is a socially conscious model enabling sustainable livelihood opportunities in the communities it operates in.

Piramal Sarvajal reaches out to 400,000+ consumers on a daily basis through 900+ touch-points across 16 states

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Chapter 1: Drinking water crisis in India

More than half of the common ailments in majority of developing countries are water borne diseases. In addition to the health burden, this also causes an economic loss of \$600 million annually. The most vulnerable are those in low income communities, who either remain disconnected from the central water grid or are priced out of expensive domestic water purification alternatives. Problems of health and poverty are inextricably linked with those of water- its availability, access and quality.



According to WHO and UNICEF Joint Monitoring Programme in water supply and sanitation's report, India has achieved the MDG target for percentage access to improved sources of water. However, this data measures the access to improved water sources rather than quality of water and reliability and sustainability of the water source. While a dug-well or a bore-well is a dependable source of water for non-potable purposes, those relying extensively on these sources for meeting drinking water requirements are vulnerable to a host of water borne diseases. This is because ground water sources, in large parts of India, are susceptible to get contaminated by not only biological pathogens but also ionic impurities (like fluoride, nitrate, iron and arsenic).

Providing safe drinking water is the most effective preventive healthcare measure.

Chapter 2: Piramal Sarvajal –Creating affordable access to safe drinking water

Piramal Sarvajal believes that though water scarcity is a global issue, it is multidimensional and therefore the solutions have to be locally suited. While water treatment technologies have been around, reliable solutions that reach underserved and function daily have been missing. Two extremes of city-wide grid and household solutions have remained more popular. On the one hand, while the former accrues exorbitant capital and maintenance expenditure and is prone to damages, leakages etc., latter is characterized by high upfront cost per household. A large country with scattered habitations of varying sizes needs decentralized solutions. These decentralized community level solutions bring affordability by offering service instead of product.

It was in February 2009 when Sarvajal first conceptualized and delivered safe drinking water in Bagar, Rajasthan with the support of the Foundation and as many as 100 similar installations were deployed on the ground. While this came as a pioneering intervention in the community level drinking water space in the country, immense learning came with it through practice and experience that streamlined Sarvajal's vision into robust and self-sustainable interventions. As a result, in the subsequent years, Sarvajal adopted a model that placed a village level entrepreneur (VLE) at the center of the value chain that contributed to livelihood generation in rural India, in addition to being self-sustainable model of drinking water solution. Prerequisites of setting up a VLE installation comprise merely of availability of a room, power source and raw water source that encourages a potential entrepreneur to partner with Sarvajal in its endeavor. Today, as many as 120+ VLEs serve ultra-affordable safe drinking water to more than 120,000 consumers daily in large villages and small towns through maintenance and community awareness support from Sarvajal.

While on the one hand, VLE-run and Sarvajal-backed solutions are ideal for villages with populations more than 4000 and smaller towns, villages that are relatively smaller in size necessitate solutions that are driven by Sarvajal-corporate donor collaboration, where in Sarvajal leverages funds of the donor and through optimal utilization of the resources, creates far-reaching impact. In addition to serving small villages, with the help of donor enabled partnerships and continually evolving solutions, Sarvajal provides safe drinking water in schools free of cost for students in order to cause changes in perception of drinking water and health linkages at a young age in addition to causing immediate outcomes like reduced school absenteeism due to water related illness.

Sarvajal also designed the infrastructure to serve communities where there is no piped supply of water. Pioneering with the project for urban slums in Delhi and replicating the project in Bhubneshwar with the respective urban departments, Sarvajal envisages to serve more and more communities that are “Beyond-the-Pipe”.

Piramal Water Private Limited (PWPL), is a technology driven social enterprise committed to making safe drinking water accessible to the under-served at an ultra-affordable price.

Chapter 3: Smart Water Technology:

Sarvajal's proprietary technology plays a vital role in providing a comprehensive solution for delivery of low cost drinking water at the last mile. The various components include:

1. Water Purification Plants:

Sarvajal's purification model is agnostic of the method of filtration, utilizing purification technology as per the source water. Sarvajal water is purified through a site-designed five-step filtration process including media filtration, micron filtration, reverse osmosis (RO) filtration and UV purification.



2. Soochak Controller:

PiramalSarvajal leverages telecom technology to make "Locally Operated-Centrally Managed" public service delivery more accountable. Our technology innovation comes from being able to have operational oversight and provide proactive service support across a widely distributed network of local solutions. Although decentralized water solutions have seen a wide adoption in India, a crucial flaw to their long-term success has been that there are hardly any tools to monitor the working of the purification

plant, the volume and quality of water filtered or number of families served. Those few monitoring systems in the market are not designed to audit the requisite plant parameters and report only to the machine operator. Moreover, they have limited functionality to control the plant components. At any given point the project stakeholders have limited or no information about the plant's functional status or the quality of product water. This blind spot often leads to operational dysfunctional in the long term.



Soochak a patented remote monitoring device developed by Piramal Sarvajal enables real time monitoring, process controlling and data tracking for multi-location operations. Sarvajal employs proprietary technology in monitoring and controlling the machine operations. A PLC-based device called the "Soochak" is installed on each water purification plant to monitor the source water quality, product water quality, liters produced (both rate and total), the overall health of the machine, and the amount of effluent created in the process. It provides the ability to track the plant's functional status to ensure machine health of the units and the quality sensors assure product quality. Soochak's unique ability to remotely monitor and control purification plant operations enables effective and efficient deployment of resources. Its ability to track, in real time, vital machine health parameters enables engineers to design preventive maintenance schedules, ensuring lower machine downtime and streamlining maintenance scheduling for multiple location operation management.

Finally, Soochak is a governance tool: the franchising model is successful at scaling businesses quickly in developed countries because there is adherence to contract terms. In a country like India, Soochak provides this accountability thereby allowing Sarvajal's model to scale efficiently and effectively. For communities, consistent access to safe water means better health and the lower operational costs mean water prices remain widely affordable.

3. Sarvajal Water ATM Device:

ATMs track every transaction that takes place, which enables sophisticated market forecasting and proactive multi-unit management. It also:

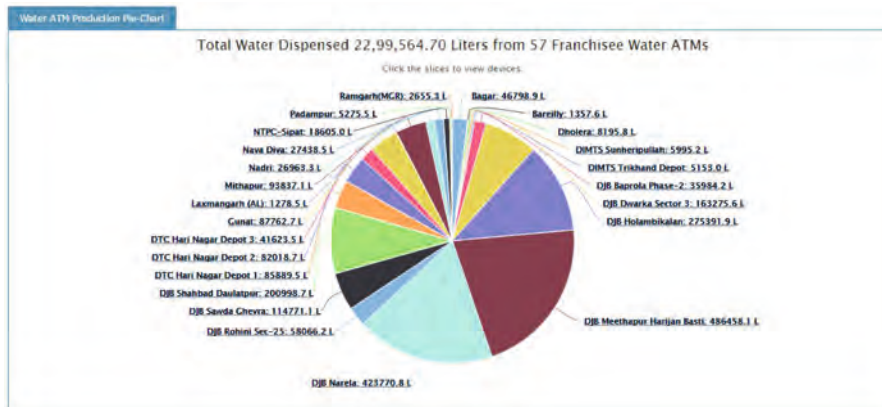
- Enhances scale of impact and optimizes net investment per installation
- Establishes water-price transparent markets
- Assures 24x7 access to safe drinking water
- Presents option to provide direct-targeted subsidies through government run programs.
- Ensures water quality accountability at the last mile



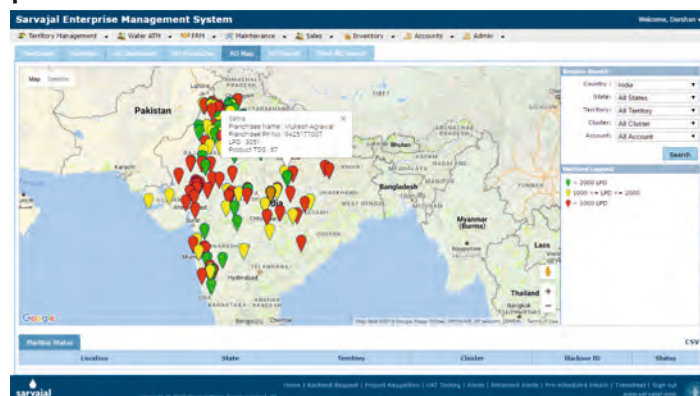
4. SEMS:

Sarvajal's Enterprise Management System is the information processing hub of the entire Sarvajal network of distributed installed. The Sarvajal Enterprise Management System (SEMS) receives all data sent over the cellular network for the Sookhaks and Water ATMs. It also serves as the conduit for all operational activities within the business, such as inventory management, maintenance tracking, accounting, and asset tracking.

Aggregate water dispensing across locations



Global Mapping of RO plants



Chapter 4: Piramal Sarvajal Solution Modelling for Urban India

Challenges:

(a) Beyond the Pipe in Urban India

Today, while rural India is thriving with community level water solutions, urban India remains untouched by innovative interventions and continue to face unique challenges of drinking water. Millions are beyond the pipe, others accessing unreliable sources of water, slum dwellers with lack of basic civic amenities including water, a typical commuter with expensive access to water, urban water woes have created new categories of the underserved calling for customized and pioneering solutions.



(b) Common Commuter Challenge

For common commuters in the country, even today, there is lack of low-cost, assured quality safe drinking water options, thereby making consumers vulnerable to water-borne diseases. The alternative that remains with the commuters is either accessing the water from an unreliable source like public tap/public spout or buying bottled water for Rs 15-20 per litre. In other words, either people depend on non-assured sources or are left with expensive options. Plastic bottles in turn further add to India's plastic waste problem

Solutions:

(a) Decentralized hub-and-spoke drinking water solution for urban slums:

In order to serve non-piped areas within a cluster, Sarvajal proposes “Hub-and-Spoke” model, it is designed in a manner that it serves areas that may not be well equipped with power or piped water supply. This model consists of a localized installed purification unit and a network of water ATM units installed at multiple locations within the community. Purification technology and capacity of the purification unit is chosen on the basis of quality of raw water available and regularity of power supply/target population respectively.





Water ATMs are made of concrete and are robust structures that dispense water through RFID card or coin. Transporting water from the purification site to the ATMs requires a modified tank-mounted vehicle that would collect water from the site of purification and fill the ATMs through no-touch transfer mechanism. As soon as the water level goes down a certain limit in the ATM, an alert will be generated and will be refilled by water carried by the vehicle from the plant site. The water at the point of dispensing meets the IS 105000 standards of drinking water quality.

Considering the purchasing power and the extent and scale of challenge, Sarvajal is open to provision of differential price treatment from each ATM as well as for different cards from same ATM that also enables targeted subsidies for different sections like BPL population.

(b) Demonstrated Experience in Delhi and Bhubhaneshwar:

Piramal Sarvajal has pioneered the Hub & Spoke business model and has installed it effectively in 8 resettlement colonies (slums) at Delhi with the support of Delhi Jal Board. Our experience in Delhi has shown this model contributes to a greater degree of resilience compared to grid/network solutions especially in times of disaster or man-made service disruption. After Delhi, Bhubaneshwar is the first Smart City to set-up a 'Hub N Spokes' water ATM project and has signed up with Piramal Sarvajal to set up the decentralized safe drinking water solution through 4 Hub Purification Units and 40 ATMs.

Government could promote similar, quality accountable and operationally transparent Smart Public Service models for delivering localized low-cost drinking water solutions in urban spaces.

Piramal Sarvajal has partnered with Delhi Jal Board for establishing India's first decentralized drinking water solution for urban slums in 8 relocation



Pic. Consumers including children purchasing drinking water from the ATMs

(c) Drinking water installations at public places:

In order to provide safe, reliable drinking water infrastructure for public places, Sarvajal proposes solution that provides 24 x 7 access to drinking water as per IS 10500 standards, keeping in mind the provision of chilled water for floating population.

In light of the above, Sarvajal proposes a standalone structure that meets the above requirements called PCD (Purification-Chiller-Dispenser). PCD is a standalone insulated structure that comprises of a single water ATM based dispensing module which runs on solar power and dispenses chilled water upto 20 litres in a single transaction. It comes with access to an online portal to track and monitor data pertaining to user transactions (volume of water dispensed, customer ATM card ID), quality of product water, remote tracking of temperature of dispensed water.

The PCD has gained special popularity with a newly explored segment, the Cantonment Board of various cities. We have set up more than 30 such PCD across various cantonments which will provide safe and chilled drinking water to the common commuters. Piramal Sarvajal in partnership with Shriram Transport Finance Corporation has deployed the PCD unit in 13 transport nagars across 4 cities. Government could promote setting up similar water kiosks for safe drinking water access at affordable prices in public places.



Our Partners Logo

				
				
				
				
				
			<p>Our Partners</p> 	

Chapter 5: Project Stories

Urban Slum Installation at Sawda Ghewra, Delhi

Project Partners: Delhi Jal Board (DJB), Delhi Urban Shelter Improvement Board (DUSIB)



In the absence of any provision for piped water supply, the local residents were dependent either on infrequent visits made by a municipal tanker or on expensive domestic water purification units to meet their daily drinking water requirement.

Today, through a uniquely designed hub-and-spoke water delivery mechanism, Sarvajal ensures 24x7 availability of safe drinking water for as low as 20 paise (US\$ 0.003) per liter. This is accomplished through a centrally installed remote sensing enabled water purification plant and a network of 10 remotely-located automated water vending devices or Sarvajal Water ATM Devices. These devices are refilled using a custom-designed water carrying vehicle. In addition, the project has the potential to create up to 7 sustainable livelihoods to manage the daily operations.

Public Place Installation at Cantonment Board Locations

Project Partners – Cantonment Board



Piramal Sarvajal launched the concept of 'Smart Cantonment' in Jan 2016 with the DGDE (Director General of Defense Estate). The flagship 'Smart Cantonment' in Secunderabad, has created a "pay-per-use" provision for safe drinking water by laying a network of 5 PCD units at market places and bus stops. The intended beneficiaries – the residents of the Secunderabad Cantonment area – can access safe drinking water using either coin or RFID cards for fraction of a cost as compared to packaged drinking

water as also reduce the use of plastic waste like bottles etc. The vending device displays the quality of water, amount of water dispensed and remaining water balance in the card for each transaction. Additionally, the unmanned infrastructure also ensures day long availability of water. Currently our PCDs are installed at more than 10 cantonments across the country.

Government Schools Installation at Jaipur, Rajasthan

Project Partners – Michael & Susan Dell Foundation (MSDF)

Launched in August 2013, the “Jaipur Schools Program” was implemented with the intent to create a provision for free-of-cost access to safe drinking water at schools in regions with excessive ionic contamination in groundwater. Conceived under the scope of MSDF’s *Community and School Based Health Improvement Program*, the project covers 12 government schools impacting over 1,600 primary school children, teachers and support staff. **6 out of these 15 schools lack reliable access to power supply.**



The very nature of the project showcases the promise of decentralized solutions to deliver utility services in remote location untouched by centralized provisions. Moreover, in the long term, the same facility could be potentially used as a platform for sale of drinking water at affordable prices to the local community; which in turn would cross-subsidize the provision for free drinking water to the school students.

Primary Health Centers at Rajasthan

Project Partners – Nestle

In rural PHCs, not only are patients particularly susceptible to water-borne illnesses but also unable to cope with the ever increasing expenses for medical treatment. Patients are forced to choose between very expensive packaged drinking water or purchase drinking water of questionable quality from local vendors or consume free water for rarely cleaned water tanks. In partnership with Nestle we have installed purification units at 10 PHCs across Rajasthan.



ASSOCHAM

THE KNOWLEDGE ARCHITECT OF CORPORATE INDIA

EVOLUTION OF VALUE CREATOR

ASSOCHAM initiated its endeavour of value creation for Indian industry in 1920. Having in its fold more than 400 Chambers and Trade Associations, and serving more than 4,50,000 members from all over India. It has witnessed upswings as well as upheavals of Indian Economy, and contributed significantly by playing a catalytic role in shaping up the Trade, Commerce and Industrial environment of the country.

Today, ASSOCHAM has emerged as the fountainhead of Knowledge for Indian industry, which is all set to redefine the dynamics of growth and development in the technology driven cyber age of 'Knowledge Based Economy'.

ASSOCHAM is seen as a forceful, proactive, forward looking institution equipping itself to meet the aspirations of corporate India in the new world of business. ASSOCHAM is working towards creating a conducive environment of India business to compete globally.

ASSOCHAM derives its strength from its Promoter Chambers and other Industry/Regional Chambers/Associations spread all over the country.

VISION

Empower Indian enterprise by inculcating knowledge that will be the catalyst of growth in the barrierless technology driven global market and help them upscale, align and emerge as formidable player in respective business segments.

MISSION

As a representative organ of Corporate India, ASSOCHAM articulates the genuine, legitimate needs and interests of its members. Its mission is to impact the policy and legislative environment so as to foster balanced economic, industrial and social development. We believe education, IT, BT, Health, Corporate Social responsibility and environment to be the critical success factors.

MEMBERS – OUR STRENGTH

ASSOCHAM represents the interests of more than 4,50,000 direct and indirect members across the country. Through its heterogeneous membership, ASSOCHAM combines the entrepreneurial spirit and business acumen of owners with management skills and expertise of professionals to set itself apart as a Chamber with a difference.

Currently, ASSOCHAM has more than 100 National Councils covering the entire gamut of economic activities in India. It has been especially acknowledged as a significant voice of Indian industry in the field of Corporate Social Responsibility, Environment & Safety, HR & Labour Affairs, Corporate Governance, Information Technology, Biotechnology, Telecom, Banking & Finance, Company Law, Corporate Finance, Economic and International Affairs, Mergers & Acquisitions, Tourism, Civil Aviation, Infrastructure, Energy & Power, Education, Legal Reforms, Real Estate and Rural Development, Competency Building & Skill Development to mention a few.

INSIGHT INTO 'NEW BUSINESS MODELS'

ASSOCHAM has been a significant contributory factor in the emergence of new-age Indian Corporates, characterized by a new mindset and global ambition for dominating the international business. The Chamber has addressed itself to the key areas like India as Investment Destination, Achieving International Competitiveness, Promoting International Trade, Corporate Strategies for Enhancing Stakeholders Value, Government Policies in sustaining India's Development, Infrastructure Development for enhancing India's Competitiveness, Building Indian MNCs, Role of Financial Sector the Catalyst for India's Transformation.

ASSOCHAM derives its strengths from the following Promoter Chambers: Bombay Chamber of Commerce & Industry, Mumbai; Cochin Chambers of Commerce & Industry, Cochin; Indian Merchant's Chamber, Mumbai; The Madras Chamber of Commerce and Industry, Chennai; PHD Chamber of Commerce and Industry, New Delhi.

Together, we can make a significant difference to the burden that our nation carries and bring in a bright, new tomorrow for our nation.

D. S. Rawat
Secretary General

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ASSOCHAM OVERSEAS 28 OFFICES



The pictorial presentation of the world map does not purport to be the political and geographical maps of the world and India and is not drawn to scale. This is only indicative.

ASSOCHAM International Department





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