



**BWDA FINANCE LIMITED**

**2018**

**ANNUAL REPORT**



**Poverty free  
prosperous  
Equitable  
sustainable  
society**

*23 Annual General Body Meeting*



*“...Whatever you did for one of the least  
of these brothers and sisters of mine,  
you did for me”  
- Matthew 25:40, Holy Bible*

# Vision

## A poverty free, prosperous, equitable and sustainable society

### POVERTY FREE

A poverty free society comprises of people who can at least meet their basic needs like food, shelter and clothing. The people in this society are accessing financial services for fulfilling the next level of basic needs such as health, education, housing, sanitation, etc. BFL will enable its clients to move to the poverty-free platform and access services by providing innovative financial services.



### SUSTAINABLE

The clients of BFL will gradually be able to diversify their sources of income and reduce vulnerability on account of internal / external factors. The gradual increase in income sources and levels will enable them to get into sustainable income generating cycles.



### EQUITABLE

BFL will provide all its clients, irrespective of caste and religion, access to services and will not differentiate amongst members from its target clientele.



### Empowerment

BFL clients will graduate to a poverty free status and will be able to exercise decision making options as individuals / groups / federations in various aspects of their lives. The economic empowerment facilitated by BFL will enable them to extend empowerment into other aspects of their lives.



### PROSPERITY

BFL will strive towards the continuous positive economic and social growth of its clients.



# Mission

**“To empower 25,00,000 poor and vulnerable households economically and socially by 2025, through establishing sustained access to financial and capacity building services”**

## EMPOWER

Reduce vulnerability, train and educate, inculcate leadership skills, provide opportunities to own and manage resources and take decisions.

## VULNERABLE, POOR HOUSEHOLDS

Below poverty line, disadvantaged sections of the society, those susceptible to shocks and seasonality

## SUSTAINED ACCESS

To provide services to clients as and when they need them, regularly and consistently

## FINANCIAL SERVICES

Services including credit, business correspondent, insurance, pension, money transfer, money change, etc.

## CAPACITY BUILDING

Extending training and skill development services (especially related to livelihood, health and education)



# BOARD OF DIRECTORS



Mr. John Samuel



Dr. C. Joslin Thambi



Mrs. Alphina Jos



Mr. Immanuel Clement



Mr. Sundara Rao



Mr. R. Venkatachalapathy



Mr. I. Alwin Zhahariah



Mrs. V. Priya

# MANAGEMENT TEAM



Dr.C.Joslin Thambi  
Managing Director



Alphina Jos  
CEO



R.Venkatachalapathy  
CGM – Credit & Finance



Subramanian Sridharan  
Company Secretary



S.Chidhambara  
Thanupillai - GM South



SKR.Paari  
GM (II)



P.Harichandran  
GM-South



K.Karthikeyan  
DGM



S.Govindharajan  
Sr.AGM



I.Alwin Zhahariah  
Sr.AGM

# INSTITUTIONAL INVESTORS



Dia Vikas Capital Pvt. Ltd., India is a subsidiary of global microfinance and enterprise development impact investor–Opportunity International Australia, a member of the Opportunity International Network. Dia Vikas was established in early 2008 as a social investor to fill the gap of social investment and support the growth of Indian microfinance sector



Small Industries Development Bank of India (SIDBI), was set up on April 2<sup>nd</sup>, 1990 under an Act of Indian Parliament, acts as the Principal Financial Institution for the Promotion, Financing and Development of the Micro, Small and Medium Enterprise (MSME) sector and for Co-ordination of the functions of the institutions engaged in similar activities.

# STATUTORY AUDITOR



**R.S. HARIHARAN**

B.Com., FCA., A.C.S., L.L.B.,

**R.S. Hariharan & Associates**

CHARTERED ACCOUNTANTS

# BFL NETWORK



## BRANCHES

- ❖ **CHENNAI** : Alandhur
- ❖ **THIRUVALLUR**: Ambathur
- ❖ **KANCHEEPURAM**: Chengalpet, Uthiramerur, Thirukalukundram, Cheyyur, Madhurandhagam and Achirapakkam
- ❖ **VILLUPURAM**: Tindivanam, Murukkeri, Gingee, Kootteripattu, Kandachipuram, Madapattu, Villupuram and Koliyanur
- ❖ **CUDDALORE**: Rasapalayam, Panuruti, Kadampuliyur, Vadalur, Cuddalore
- ❖ **VIRUDHUNAGAR**: Rajapalayam
- ❖ **TUTICORIN**: Tisayanvilai
- ❖ **THIRUNELVELI**: Alangulam, Ambasamuthiram, Surandai, Pavoorchathiram, Chengottai, Kadayannallur, Panagudi, Kalakkad
- ❖ **KANYAKUMARI**: Nagercoil, Thuckalay, Palliyadi, Marthandam, Anjugramam
- ❖ **PONDICHERRY**: Madhagadipet, Pondicherry & Thavalakuppam
- ❖ **ANDAMAN NICOBAR**: Portblair

BFL works in

- ❖ Tamil Nadu - 9 districts, 2 corporations, 21 taluks, 52 blocks, 21 municipalities, 83 town panchayats, 841 panchayats, 826 urban wards and 2260 Villages
- ❖ Pondicherry & Andaman & Nicobar Islands - 5 communes (blocks), 2 municipalities, 11 town panchayats, 60 village panchayats, 192 wards and 149 villages



# NOTICE TO THE 23<sup>RD</sup> ANNUAL GENERAL BODY MEETING

Notice is hereby given that the 23<sup>rd</sup> Annual General Body Meeting (AGBM) of the members of BWDA Finance Ltd will be held on Monday, 10<sup>th</sup> September 2018, at 3.00 PM at Registered Office No:858, East Pondy Road, Villupuram to transact the following business;

## **ORDINARY BUSINESS**

### **• TO CONSIDER AND ADOPT**

To consider and if thought fit to pass with or without modification (s) the following resolution as an ordinary resolution .

“**RESOLVED THAT**, the audited Balance Sheet & Statement of Profit & Loss Account and Cash flow Statement for the financial year ended March 31, 2018 along with the auditors report and the Directors Report as circulated to the shareholders and laid before the meeting be received, considered and approved”

### **• RATIFICATION OF AUDITOR**

To consider and if thought fit to pass with or without modification (s) the following resolution as an Ordinary Resolution

“**RESOLVED THAT** pursuant to provisions of Sec 139 and all other applicable provisions, if any, of the Companies Act, 2013 and the Companies (Audit and Auditors) Rules, 2014 as amended from time to time, the company hereby ratify the appointment of **M/s.R.S.Hariharan & Associates**, Chartered Accountants (FRN: 015460S) as the statutory auditors of the company to hold office from the conclusion of this annual general meeting to the conclusion of next annual general meeting of the company to be held in the year 2019 at such remuneration as may be mutually agreed between the Board of Directors of the Company and the Statutory Auditor.

## **SPECIAL BUSINESS :**

### **• APPOINTMENT AND REMUNERATION OF MANAGING DIRECTOR:**

To consider and if thought fit to pass with or without modification, the following resolution as an ordinary resolution:

**'RESOLVED THAT,** pursuant to the provisions of the sections 196,197 &203 read with schedule V of the companies Act 2013, and the Companies (Appointment and Remuneration of Managerial Personnel)Rules 2014, the consent of the company be and is hereby accorded for the re-appointment of Mr.C.Joslin Thambi (DIN:01596878) for a period of 5 years with effect from 1st January 2018 ending on 31<sup>st</sup> December 2022.

By the order of the Board of Directors  
For BWDA Finance Limited



**Dr.C.Joslin Thambi**  
Managing Director

Date: 16.08.2018

Place: Villupuram

**Note:**

A member entitled to attend and vote at the meeting is entitled to appoint a proxy to attend and vote instead of himself and such proxy need not be a member of the company. The proxies to be effective should be deposited at the Registered Office of the company not later than 48 hours before the commencement of the meeting.

**Explanatory Statement under Section 102 of Companies Act 2013.**

The Term of the position of Managing Director for Dr. C. Joslin Thambi who is also the promoter of the company expired on 31.12.2017. Accordingly the board of the company unanimously decided to reappoint him for a further period of five years with the effect from 01.01.2018 at the said remuneration in the resolution and seek approval of the shareholders by Ordinary Resolution as per the provision of Section 196 & 197 Companies Act 2013 read with schedule V of the said Act. However, this arrangement of Appointment of MD for a tenure and remuneration is subject to approval of investors as per common share holders agreement entered during 2012.

# DIRECTOR'S REPORT

To

The Members of BWDA Finance Limited

Dear Members,

Your Directors have pleasure in presenting the Directors' Report for the Financial Year ending 31.03.2018 along with the Audited financial statements of the Company for the year ended March 31, 2018.

## FINANCIAL HIGHLIGHTS

The financial highlights for the period under review are as under:

	<i>Rs.In Lakhs</i>	
PARTICULARS	FY 2017-18	FY 2016-17
Revenue from operations	606.76	390.76
Other Income	238.41	107.19
Profit / (Loss) Before Interest and Depreciation	245.46	125.36
Less: Finance Charges	35.80	7.99
Less: Depreciation	12.29	33.04
Profit/(Loss) for the Year	197.37	84.33
Less: Provision for Income Tax	0	0
Add/(Less): Deferred Tax Assets/ (Liability)	0	0
Less: MAT credit entitlement	0	0
Net Profit/(Loss) for the Year	197.37	84.33
Profit/(Loss) carried to the Balance Sheet		84.33
Qualifying Asset Ratio	90.85%	85.22%
Ration of Income Generation Asset to Total Qualifying Asset	92.27%	91.34%
Earning per equity share of face value of 10 each		
Basic in Rs.	0.85	0.36
Diluted in Rs.	0.08	0.04

## DEVELOPMENTS OF INTEREST DURING 2017-18

Due to commendable efforts taken by the promoters RBI has approved the reclassification of the company in the category of Microfinance Institution opening up avenue for Bank finance under priority sector category. With adequate capital base with a low leverage the company can expect to rise substantial funds from the banking sector and create portfolios for larger earnings.

## **FUTURE PLANS**

The Company has already approached and proposes to approach many more banks for sanctioning microfinance on lending loans in order to meet the already existing demands for micro loans from the proven and worthy clients. In line with the funds availability it is proposed to increase number of branches within and outside the state of Tamil Nadu. It is expected that the coming periods will be very productive and the promoter and management will be in the position to reward to the investors and stakeholders to their satisfaction. The company may also look for BC operations through partnering with banks, small finance banks to improve the earnings as well as to penetrate into certain newer markets. Allied services like life cover, PAN card facilitation, have also been doing well with fair returns to the company.

## **REGULATORY COMPLIANCES**

Your Company has been complying with the RBI Guidelines and the Fair Practices Code Guidelines for Micro finance institutions. Further your Company's policies with regard to micro finance lending have been compliant with the code of conduct of Sa-Dhan who is a SRO.

## **DIRECTORS**

During the year, Mr.R.Venkatachalapathy nominee of employees of the company resigned as director and your directors appreciate the contribution made by him during his tenure in the board of the company.

Though mandatorily no independent director needs to be appointed in terms of Section 149 (4) we have on the board of the company Three Independent Directors namely Mr. John Samuel, Mr.Immanuel Clement and Mr. Sundara Rao acting as such. No specific declaration need to be made pursuant to Section 149 (6) of the Companies Act 2013.

## **SHARE CAPITAL**

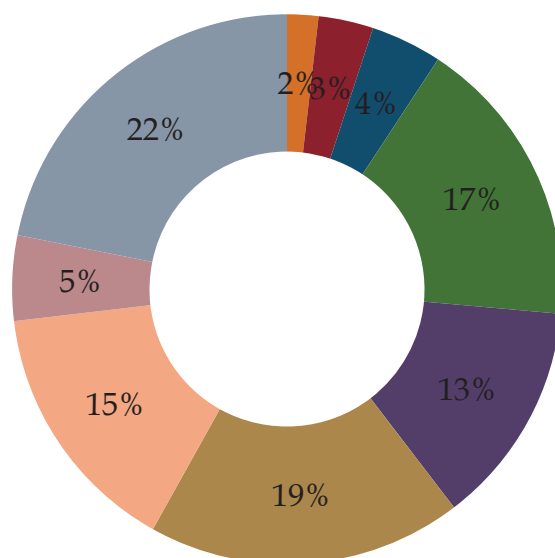
There is no change in the issued capital of the company during the financial year 2017-18.

## **SHARE HOLDING PATTERN**

The Company's present share holding pattern is given below as on 31<sup>st</sup> March 2018:



## SHARE HOLDING PATTERN AS ON 31.03.2018



### DIRECTORS' RESPONSIBILITY STATEMENT

Pursuant to the requirements under Section 134(3C) of the Companies Act, 2013, with respect to the Directors' Responsibility Statement, it is hereby confirmed:

That in the preparation of the annual accounts for the financial year ended 31<sup>st</sup> March, 2018, the applicable accounting standards had been followed and no material departure have been made from the same;

That the Directors had selected such accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the Company at the end of the financial year and of the profit of the Company for the year under review;

That Directors have taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 2013, for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities;

That the annual accounts for the financial year ended 31<sup>st</sup> March, 2018 have been prepared on a 'going concern' basis.

The Directors had devised proper systems to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively.

### **FORMAL EVALUATION OF PERFORMANCE BY DIRECTORS**

The Provisions of Section 134(p) of the Companies Act 2013 is not applicable and hence it is not reported.

### **CORPORATE SOCIAL RESPONSIBILITY**

The provision of Section 134 (o) of the Companies Act 2013 is not applicable and hence it is not reported.

### **LOANS, GUARANTEES AND INVESTMENTS**

The Company during the year has not given any loans or guarantees or made investments covered under section 186 of Companies Act 2013.

### **MATERIAL CHANGES AND COMMITMENTS, IF ANY, AFFECTING THE FINANCIAL POSITION OF THE COMPANY WHICH HAVE OCCURRED BETWEEN THE END OF THE FINANCIAL YEAR OF THE COMPANY TO WHICH THE FINANCIAL STATEMENTS RELATE AND THE DATE OF THE REPORT**

During the year under review, there is no such material changes and commitments affecting the financial position of the company which have occurred between the end of the financial year of the company to which the financial statements relate and the date of the report.

### **AUDITORS**

It is proposed to appoint **M/s. R.S.Hariharan & Associates**, Chartered Accountants as auditors of the company until the conclusion of 24<sup>th</sup> Annual General Meeting and the remuneration fixed by the Managing Director in consultation with other Directors. **M/s. R.S.Hariharan & Associates**, Chartered Accountants have sent their consent.

### **EXTRACT OF ANNUAL RETURN**

An extract of Annual Return covering Financial Year of 1st April 2017 to 31<sup>st</sup> March 2018, is annexed to this Board Report.

### **PARTICULARS OF EMPLOYEES**

There was no employee in respect of whom information is required to be given pursuant of the Companies Act, 2013, read with the Companies (Particulars of Employees) Rules, 1975 as amended up-to-date.

## MEETING

Board meetings held during the financial year 2017-18:

Sl. No	Name of the Director	No of Meeting Attended					
		24.05. 2017	05.07. 2017	21.09. 2017	10.11. 2017	10.01. 2018	02.03. 2018
1.	Dr.C.JoslinThambi	✓	✓	✓	✓	✓	✓
2.	Mr.John Samuel	✓	✓	✓	✓	✓	✓
3.	Mr.Sundara Rao	✓	-	-	✓	-	-
4.	Mr.Immanuel Clement	✓	✓	✓	-	✓	✓
5.	Mrs.Alphina Jos	✓	✓	✓	✓	✓	✓
6.	Mr.Venkatachalapathy	✓	✓	✓	✓	✓	-
7.	Mr.I.Alwin Zahariah	✓	-	✓	✓	✓	✓
8.	Mrs.V.Priya	✓	-	✓	✓	✓	✓

## RISK MANAGEMENT POLICY

The company Risk Management Policy as approved by the board is in place and being supervised implemented as part of Audit committee function.

## CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION AND FOREIGN EXCHANGE EARNINGS & OUTGO

The particulars relating to conservation of energy and technology absorption are not applicable to the Company. However, efforts are being made to conserve and optimize the use of energy, wherever possible.

During the year under review there is no foreign exchange.

## ACKNOWLEDGEMENTS

The Directors would like to thank the Government, Banks Authorities, Employees, Shareholders and all the other business associates for the continuous support given by them to the Company and their confidence in its management.

For and on behalf of the Board



**Dr. C Joslin Thambi**  
Managing Director

**Place: Villupuram**  
**Date: 16.08.2018**





# FINANCIAL INCLUSION

BFL firmly believes that financial inclusion i.e. delivery of financial services at affordable costs to sections of disadvantaged and low-income segments of society and linking of the poor to mainstream financial services is the key to empowerment. BFL through the SHG movement creates savings habit and internal rotation of funds among its members. The members are also linked to mainstream banking. BFL also facilitates credit linkage through on lending from banks, and other Financial Institutions for income generation and livelihood activities.

BFL's financial inclusion initiative had its humble start in the parent NGO, Bullock-cart Workers Development Association (BWDA) as the BWDA Micro-finance Programme on 09.09.1999 with the first loan assistance from RMK, New Delhi. BWDA received loans for on lending from the Govt., financial institutions and banks like RMK, SIDBI, VGB, SBT, IOB, FWWB, HDFC, Dhanalakshmi Bank, CORDAID, RABO Bank Foundation, etc. for the microfinance programme. In 2003, BWDA acquired an NBFC, renamed as BWDA Finance limited (BFL) to streamline financial inclusion operations.

The Microfinance Programme has now matured into a full fledged financial inclusion programme offering a bouquet of market led financial services to low income households. The financial inclusion programme directly and through partnerships offers members savings (through the SHG model), credit linkage, remittance, pension and insurance.

BFL has adopted industry benchmarked process and systems to ensure a robust operations. At present BFL offers its services, primarily through Self Help Groups (SHGs). A SHG is a small, economically homogeneous and affinity group of rural/urban poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per the groups' decision and for working together for social and economic upliftment of their families and community. BFL offers a range of customer oriented products and services to cater to member needs. BFL is a member of Sadhan, SRO and adopts all guidelines given by RBI to ensure client protection. BFL has partnered with Credit Bureaus to curb multiple lending. BFL is client centric and works for the holistic development of members through various development initiatives and credit plus services.



## CAPACITY BUILDING & LIVELIHOOD DEVELOPMENT

BFL complements access to credit by offering capacity building and livelihood development to beneficiaries. This equips members with the skills and expertise required to make their lives sustainable and establish or strengthen their microenterprises. BFL in partnership with BWDA organises and imparts different trainings to SHG members, animators & representatives and PLF leaders on - SHG management, SHG member orientation, Financial literacy, Adolescent girl's health, General health & sanitation, Community sanitation, HIV/AIDS prevention, Disaster management, Savings & thrift, EDP and REDP. These trainings are organised with the support of various institutional partners like Rabo Bank Foundation, Cordaid, SIDBI, ISMW, NABARD, Water.org, Childline Programme, RUHSA and TNVHA, etc.

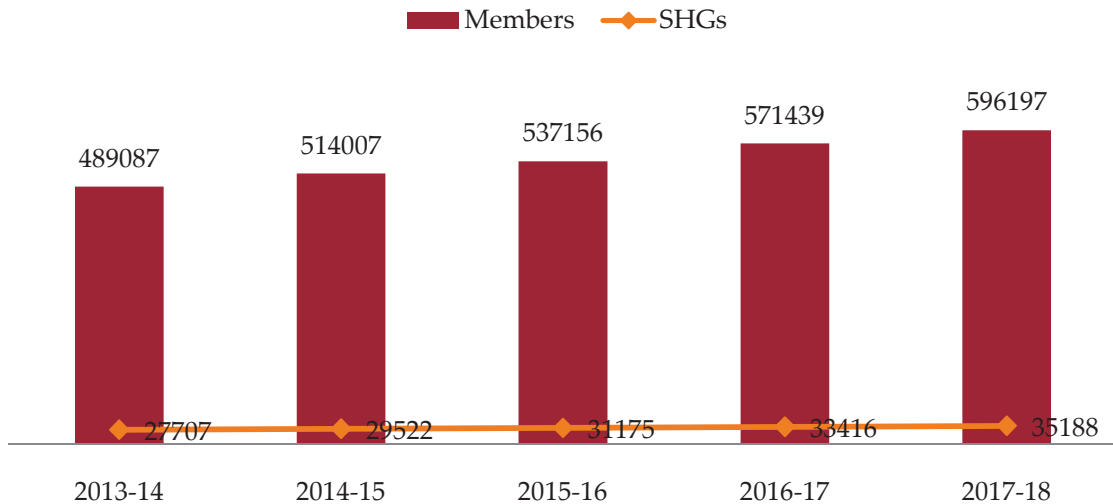
BWDA organises skill trainings to enable SHG members to become entrepreneurs. Training areas include – Welding, Block & bathic printing, Coir, Gem cutting, Tailoring & ready made garments, Saree embroidering, saree painting & printing, Simple chemicals, Driving, Coconut fibre & jute bag making, Milk based products & dairy, Computers, beautician & saloon maintenance, Sea shell products, Nursery & vermiculture, Screen printing, Glass painting, Mobile repairing, Footwear making, Soft toys making, Coil rewinding, Artificial jewellery making, Food processing, Artificial flower making, Fish processing, Bakery products and Animal health promotion. Exposure visits were also arranged for members

Particulars	Duration	Members		
		Up to 2017	2017-18	Total
<b>Members Orientation</b>	2 days	338043	2004	340047
<b>SHG management</b>	7 days	46855	125	46980
<b>Financial Inclusion &amp; Literacy</b>	1 Day	90840	75	90915
<b>Training-cum-Exposure</b>	5 days	5001	795	5796
<b>Health &amp; Awareness Programme</b>	1 day	209292	1023	210315
<b>EDP Trainings</b>	6 days	3539	0	3539
<b>Skill Training</b>		27629	110	27739
<b>Total</b>		<b>721199</b>	<b>4132</b>	<b>725331</b>

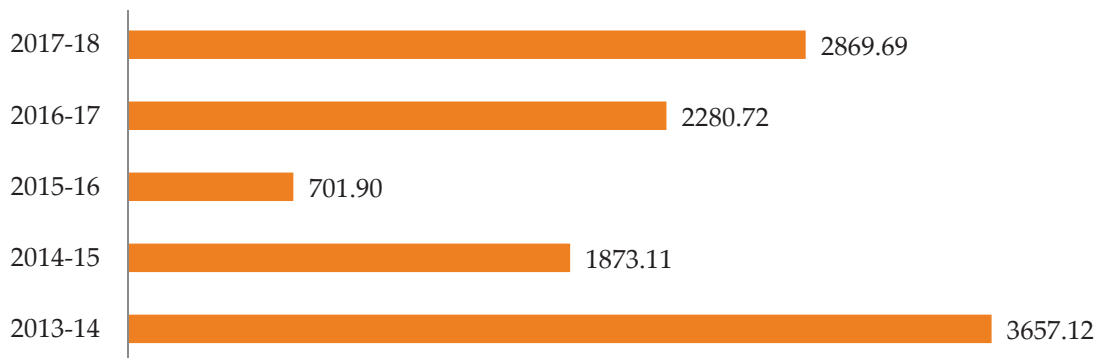
BFL offers marketing support for SHG enterprises by organising marketing support exhibitions for the sales promotion of SHG products in its adopted areas. Marketing trainings and workshops to SHG members, leaders and staff is also offered with the support of NABARD, Rabo Bank Foundation, Cordaid, Deutsche Bank and SIDBI to enable promotion of SHGs products. BFL also has facilitated formation of producer's organisations for cashew nut producers and vegetable vendors to further strengthen their livelihoods and enable them to tap collective efficiencies.

# OPERATIONAL HIGHLIGHTS

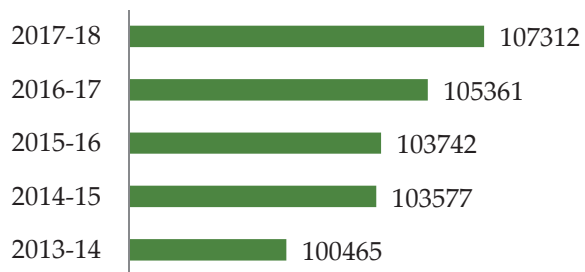
## No.of SHGs & Member



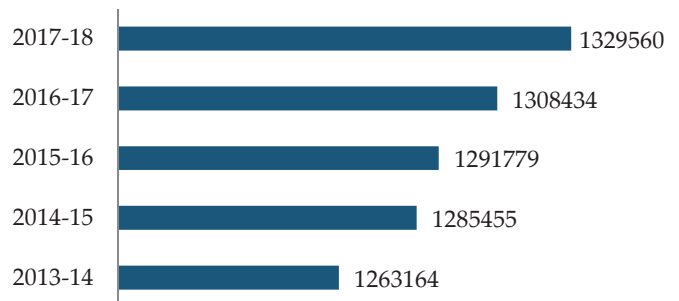
## Portfolio in Lakhs



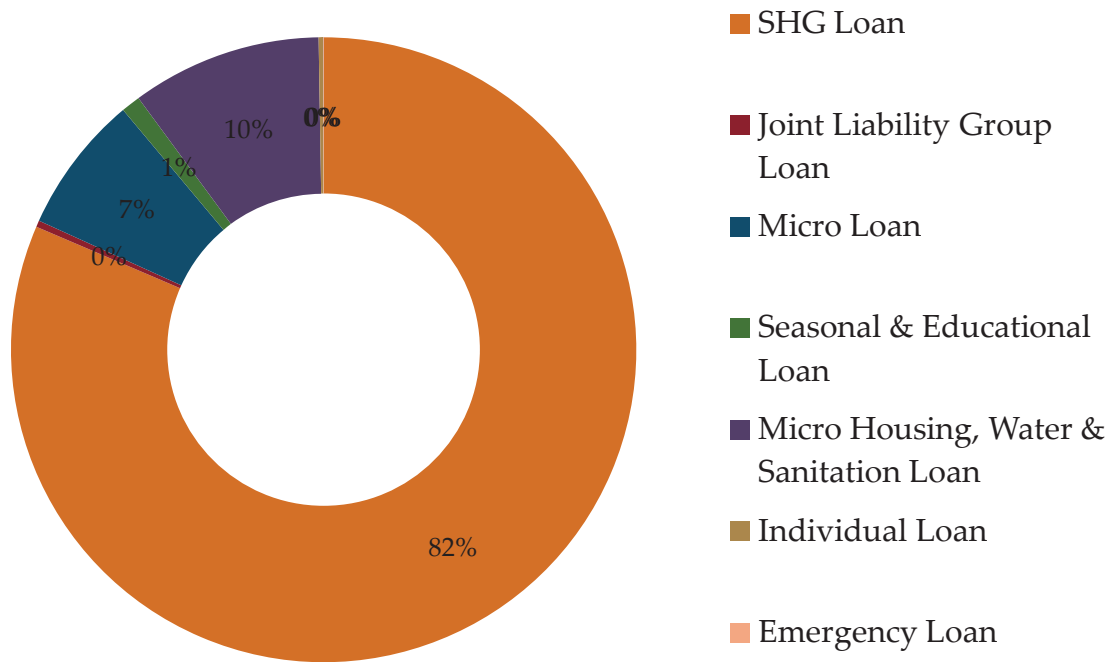
## No.of Cum.SHG Financed



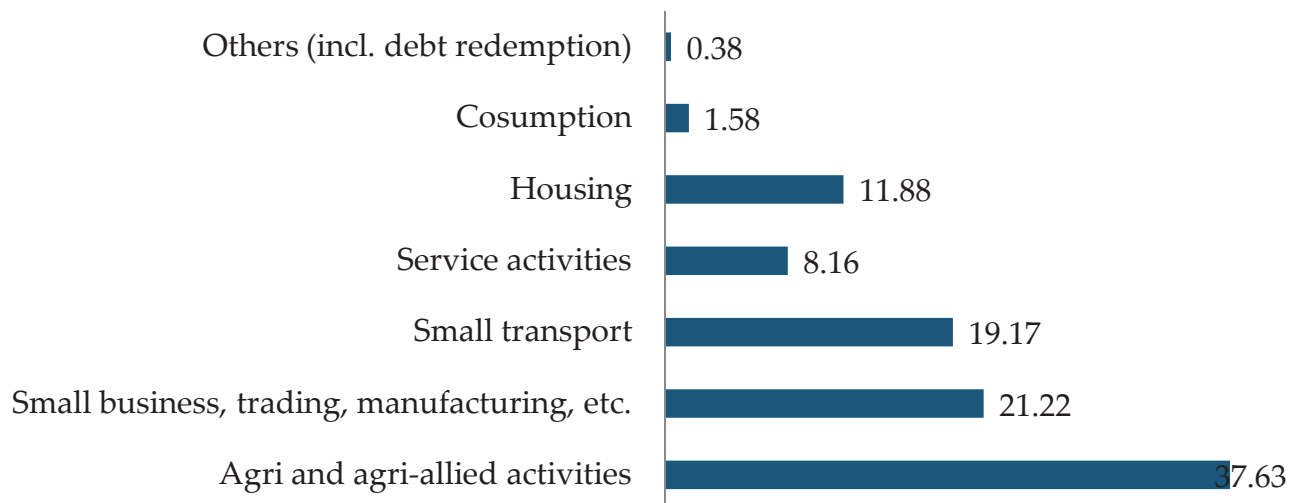
## No.of Cum.Borrowers



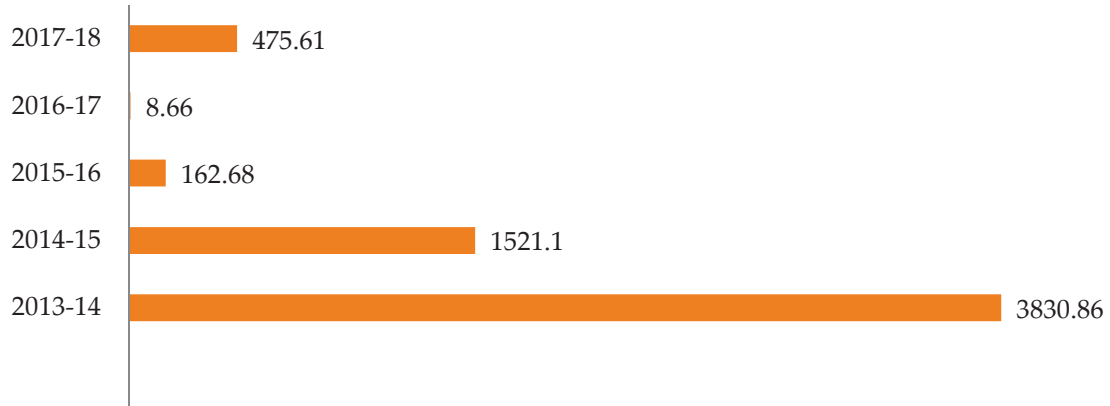
## Portfolio: Product wise Breakup



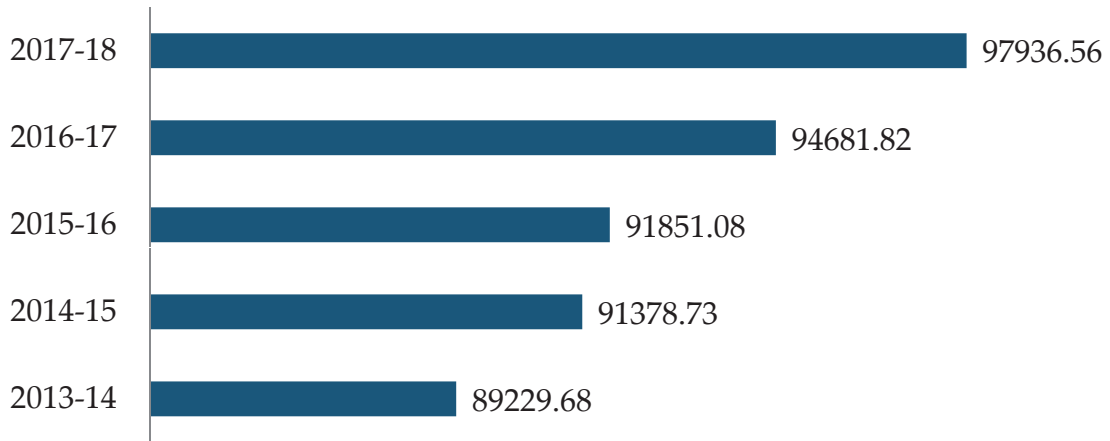
## Portfolio: Loan Utilization - wise Breakup %



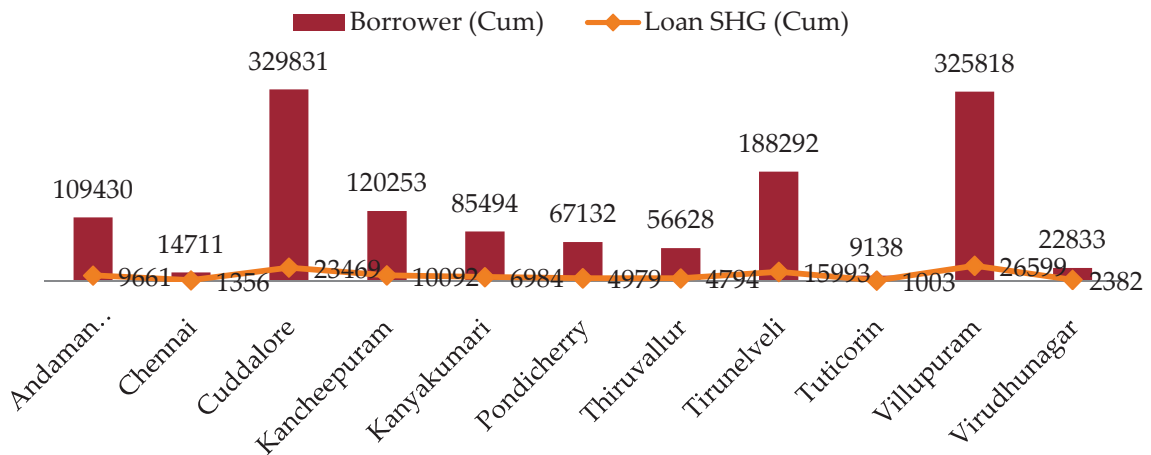
## Borrowing from FI (In Lakhs)



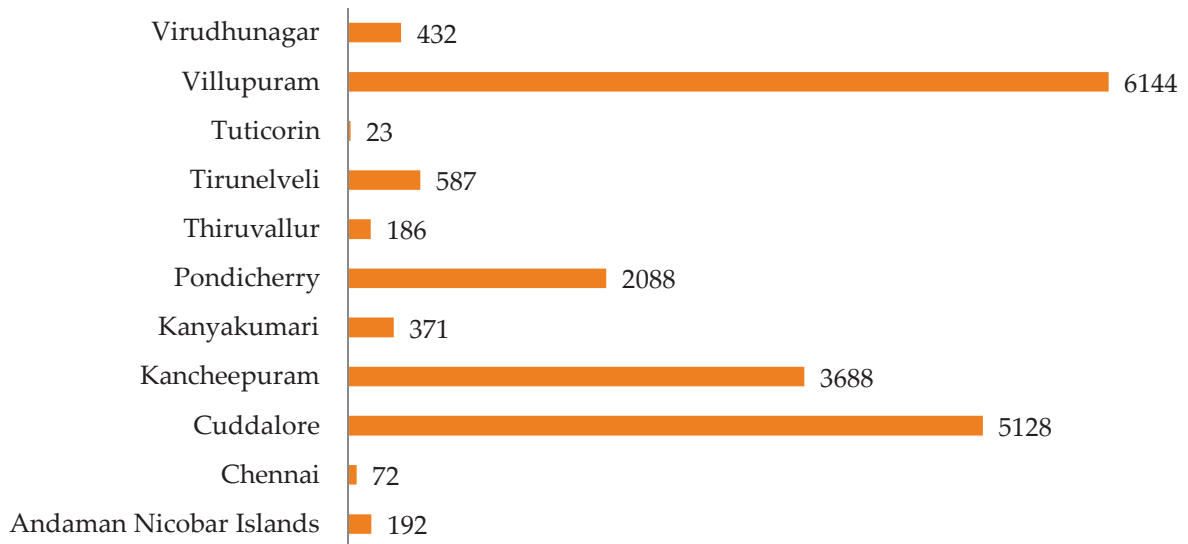
## Loan Amount (In Lakhs)



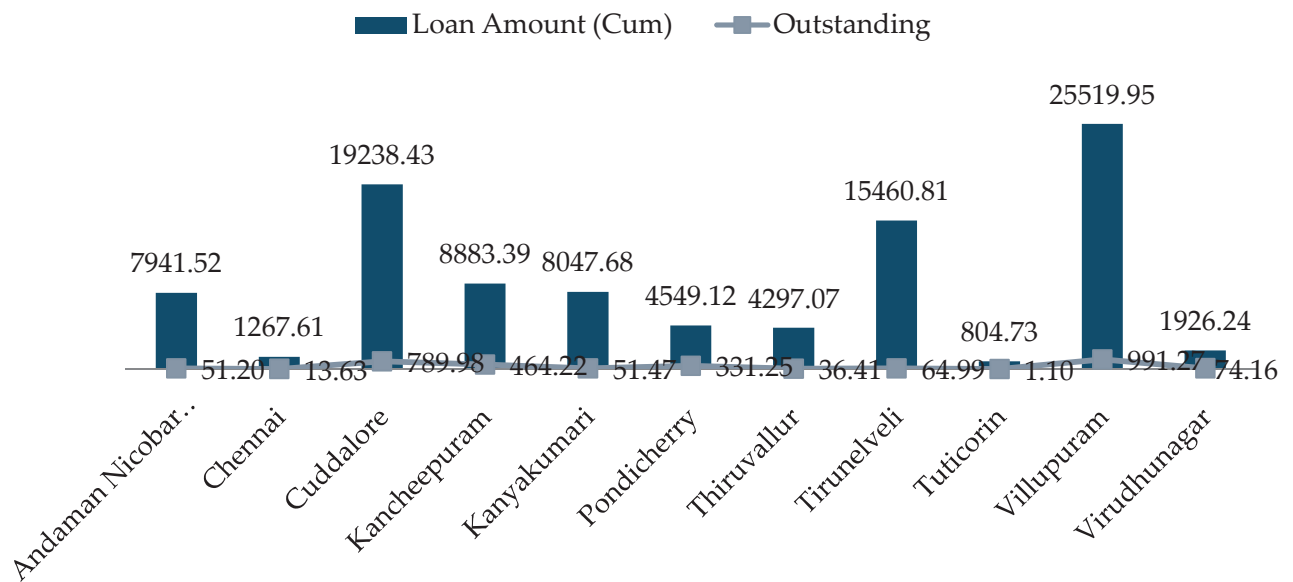
## District wise disbursement SHG & Members



## District wise Active Borrowers



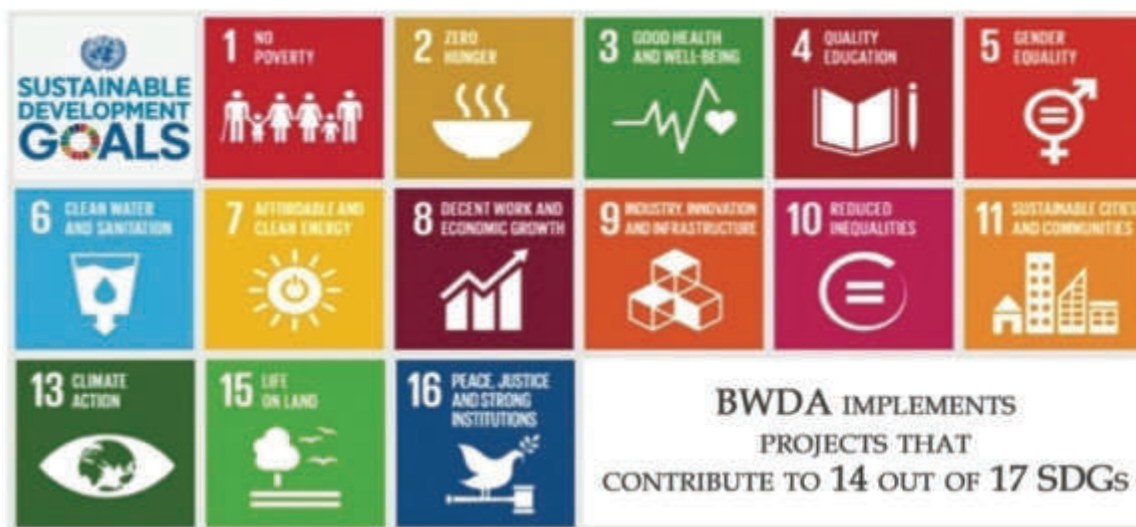
## District wise Disbursement & Outstanding





# DEVELOPMENT INITIATIVES

BFL believes in the holistic development of beneficiaries. BFL through the BWDA society facilitates a wide range of development initiatives to members. Focus areas include women empowerment, education, water & sanitation, capacity building & livelihood development, relief & rehabilitation, child empowerment, health & well being, senior citizen welfare, widow and destitute welfare, bullock-cart workers development, environment & animal welfare. These initiatives contribute to 14 out of the 17 Sustainable Development Goals.



## KEY DEVELOPMENT ACTIVITIES FOR FY 2017 – 18

- ✧ Senior Citizen Programme was conducted on 02.10.2017 for the welfare of 1368 senior citizens of Thirunelveli & Tuticorin Districts, aged 80 and above
- ✧ Summer School Programme were conducted in 110 centres in the month of May 2017 on the topic “Vidiyalaitheedi” which benefitted 6160 rural children
- ✧ The Widows and Destitute Welfare Programme is going on.... with Horning participants. The programme focused on identifying key problems faced by 126 widows and destitute, Staff.
- ✧ TATA Community Demo Water Plant was set up by BWDA in partnership with TATA Projects to enable SHGs take up the business, thereby establishing livelihoods for the members while ensuring distribution of clean drinking water.
- ✧ 235 TB patients were identified and treated through the TB Axshiya Project.
- ✧ District Level Member Get Together Programmes were organised to improve member engagement and thereby improve awareness on various areas. .. Get Together were organised and 27590 members participated.
- ✧ 2 Medical camps and 1 veterinary camp were conducted for the welfare of BFL members .



Health Camp



Senior Citizen Programme



Summer School Programme

# TRAINING AND DEVELOPMENT



Team Building Activates



Staff Family Get Together

The organization believes in keeping its staff members abreast of the latest developments in microfinance and in that direction has been imparting training on regular basis. Various 1/2/3/5 days 'in house' and external trainings are organized for our staff. The important external training institutions are Reserve Bank of India, Agri Training Institute, Pune, BIRD Lucknow, BIDFin, KKID, AIMO, MicroSave, FICCI, Sadhan, Manaveeya, etc., In addition to staff training, regular training is given to members.

To facilitate staff engagement, staff tours, staff family get together and team building activities were conducted. Performance related incentives and appreciations are also given. Members get together is also conducted to facilitate better interaction and ensure development of members



Animators Get Together



Members Get Together

# BFL PARTNERS FROM INCEPTION



Rabobank



DCB BANK





# BWDA FINANCE LIMITED

## WHY SHOULD YOU WORK IN US?

Strong  
Social  
Commitment

Socially driven institution  
Grass root level presence for over 23 years  
Projects contribute to 14 out of 17 UN SDGs

Holistic  
Approach

Holistic financial inclusion solution through SHG model  
Skilling backed enterprise promotion  
Holistic development through credit plus initiatives

Extensive  
Network

Strong customer base of over 59,6197 members  
Well established branch network with 43 branches  
Good systems and policies

Dedicated  
Team

Extensive experience in the financial inclusion space  
Well trained and experienced field team  
Strong and capable management team

Good  
Opportunities

Possibility to graduate to a Small Bank in the near future  
Huge unmet demand

Good  
Track Record

Prior experience working with international institutions  
like Rabo Bank, Water.org, Cordaid, Dia Vikas, Waterequity, etc  
Good repayment history with Banks and FIs  
Goal congruence with investor on social causes  
Fair and assured returns on the investment



## CONTACT US

**BWDA FINANCE LIMITED,**

858, EAST PONDY ROAD, VILLUPURAM, TAMIL NADU, INDIA - 605602

PH: +91-4146-240683, 246831 / 242815

WEBSITE: [WWW.BWDA.ORG.IN](http://WWW.BWDA.ORG.IN) E-MAIL: [INFO@BWDA.ORG.IN](mailto:INFO@BWDA.ORG.IN)