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Toward Decentralised Planning

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THE URBAN IN INDIA'S RECENT STATE BUDGETS

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AUTHORS

Manish Dubey, Ketaki Ghoge, Amir Bazaz, Parinetha Banandur

DESIGN & LAYOUT

Sathish Kumar

Supervised by Prachi Prabhu | Reviewed by Padma Venkataraman

IIHS Communications and Design

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INTRODUCTION

Indian States play an important role in shaping the country's urban development trajectory. Local self-government is a State List subject under the Indian Constitution, and State governments contributed nearly half of the total capital expenditure on urban infrastructure between 2011 and 2018 (World Bank, 2022). The role of the States is increasingly significant as India manages a large and rapid urban transition, confronting both legacy challenges, and emerging issues.

This report examines the urban development budgets of seven States — Haryana, Karnataka, Kerala, Madhya Pradesh (MP), Odisha, Punjab and Telangana — for the 2023-24 to 2025-26 period, to understand urban development priorities across the study States, and the implications of these for addressing prevailing governance, infrastructure, and service delivery deficits.

The following may be noted in relation to the data presented herein:

- The data primarily covers major heads # 2217 (revenue expenditure on urban development), # 4217 (capital expenditure on urban development), and # 3604 (compensation and assignments to local). Only figures pertaining to urban local bodies (ULBs) have been included from data under major head # 3604, referred to in this report as 'transfers to ULBs'. Loans for urban development (major head # 6217), where significant, are mentioned separately.
- Figures used are actual spends for 2023-24, revised estimates (RE) for 2024-25, and budget estimates (BE) for 2025-26. In this report, these are collectively referred to as 'spends and outlays in recent years'. The 2025-26 figures are referred to as outlays, and the 2023-24 and 2024-25 figures as spends.
- Accounting practices for transfers to ULBs vary across the study States. Haryana, Odisha, Telangana and MP wholly or partly include such transfers under # 2217, while Karnataka, Kerala and Punjab classify them entirely under # 3604. Consequently, the aggregates of urban development spends and outlays presented in this report may differ from those in other public sources that consider only major heads # 2217 and # 4217 in reporting on urban development spends and outlays.
- Schemes considered in the analysis of Centrally Sponsored Schemes (CSSs) are those identified in the Government of India (GoI) budget documents as CSS. Schemes considered in the analysis of State schemes are those identified as such in State budgets.

The report is presented in three sections, including this Introduction. Section # 2 examines trends in urban development spends and outlays in the study States over the 2023-24 to 2025-26 period. The concluding section provides key reflections from the analysis in Section # 2.

INSIGHTS FROM STUDY STATES

The study States represent varying levels of urbanisation. As presented in Table (1), Kerala is the most urbanised, with over 80 per cent of its estimated 2026 population living in urban areas. Projected urbanisation levels for 2026 range between 40-50 per cent in Haryana, Karnataka, Punjab and Telangana, and between 20-30 per cent in MP and Odisha.

Table (1): Urban Population in Study States			
States	2026 Population Estimate (in Rs crore)		Urbanisation (%)
	Total	Urban	
Haryana	3	1.4	43.8
Karnataka	6.8	3.2	45.9
Kerala	3.6	2.9	81.4
MP	8.6	2.6	29.3
Odisha	4.4	0.87	19.5
Punjab	3.1	1.3	42.9
Telangana	3.8	1.9	49.8
Source: IIHS Estimates, 2025			

Study States, despite differences in urbanisation levels, are committing greater resources to urban development¹.

As presented in Table (2), 2025-26 outlays represent an increase from 2023-24 spends across all States, with the largest percentage increases seen in Haryana, Kerala and Telangana. 2025-26 outlays have also topped 2024-25 spends in five of the seven study States. The dip between 2025-26 outlays and 2024-25 spends is either modest (Odisha) or comes after a sharp increase in spends from 2023-24 levels (Punjab).

Table (2): Urban Development Spend and Outlay in Recent Years				
States	Amount (in Rs crore)			
	2023-24 (AE)	2024-25 (RE)	2025-26 (BE)	Total
Haryana	3,902	4,244	6,226	14,371
Karnataka	8,356	9,089	9,328	26,773
Kerala	3,232	4,584	6,023	13,839
MP	12,484	15,135	15,735	43,347
Odisha	6,422	8,050	7,562	22,034
Punjab	3,582	6,585	5,533	15,700
Telangana	4,093	8,685	12,731	25,509
Source: Respective State Budgets, 2025				

¹ Karnataka, MP and Telangana have also mobilised loans for urban development, primarily for metro projects in recent years. In 2025-26, loans for urban development were projected at INR 1,330 crore in Karnataka, INR 970 crore in MP, and INR 1,200 crore in Telangana.

Even with rising budgetary commitments, urban development accounts for only 2- 5 per cent of total budget outlays across the study States. For 2025-26, the share of urban development outlay in total budget outlays is about 2.5 per cent in Karnataka, about 3 per cent in Kerala and Odisha, about 3.7 per cent in Haryana, about 4 per cent in Madhya Pradesh, and about 4.5 per cent in Telangana.

Transfers to ULBS account for over half the urban development spends and outlays in most study States. As presented in Table (3), spends and outlays on transfers to ULBs have significantly exceeded spends and outlays on CSSs and State schemes (and other notable heads of expenditure) in all study States in recent years, barring Odisha. The share of transfers in urban development spends and outlays has been at least two thirds in Haryana, Karnataka, Kerala and at least half in Madhya Pradesh and Punjab. In Telangana, where their share is relatively lower, transfers to ULBs have still exceeded spends and outlays on CSSs and State schemes.

Table (3): Urban Development Budget Composition in Recent Years					
States	Share of 2023-24 spend, 2024-25 RE, and 2025-26 Outlay for Urban Development				
	CSS, State Schemes	Transfers to ULBs	Metro Projects	Administrative Expenditure	Other Expenditure
Haryana	18-33%	64-79%	-	2-3%	Up to 2%
Karnataka	16-26 %	68-76 %	1-7 %	2-3 %	1-2 %
Kerala	31-34 %	63-66%	-	< 2 %	2-3 %
MP	38-43 %	52-56 %	3-6 %	< 1%	1-2%
Odisha ²	46-63%	33-37%	Up to 4%	< 1%	1-2%
Punjab	25-44 %	55-73 %	-	1 %	1%
Telangana ³	29-41%	42-52%	Up to 5%	4-11%	Up to 1%
Note: Blank refers to sums not included under major code #2217 and #4217 in the budget documents of the concerned State.					
Source: Respective State Budgets, 2025					

CSSs and State schemes together account for less than 40 per cent of the urban development spends and outlays in most States, with the prominence of CSSs uneven. As presented in Table (3), spends and outlays on CSSs and State schemes are notably lesser than spends and outlays on transfers to ULBs in all study States, barring Odisha. Further, as presented in Table (4), outlays and budgets for CSSs are higher than those for State schemes in Karnataka, Kerala, Madhya Pradesh, and Punjab, while Haryana (where 2025-26 outlays skew results), Odisha, and Telangana prioritise State schemes.

² Odisha's urban development spend in 2023-24 and 2024-25 includes a component under special central assistance for capital investment of INR 460 crore and INR 641 crore respectively. This constitutes about 9-10 per cent of the total urban outlay in those years. (Special central assistance for capital investment scheme, launched in 2021 by the Ministry of Finance, offered 50-years interest free loans to States for capital projects.)

³ Telangana's urban spend in 2023-24 also includes INR 700 crore under special central assistance for capital investment scheme.

Table 4: CSSs and State Schemes in Urban Development Budgets

States	Sum of 2023-24 Spend, 2024-25 RE, and 2025-26 Outlay for Urban Development (Rs crore)		CSS/ State Schemes Ratio (Range across years)
	CSS	State Schemes	
Haryana	1,312	2,551	0.5:1 (0.2:1 to 1.5:1)
Karnataka	3,749	1,767	2.1:1 (0.7:1 to 7.3:1)
Kerala	3,223	1,122	2.8:1 (2.5:1 to 3.6:1)
MP	10,567	7,577	1.4:1 (1:1 to 2.5:1)
Odisha	4,118	7,684	0.5:1 (0.4:1 to 0.6:1)
Punjab	3,061	2,375	1.3:1 (1.1:1 to 6.5:1)
Telangana	3,488	6,050	0.6:1 (0.4:1 to 0.9:1)

Source: Respective State Budgets, 2025

Among CSSs, most States have typically prioritised two of the four national flagship missions: Atal Mission for Rejuvenation and Urban Transformation (AMRUT), Pradhan Mantri Awas Yojana–Urban (PMAY-U), Swachh Bharat Mission–Urban (SBM-U), and Smart Cities Mission (SCM). As presented in Table (5), over 70 per cent of the CSS spend and outlay in recent years is accounted for by just two CSSs in most study States — AMRUT and SCM in Haryana, Kerala, Punjab and Telangana; AMRUT and SBM-U in Karnataka; and AMRUT and PMAY-U in Madhya Pradesh and Odisha.

Table 5: Priority CSS in State Budgets

States	Share of 2023-24 Spend, 2024-25 RE, and 2025-26 Allocation for CSS				
	AMRUT	PMAY-U	SBM-U	SCM	Others
Haryana	21%	-	28%	47%	4%
Karnataka	37%	-	38%	25%	0
Kerala	47%	19%	4%	24%	5%
MP	24%	43%	13%	16%	3%
Odisha	48%	45%	-	2%	5%
Punjab	46%	-	20%	31%	3%
Telangana	28%	-	19%	49%	4%

Source: Respective State Budgets, 2025

State schemes are gaining importance in all study States. As presented in Table (6), the share of States schemes in urban development spends and outlays has risen sharply in all study States in recent years, barring Kerala (where it remains modest) and Odisha (where it has been consistently high, the highest among the study States by far). These State schemes are largely directed towards core urban infrastructure development—with over three-fourths of spends and outlays are for water supply, sanitation, roads, drainage, and other service-related infrastructure—and are increasingly prioritising infrastructure expansion in smaller towns for this. Karnataka and Telangana have also invested heavily in capital city infrastructure projects in Bengaluru and Hyderabad.

Kerala remains an exception to this infrastructure centred approach, with about 60 per cent of its recent spends and outlays directed towards employment and affordable housing schemes.

Table (6): State Schemes Allocation (in Rs crore) and Share in Total Urban Spends and Outlays						
States	2023-24 (Amount)	Share	2024-25 RE (Amount)	Share	2025-26 BE (Amount)	Share
Haryana	439	11%	520	12%	1,592	26%
Karnataka	163	2%	219	2%	1,385	15%
Kerala	238	7%	359	8%	525	9%
MP	1,345	11%	2,748	18%	3,484	21%
Odisha	2,342	36%	2,256	28%	3,086	41%
Punjab	151	4%	1,555	24%	669	12%
Telangana	603	15%	2,162	25%	3,285	26%
Source: Respective State Budgets, 2025						

REFLECTIONS

Urban development budgets across the study States reflect the scale and direction of India's ongoing urban transition. While urban outlays and spends have increased in recent years, they still account for only 2–5 per cent of total State expenditure, signalling a persistent fiscal gap between the scale of urban needs and State-level responses.

A key feature across most study States is the dominant role of transfers to ULBs, highlighting the increasing reliance on fiscal devolution to finance urban functions. These transfers include State and Central Finance Commission grants, shared taxes, and direct State assistance for local infrastructure and service delivery and are crucial for sustaining day-to-day urban operations and expanding services and infrastructure across cities and towns.

CSS and State schemes have sizeable resource commitments too, but the overall prominence of CSSs—in terms of their share in urban development spends and outlays—varies across States. Their differing shares in urban development budgets suggest selective leveraging by States to align central missions with their local priorities. This is further reflected in the prioritisation of typically two of four major CSSs by States.

Meanwhile, States appear to be committing increased resources to their own schemes, particularly for infrastructure development in smaller urban centers. This, together with the varying prominence and selective leveraging of CSSs, signals a brewing pivot towards State-led, decentralised processes of infrastructure expansion.

Notably, States are adopting distinct strategies to further urban development. While the general trend is towards committing more resources, escalating transfers to ULBs, and prioritising State schemes, Odisha and Telangana are relatively more conservative with transfers (even while accelerating on State schemes), while CSSs remain preferred over State schemes in Kerala.

Taken together, these trajectories mark an evolving architecture of State urban budgets – dual shift towards increased fiscal devolution to local governments and a gradual reassertion of State-led investments. While this broadens the fiscal base for urban development, it also raises questions of coordination, accountability, and efficiency. To translate higher allocations into improved urban outcomes, States will need to strengthen ULB capacities, streamline intergovernmental transfers, and align CSS, State, and local investments within coherent, long-term urban strategies.

ANNEXE: KEY TABLES

Table (A1.1): Haryana – State Urban Development Budget Summary (in Rs crore)			
Item	2023-24 Spend	2024-25 (RE)	2025-26 (BE)
Budget Profile			
Central Schemes	641	263	408
State Schemes	439	520	1,592
Transfers to ULBs	2,692	3,350	3,986
Administrative Expenditure	105	111	119
Others	25	0	121
Total	3,902	4,244	6,226
Central Schemes			
AMRUT	234	36	0
NULM	0	1	55
PM SVA NIDHI	1	0	1
SBM	14	78	278
SCM	392	148	74
Total	641	264	408
State Schemes			
Divya Nagar Yojna	40	150	220
Fire Services	28	0	200
Haryana Urban Development Authority	30	55	144
Mangal Nagar Vikas Yojana	102	3	0
Minor Schemes	36	12	78
Mukhyamantri Samagra Shahari Vikas Yojana	161	200	705
Performance Linked Outlay (PLO) of DLB	0	0	100
Sewage and Drainage Services	43	100	145
Total	439	520	1,592
Source: Finance Department, Government of Haryana, 2025			

Table (A1.2): Karnataka – State Urban Development Budget Summary (in Rs crore)			
Item	2023-24 Spend	2024-25 (RE)	2025-26 (BE)
Budget Profile			
CSS	1,193	1,541	1,015
State Schemes	163	219	1,385
Transfers to ULBs	6,185	6,869	6,345
Metro	585	110	110
Administrative Expenditure	176	300	293
Others	54	50	180
Total	8,356	9,089	9,328
Central Schemes			
AMRUT 2.0	83	615	681
Mukhya Mantri Nairmalya Yojana (SBM-component)	386	600	4
SBM-U. 2.0	0	124	330
SCM	724	202	0
Total	1,193	1,541	1,015
State Schemes			
AMRUT Nagarothana	0	0	500
BSRP	0	0	250
CMIDP	0	0	600
SUTF	86	19	-565
Urban Infrastructure Development Fund	0	200	600
Urban Reforms Plan	77	0	0
Total	163	219	1,385
Source: Finance Department, Government of Karnataka 2025			

Table (A1.3): Kerala – State Urban Development Budget Summary (in Rs crore)			
Item	2023-24 Spend	2024-25 (RE)	2025-26 (BE)
Budget Profile			
CSS	861	1,026	1,336
State Schemes	238	359	525
Transfers to ULBs	2,026	3,003	3,974
Administrative Expenditure	34	36	48
Others	73	160	140
Total	3,232	4,584	6,023
Central Schemes			
AMRUT 2.0	72	354	1,083
NULM	48	52	55
PMAY-U	271	232	123
SBM-U	60	7	75
SCM	410	381	0
Total	861	1,026	1,336
State Schemes			
Ayyankali Urban Employment Scheme	91	165	180
Implementation of Life-Parppida Mission Scheme	62	67	140
Kerala Solid Waste Management	28	110	185
Suchitwa Keralam (SWM)	6	17	20
Others	51	0	0
Total	238	359	525
Source: Finance Department, Government of Kerala 2025			

Table (A1.4): Madhya Pradesh – State Urban Development Budget Summary (in Rs crore)			
Item	2023-24 Spend	2024-25 (RE)	2025-26 (BE)
Budget Profile			
CSS	3,364	3,631	3,572
State Schemes	1,345	2,748	3,484
Transfers to ULBs	6,979	7,889	8,411
Metro	710	860	550
Administrative Expenditure	33	47	39
Others	53	112	179
Recoveries	-6.8	-152	-500
Total	12,484	15,287	16,235
Central Schemes			
AMRUT 1 & 2.0	121	1,237	1,172
NULM	125	125	5
PMAY-U	1,808	1,020	1,705
PM e-bus	0	0	110
SBM	197	728	472
SCM and Cities	1,113	521	108
Others	0	0	0
Total	3,364	3,631	3,572
State Schemes			
Cities & Fire Services	20	26	49
CMUID	0	300	295
Deendayal Rasoi Yojana & Street Vendors	30	50	84
Gita Bhavan	0	0	100
Kayakalp Abhiyan	196	500	400
Master Plan Roads	840	50	0
Minor Schemes	67	66	61
MPUSEP	0	5	80
MPUSIP 1 & 2	50	965	210
Simhasta 2028	0	501	2,005
Unity Mall	142	100	0
Urban Area Infra	0	185	200
Total	1,345	2,748	3,484
Source: Finance Department, Government of Madhya Pradesh 2025			

Table (A1.5): Odisha – State Urban Development Budget Summary (in Rs crore)			
Item	2023-24 Spend	2024-25 (RE)	2025-26 (BE)
Budget Profile			
CSS	950	1,468	1,700
State Schemes	2,342	2,256	3,086
Transfers to ULBs	2,351	2,630	2,655
Metro	210	850	0
Administrative Expenditure	32	47	55
Special Central Assistance	460	641	0
Others	77	158	66
Total	6,422	8,050	7,562
Central Schemes			
AMRUT 1 and 2.0	440	695	826
NULM	14	10	10
PMAY-U	393	684	781
PM e-bus	0	53	47
SCM	100	0	0
Others	3	26	36
Total	950	1,468	1,700
State Schemes			
CDP Roads	0	435	0
Jaga Mission	100	0	10
UNNATI	1,000	694	0
MUKTA	599	221	0
MSVY	0	0	1,100
New City Development	300	98	200
OUIDF	100	50	50
Samruddha Saher	0	0	408
Swaccha Odisha	0	0	261
SWD	100	200	300
Town Planning Scheme	0	200	0
ULB Governance	0	0	150
Urban Mobility	96	200	305
Urban Transition	0	100	100
Water Front Development	0	0	150
Others	47	58	52
Total	2,342	2,256	3,086
Source: Finance Department, Government of Odisha 2025			

Table (A1.6): Punjab – State Urban Development Budget Summary (in Rs crore)			
Item	2023-24 Spend	2024-25 (RE)	2025-26 (BE)
Budget Profile			
CSS	990	1,332	739
State Schemes	151	1,555	669
Transfers to ULBs	2,367	3,628	4,039
Administrative Expenditure	28	37	55
Others	46	33	31
Total	3,582	6,585	5,533
Central Schemes			
AMRUT 1.0 and 2.0	387	613	415
NULM	35	3	0
PM e-bus Seva	0	11	46
SCM	381	535	28
SBM	187	170	250
Total	990	1,332	739
State Schemes			
Municipal Development Fund	119	159	224
Punjab Municipal Services Improvement Project	32	366	300
Solid and Liquid Waste Management Fund	0	1,000	100
Urban Infrastructure Development Fund	0	30	45
Total	151	1,555	669
Source: Finance Department, Government of Punjab 2025			

Table (A1.7): Telangana – State Urban Development Budget Summary (in Rs crore)			
Item	2023-24 Spend	2024-25 (RE)	2025-26 (BE)
Budget Profile			
CSS	588	1,431	1,469
State Schemes	603	2,162	3,285
Transfers to ULBs	1,736	4,305	6,669
Metro	0	231	650
Special Assistance for Capital Investment	700	0	0
Administrative Expenditure	456	480	571
Others	10	76	87
Total	4,093	8,685	12,731
Central Schemes			
AMRUT 1 & 2	45	415	517
NULM	68	48	48
SBM	0	305	353
SCM	476	663	561
Total	588	1,431	1,469
State Schemes			
TUFIDC	330	300	344
Civic Amenities	0	175	175
Development Authorities	58	213	263
Future City Development Authority	0	0	100
Assistance to GHMC	0	0	315
HMWSSB Water Supply Scheme	150	75	300
Hyderabad Disaster Response and Asset Protection	0	50	100
Indira Gandhi Patham	15	26	28
Land Pooling Seed Money	0	10	10
Musi Riverfront Development	50	1,253	1,500
Temples Upgradation	0	60	150
Total	603	2,162	3,285
Source: Finance Department, Government of Telangana 2025			

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IIHS, SADASHIVANAGAR, BENGALURU

197/36, 2nd Main Road, Sadashivanagar,
Bengaluru 560080, Karnataka, India
T: +91 80 6760 6666

IIHS, CHENNAI

24/51, Floor 7A, Chaitanya Exotica,
Venkatanarayana Road, T Nagar,
Chennai 600017, Tamil Nadu, India
T: +91 +91 44 6630 5500

IIHS, DELHI

Prius Platinum, 3rd Floor, B Wing,
Saket District Centre,
New Delhi 110017, India

IIHS, MUMBAI

Flat No. 2, Purnima Building,
Patel Compound, 20-C Nepean Sea Road,
Mumbai 400006, Maharashtra, India
T: +91 22 6525 3874



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