



Annual Report 2024-2025



PALCARE

There's no place like home

THE
JIMMY S BILIMORIA
• F O U N D A T I O N •

1. Name of the Trust: THE JIMMY S BILIMORIA FOUNDATION

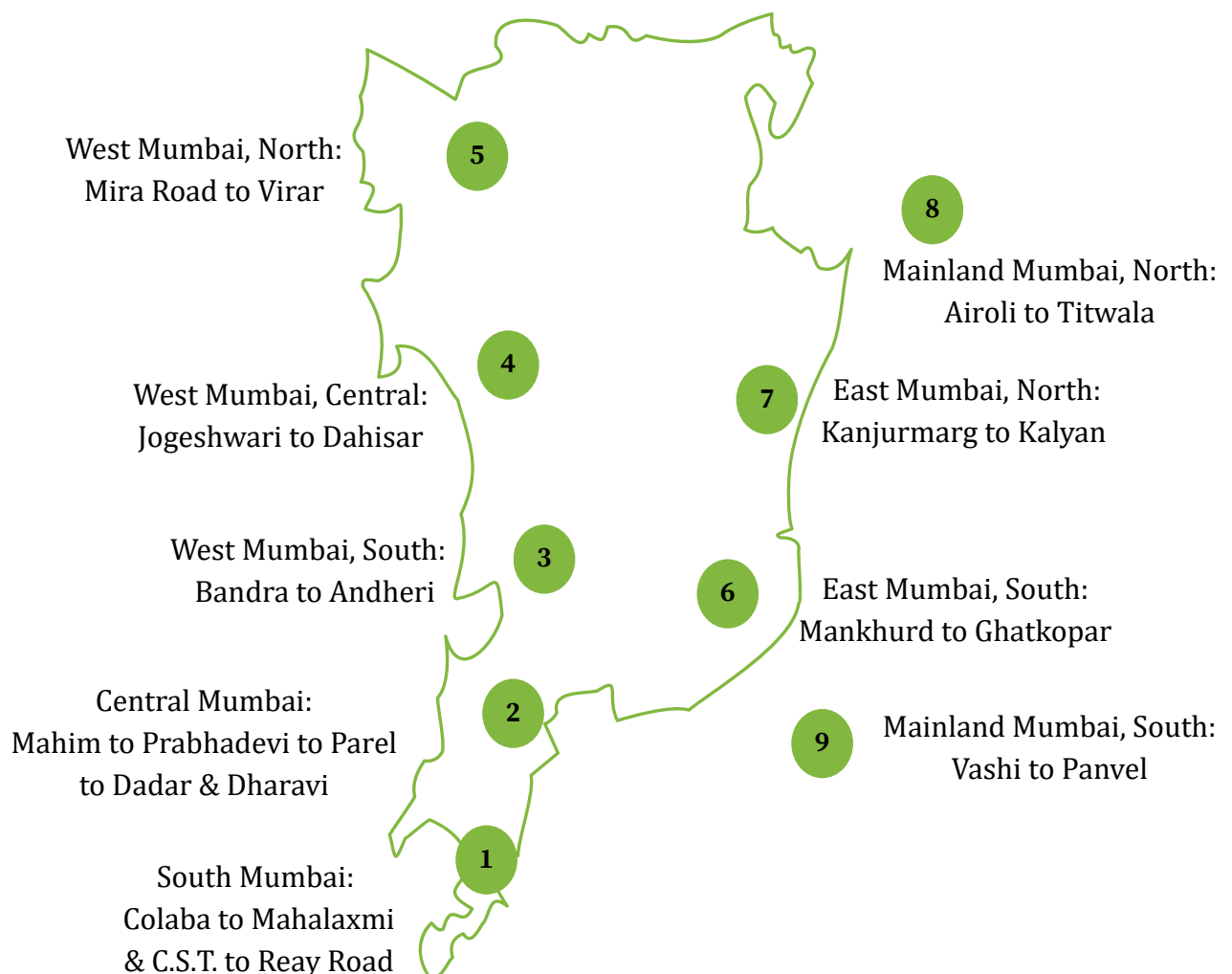
2. Name of the project: PALCARE

3. Registration details

- Registered under the Maharashtra Public Trusts Act, 1950: E-31101 dated 30.03.2015
- Section 12A of Income-tax Act, 1961: AACTT5523FE20214 dated 31-05-2021*
- Section 80G of the Income-Tax Act, 1961: AACTT5523FF20214 - dated 31-05-2021*

**Valid from AY 2022-23 to AY 2026-27*

6. PAN No.: AACTT5523F



Who We Are

Having witnessed firsthand the difficulties that Jimmy Soli Bilimoria faced during the final phase of his cancer, his wife and children set up THE JIMMY S BILIMORIA FOUNDATION and its PALCARE service in 2015 to eliminate the suffering that most often accompanies serious, life limiting conditions, such as cancer.

The Foundation was launched with the support of the late Ratan Tata and we remain ever grateful to him. We are also grateful to several individuals, trusts and companies, for supporting us financially with grants and generous donations when we started off out; and continue to do so even today. Our Trustees and Advisory Board members have been invaluable in guiding us toward delivering a top-class service.

PALCARE has 8 medical teams and between them they cover the length and breadth of Mumbai – from Colaba in the South to Virar and Kalyan in the North and Vashi to Panvel on the Mainland. Each team comprises a doctor, two nurses and a psychologist (counsellor) who visit patients in their homes, sometimes twice a week, but mostly once a week (for high priority) fortnightly (medium priority) and once in 3 weeks (for low priority) patients, depending on the condition of the patient. The team constantly follows up with video and phone calls in between visits.

The service is free because patients with serious, and most often life limiting conditions from the lower income group just do not have the wherewithal to pay for such facilities; and even the middle class patients, have already had curative treatments wipe out large amounts of their savings and assets.



Palliative Care! Bringing Quality to Life & Dignity to Death

Dear Friends and Well-wishers,

In 2023, India recorded nearly 1.5 million cancer cases—a rise from 1.4 million in 2022. While 2024 data is still awaited, it is evident that the cancer burden continues to grow. Alarming as this is, it becomes even more distressing when we consider that only about 4% of patients in India currently receive palliative care.

Palliative care focuses on enhancing quality of life for patients with life-limiting and incurable illnesses. It is delivered through a team of trained professionals—doctors, nurses, and psychosocial counsellors—who work together to relieve physical pain, address emotional and spiritual distress, and offer comfort and dignity through the course of the illness and at the end of life.

In many parts of the world, the transition from curative to palliative care is a natural and integrated process. In India, however, palliative care is often considered only when a patient is in the final stages of disease. At PALCARE, for instance, nearly 50% of our patients pass away within 30 days of enrolment—a clear indication of how late families come to us.

The phrase “nothing more can be done” carries a deep emotional weight. While in India palliative care is typically delivered at end of life, yet, even when curative treatments are effective, there is still so much we can do to improve the patient’s quality of life. Palliative care can ease physical suffering, reduce emotional burden, and help families cope better with caregiving and, most often, eventual loss. In our experience, early integration of palliative care greatly improves patient comfort and often extends the period of stable, meaningful living.

Most patients prefer to spend their final days in the familiar surroundings of their homes, supported by loved ones and with their dignity intact. This is possible only when there is access to a compassionate, professionally run palliative care service—one that can manage symptoms effectively and offer psychosocial support to both patients and caregivers.

Since enrolling our first patient on December 1, 2015, PALCARE has remained committed to this mission. However, the journey has not been without challenges.

One of the biggest hurdles is recruiting and retaining qualified professionals willing to work in the home-based care model. Our teams visit patients across a wide range of socio-economic settings—often in difficult physical environments and under harsh weather conditions. The emotional toll of dealing with terminal illness and death daily also makes this work uniquely demanding. Additionally, the dominant culture of curative medicine in India means that palliative care is still not widely embraced as a viable or necessary part of treatment.



Unfortunately, palliative care remains a low priority in most medical curricula, resulting in a shortage of trained personnel and a general lack of awareness among doctors. As a result, referrals come late—if at all.

There is also an urgent need for sustained engagement with the medical community to foster greater understanding and encourage earlier referrals. Palliative care must become part of the care continuum, not an afterthought.

Despite these obstacles, PALCARE continues to strive for excellence. We are committed to improving the quality of our service, expanding our reach, and reinforcing our role as a reliable and compassionate partner to patients and their families. We believe that every individual—regardless of age, income, or diagnosis—deserves to live their final days in comfort and with dignity.

We are deeply grateful to all of you who have stood by us in this journey. Your support, encouragement, and trust have helped PALCARE grow into the organisation it is today. As we move forward, we remain dedicated to building a model of care that prioritises compassion, respect, and quality—at every stage of the patient's journey.

**With sincere gratitude,
Pheroza Bilimoria
Founder Trustee**



Our Board of Trustees

The Foundation's Board of Trustees comprises highly respected members of Indian society.

The founding trustees include Mr. Deepak Parekh, Mr. Ishaat Hussain and Mr. Rustom B Mehta, who retired when their six-year terms were completed. Mr. Keki Dadiseth was also a Trustee, for a short time. Our current Trustees include:



Homi Khusrookhan – highly respected and erstwhile Managing Director of Glaxo India, Burroughs Wellcome India, and Tata Tea and Tata Chemicals.



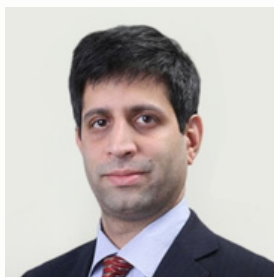
Bahram Vakil - Co-Founder of AZB & Partners, and amongst India's foremost restructuring, bankruptcy, infrastructure, and project finance attorneys



Akbar Khan - a financial services professional with over 25 years' experience spanning investment banking, corporate finance, SME lending & financial technology.



Pheroza Bilimoria - erstwhile Managing Director of Business India Publications



Rishaad Bilimoria - Partner at Tata Capital Healthcare Fund



Leila Bilimoria Surti – an independent marketing consultant

Quality and Clinical Advisory Board (Q&CAB)

In order to set the pace, and provide direction and guidance to the Medical team, the Q&CAB was set up in 2017. It comprises of the following experts in palliation:



Dr. R Akhileswaran -
Consultant in Palliative
Medicine, Khoo Teck
Phuat Hospital, Singapore



Ms. Harmala Gupta -
Founder President,
CanSupport, New Delhi



Dr. Seema Rao -
Director at the Manipal
Hospice and Respite Centre



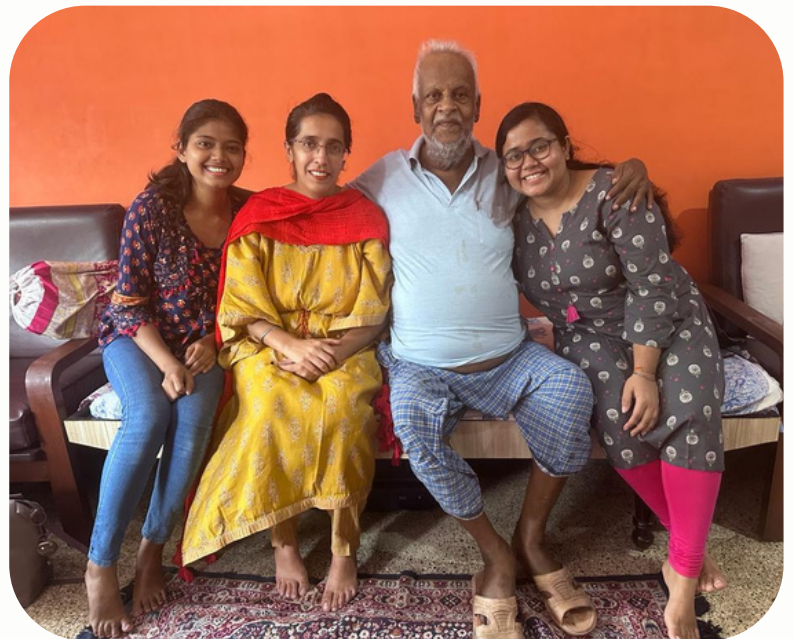
Dr. Jenifer Jeba S -
Professor and Head in
Palliative Care Unit,
Christian Medical College
and Hospital, Vellore.



Ms. Sangeetha Murugan -
Nursing Tutor, Karunashraya
Institute for Palliative Care
Education & Research,
Bangalore Hospice Trust and
ELNEC Trainer – India.

Our Patients





The Stories That Stayed With Us

Despite these obstacles, PALCARE continues to strive for excellence. We are committed to improving the quality of our service, expanding our reach, and reinforcing our role as a reliable and compassionate partner to patients and their families. We believe that every individual — regardless of age, income, or diagnosis — deserves to live their final days in comfort and with dignity.



Beyond the diagnosis

In the photo above, Rahul stands smiling in his hat, surrounded by his family. This is their first family trip since his diagnosis, a moment they once feared might never come.

Rahul has been under PALCARE's care for over three months. We've watched his health decline and witnessed the heavy toll it took on his loved ones. When curative treatments had to be stopped, the scans confirmed that his cancer remained present. At that point, the family braced themselves for the worst.

But then, something changed. Since April 2025, there has been a steady improvement in Rahul. Through unwavering commitment to his care plan, a strict diet, and most importantly, his own determination to fight, Rahul has experienced an enhanced quality of life.

PALCARE has worked closely with the family every step of the way. While cancer's path is never straightforward, for now the family is making the most of their time with him and are happy to see that his quality of life has improved with palliative care.

The Stories That Stayed With Us

A Grateful Heart

The cancer came long after the death of her son. He was only 33. She was never the same after that. Since then, she's mostly taken to bed and even more so now, with the illness.

Her daughter doesn't visit much; she's busy with her own children and home. They speak on the phone, but that's about it. It's just her and her husband now. He's her only caregiver. Recently, when he saw her sitting there by herself lost in her own world, his eyes welled with tears. He looked at me and smiled. He was grateful that PALCARE was there for his beloved wife.

Then, announcing loudly that if PALCARE's nurse, Diksha, came to live with them he'd give her everything he owns. No, he wasn't making an offer. He was just expressing his gratitude. It was his way of saying 'thank you', the only way he knew how.



The Stories That Stayed With Us

In the Pink of her Health

We still remember, as if it was yesterday, the first day the PALCARE team met Lata, a 61-year woman with a diagnosis of CA Breast. She lived alone and help was in the shape of supportive neighbours and her grandnephew.

To reach her hovel, we walked into an alleyway almost like a crevice between buildings and entered a gloomy little house in a slum in Wadala. We knocked on the open door and heard a meek cry from a feeble voice that turned out to be Lata's, saying in Marathi "Who's this". We immediately said "It's PALCARE" and she asked us to come in. We could barely see Lata as she was shrivelled up under a thick blanket on a narrow cotton mattress. Lata was on chemotherapy and was experiencing major side effects.

We asked her if she had eaten anything and taken her medications. She said the neighbours had made tea and kept it for her along with some biscuits. Our nurse assisted Lata to sit up, and gave her the tea and the Doctor wrote out the medical plan.



In the meantime, the counsellor went to the pharmacy to get the medications as no one else was available at the time. We spoke with her to reassure her that we are just a phone call away and that we are there to support her to feel better. While leaving, we informed the neighbours about her condition and asked them to keep a close eye on her. A few visits later Lata had not only dressed up in a bright pink saree, but wore a beautiful smile, in the pink of her health. This was in sharp contrast to our enrolment visit where she was curled up in bed.

Lata's story challenges the myth that palliative care is only for end-of-life, illustrating that early involvement improves comfort and quality of life throughout the illness journey.

The Stories That Stayed With Us

Angels of Life - Dignity until the Last

Arif, a 60-year-old man diagnosed with prostate cancer in 2020, faced a relentless battle over three difficult years. Despite hopes for cure, the cancer spread, leaving only palliative care as an option. When our PALCARE team visited him on a warm October day, at home in Mira Road, Mumbai, he was visibly weary, his eyes revealing deep pain and exhaustion, yet he maintained a gentle smile, openly sharing his fears about his mortality, his responsibilities, and the impact on his family, seeking only to be listened to.

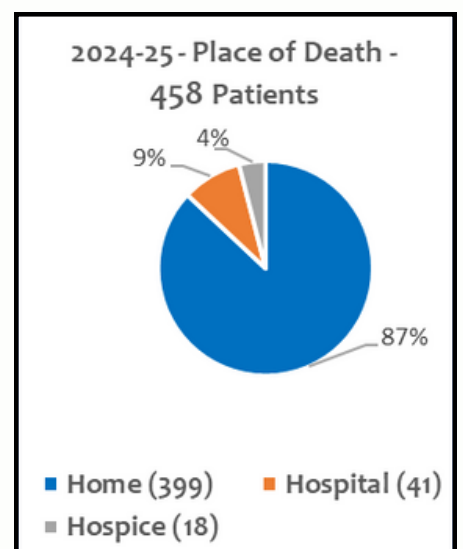
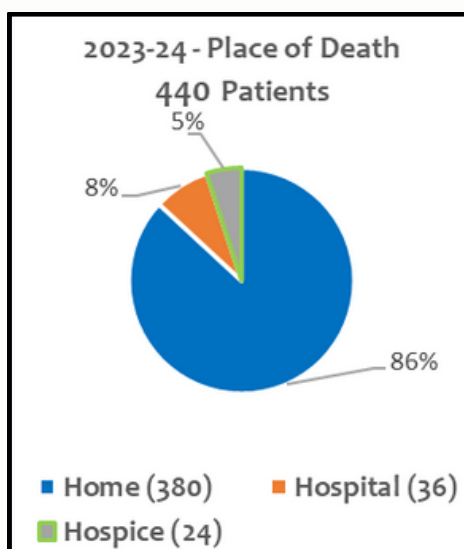
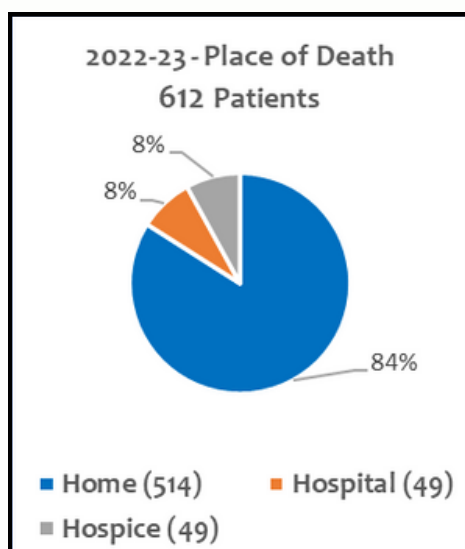
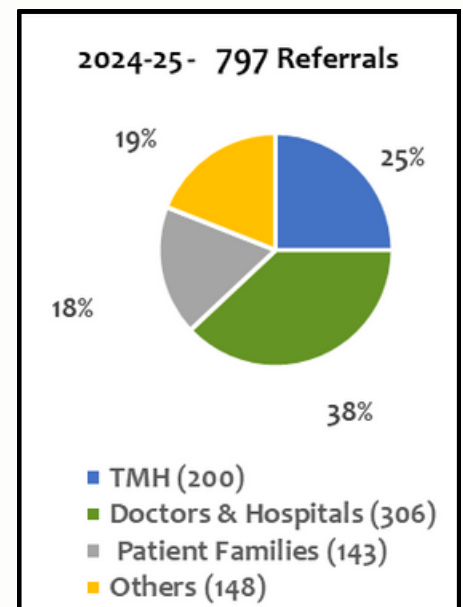
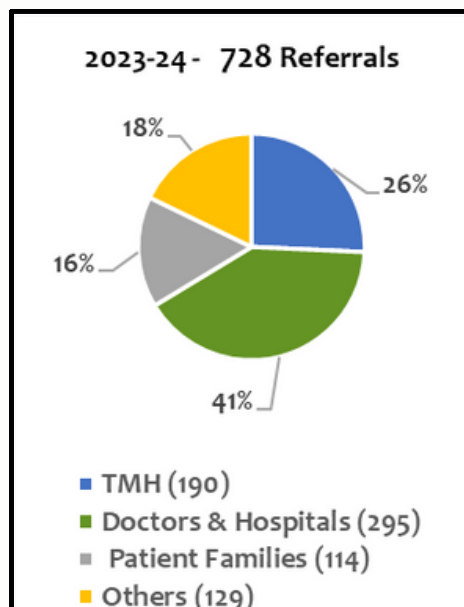
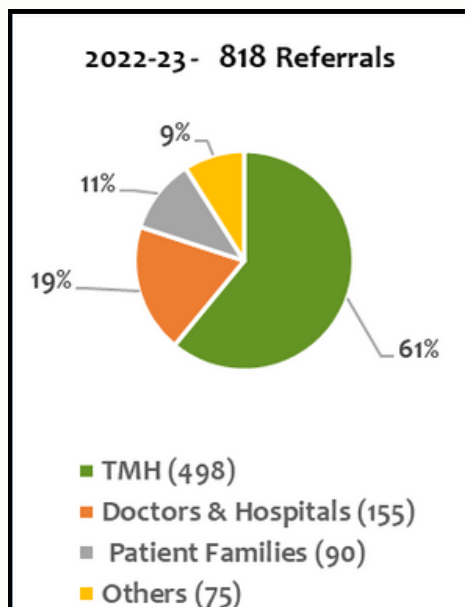
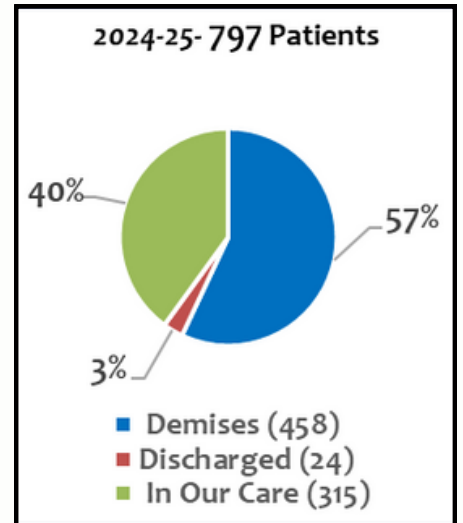
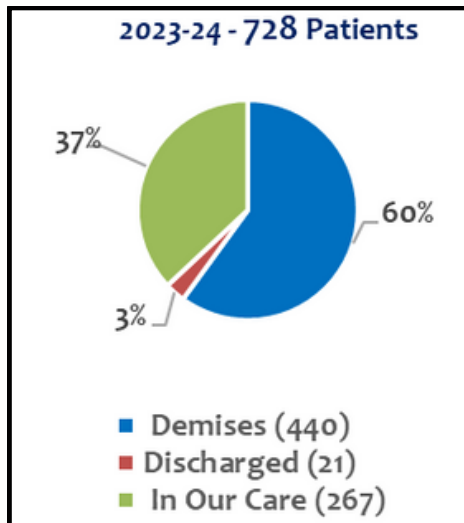
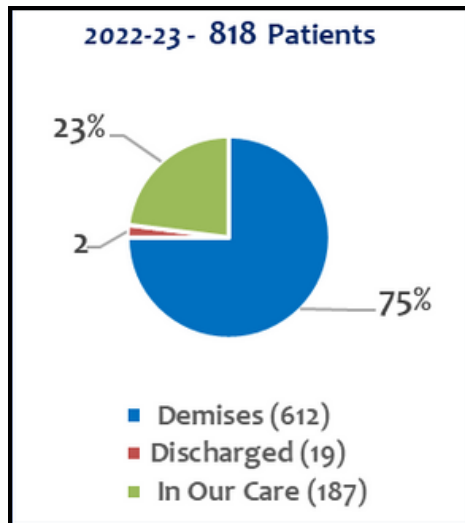
We assured him we couldn't cure him but would manage his symptoms and support his family. With their cooperation, we provided regular care, easing his pain and distress through frequent visits, calls, and counselling, making each day more manageable. His son told us Arif looked forward to our visits, always smiling in gratitude.

As his condition worsened, Arif's health declined, and our last visit found him unresponsive, smiling softly. He passed away peacefully at home a few weeks later, with his family beside him. His son expressed heartfelt thanks, seeing our team as a light during their darkest times.

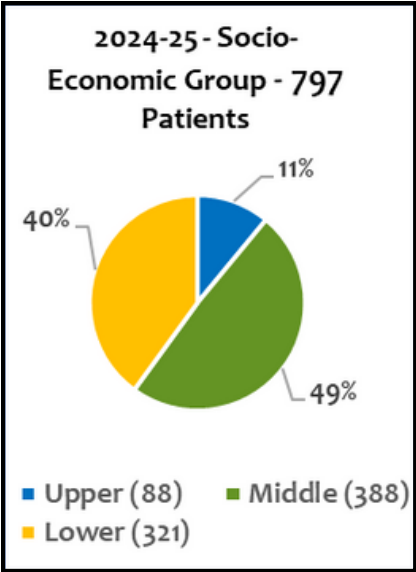
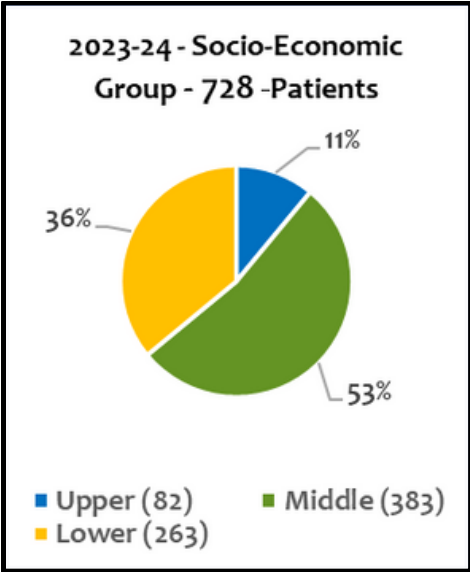
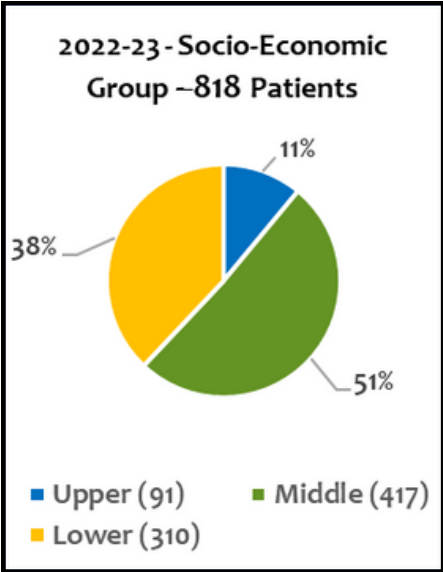
Reflecting on this work, we realize that while palliative care professionals are sometimes called 'angels of death,' we are better seen as 'angels of life,' guiding patients through their final moments with compassion, so that they may have quality of life and dignity in death.



Patient Data: 3 Year Comparison: 2022-23, 2023-24, 2024-25



Patient Data: 3 Year Comparison: 2022-23, 2023-24, 2024-25



NUMBER OF DAYS WITH PALCARE									
	2022-23			2023-24			2024-25		
1 - 7 Days	104	17%	48% passed away in one month	66	15%	46% passed away in one month	73	16%	45% passed away in one month
8 - 14 Days	71	12%		60	14%		50	11%	
15 Days to 1 Month	116	19%		74	17%		84	18%	
1 - 2 Months	111	18%	66% in 2 months	87	20%	66% in 2 months	92	20%	65% in 2 months
2 - 3 Months	66	11%		37	8%		36	8%	
3 - 6 Months	77	13%		59	13%		45	10%	
6 - 9 Months	27	4%		19	4%		28	6%	
9 - 12 Months	15	2%		10	2%		13	3%	
12 - 15 Months	6	1%		8	2%		12	3%	
15 - 18 Months	5	1%		7	2%		7	2%	
18 + months	14	2%		13	3%		18	4%	
Total deaths	612	100%		440	100%		458	100%	

The Year That Was - Our Activities

PALCARE is actively involved in enhancing its palliative care practices through collaboration and knowledge sharing, both nationally and internationally. The emphasis on quality of care continued through the year 2024-25, and was reinforced through discussions on patient cases with **PALCARE's Quality and Clinical Advisory Board.**

PALCARE staff attended **38 internal** and **11 external training** sessions, ensuring the clinical teams are on top of their job.

Our participation at the **World Palliative Care Congress in Jammu in February 2025** demonstrates a commitment to staying updated on global trends and best practices in palliative care. PALCARE's clinical teams visited other similar set ups in different parts of the country for collaboration and knowledge sharing as one more way to enhance the quality of our service, by adapting to best practices from elsewhere.



Two PALCARE doctors & three nurses attended the IAPC's World Palliative Care Conference in Jammu

The Year That Was - Our Activities

In **December 2024**, a PALCARE team of one doctor and two nurses visited the Cipla Palliative Care & Training Center in Pune to shadow a medical team on home visits, providing a valuable learning experience.

From **6th January - 24th February 2025**, Dr. Amanjeet Kaur who heads the CIPLA team participated in the online Foundation Course in Palliative Medicine course organized by TIPS-ECHO.



A Valuable Visit to the Cipla Palliative Care & Training Center

PALCARE's participation weekly in the **outpatient Oncology clinic at Lokmanya Tilak Hospital, Sion** underscores our commitment to integrating palliative care within oncology settings and ensures that all patients receive comprehensive support alongside their cancer treatment.



PALCARE's Weekly Presence At Sion Hospital's Oncology OPD

The Year That Was - Our Activities

Collaboration with institutions such as the **Tata Memorial Hospital** and the **Head and Neck Cancer Institute of India** reflects our dedication to enhance palliative care for cancer patients, ensuring that they receive specialized care tailored to their needs.



Our work was highlighted in August 2024 in the **Loksatta**, a renowned Marathi newspaper. The leading Civic Media Platform Citizen Matters articulated the state of palliative care in Mumbai in 'Healing beyond cure: Where to seek palliative care in Mumbai and why.' PALCARE was prominently featured in that article as well.

In 2024-25, PALCARE began building valuable partnerships with Anganwadi Sevikas in Dharavi and Andheri aiming to raise awareness about the importance of palliative care, and through them to the Asha workers serving those communities.

The sessions were met with enthusiasm and immense interest and new patients from these localities have started to flow in. In the coming months, this programme will extend to other Anganwadi centres in the MMR.



Building partnerships with Anganwadi Sevikas in Dharavi & Andheri

The Year That Was - Professional Development Activities

The team engaged in multiple meetings and training sessions to enhance their knowledge.

Each zonal team connected every Monday morning to prioritize patients as high, medium, and low priority and chalk out a timetable for the week's visits.

Each Friday, PALCARE's eight teams convened to share important updates - covering new patient enrolments, high-priority cases, discharges, and deaths. These meetings enabled a valuable exchange of knowledge and insights.

Internal Lectures: Over the year, PALCARE conducted a total of **38 lectures** covering a range of topics, including Staging and Grading of Cancers, Haemorrhage, Anorexia and Cachexia, among others. Additionally, eight sessions focused specifically on nursing topics such as pressure sore and wound care. Dedicated sessions on Collusion and Counselling Skills were held exclusively for the counselling team.

The academic calendar also featured two journal club meetings and four guest lectures. Guest speakers included **Dr. Leena Gangolli**, who delivered a two-part session on Caring for Patients with Dementia, and **Dr. Mahesh Menon**, who presented a lecture on Caring for Patients with Motor Neuron Disease.

PALCARE's senior doctor, Pranjal Ramugade, participated in **Harvard Medical School's Palliative Care Education and Practice (PCEP)** certificate programme and was awarded Category 1 Credits.



Practical learning of Managing Lymphoedema at the Bangalore Hospice Trust - Karunashraya



Two of PALCARE's Counsellors completed the six-month blended learning program at Karunashraya, Bangalore



The Year That Was - External Trainings

- o From **17th to 19th July 2024**, three of PALCARE's senior nurses attended on-site training at the *Karunashraya Institute for Palliative Care Education and Research*, part of the Bangalore Hospice Trust. Their training focused on the management of lymphedema, including assessment, treatment, and passive exercises. The nurses found the training invaluable and returned to share their knowledge, effectively enhancing the skills of the nursing staff.
- o From **6th to 9th August 2024**, four of PALCARE's recently recruited nurses participated in the *Basics in Palliative Care for Nurses* training program held by Tata Memorial Hospital.
- o **July to December 2024**: two of PALCARE's more experienced psychologists participated in a six-month "*Counselling Skills in Cancer and Palliative Care: A Blended Learning Program*" organized by the Bangalore Hospice Trust- Karunashraya. The program culminated in an in-person visit to the Bangalore Hospice Trust, where they were awarded their certificates in a ceremony.
- o From **22nd Aug - 22nd Oct 2024**, two of PALCARE's counsellors participated in the online *Foundation Course in Palliative Care – Psychosocial Interventions (Basics)* organized by the Trivandrum Institute of Palliative Sciences (TIPS) and Pallium India in collaboration with ECHO International (Extension for Community Healthcare Outcomes).



PALCARE staff attend the CEPaC (Continuing Education in Palliative Care Program) organized by the Tata Memorial Centre (TMC) in Mumbai

The Year That Was - External Trainings

- o On **9th October 2024**, PALCARE' Senior Accountant attended the Non-Profit Organization Conclave held by the Finance, Corporate & Allied Laws Committee jointly with Internal Audits Committee.
- o From **19th - 20th October 2024**, three physicians, six nurses and two counsellors from PALCARE attended the *1st Emirates Palliative Care 2024 Conference* online.
- o In **December 2024**, a PALCARE team of one doctor and two nurses visited the Cipla Palliative Care & Training Center in Pune to shadow a medical team on home visits, providing a valuable learning experience.
- o On **4th-5th , 11th-12th & 18th-19th January 2025**, two of PALCARE's newer nurses took the *Foundation Course in the essentials for Palliative Care*.
- o On **8th- 9th March 2025**, Dr. Santona Pal and Dr. Pranjal Ramugade took the Skills in Neuropathic Care - Prognostication, Ethics, Communication Skills class held at the MIG Cricket Club, MIG Colony, Bandra East. The course is organized by Karunashraya Institute for Palliative Care Education & Research.



A Lecture on Tuberculosis organised by Dr. Rajam Iyer on behalf of Doctors Sans Borders & the Mumbai Palliative Care Network and hosted by PALCARE

The Year That Was - Team Bonding Activities

Managing patients who are at end of life, and seeing them die, can have an enormous toll on PALCARE team members' own emotional health. To provide the staff with a chance to take a break, unwind and recharge, PALCARE organises outings that allow for fun and relaxation.

o In **early August 2024**, PALCARE had a staff lunch at Barbecue Nation at the Atria Mall in Worli. The lunch encouraged camaraderie, helping to create a more cohesive and congenial workplace culture.

o On the weekend of **September 21-22, 2024**, the PALCARE staff enjoyed a memorable getaway at Monteria Village, India's first sustainable, eco-friendly resort in Karjat, just outside Mumbai. The resort offered the staff a chance to enjoy several outdoor activities such as zip-lining through the treetops, relaxing in a large swimming pool, participating in art & crafts sessions and much more.



PALCARE Nurses pose alongside their instructors, at the Bangalore Hospice Trust



After a tantalizing staff lunch at Mini-Punjab in Sion

o On **7th March 2025**, PALCARE held a staff lunch at the charming Mini-Punjab in Sion, where the air was filled with laughter, camaraderie, and the tantalizing aromas of Punjabi cuisine.

Endorsements

Here are a few handpicked endorsements PALCARE received:

When I was on the verge of breaking down as I was dealing with my husband who was battling with cancer God had sent you. You were always a Phone call away. You had made his last days so comfortable and peaceful. You supported me at every moment and was reachable even late at night.

I will try to spread your name with as many people as possible so that you can reach out to more people and make the journey of the terminally ill people smooth.

PALCARE patient's wife – 14th April 2024

I would like to say a big thank you to Jimmy Billimoria Foundation for the selfless service provided to my mother and myself during the last 10 months. Apart from the medical n emotional support, the selfless love showered upon us not only made our day but made the journey much easier. The five girls who regularly visited our home, Richa, Shazia, Kaizin, Preeti, and Miral, were exceptionally good in what they did. Through the journey 'n' over time, a special bond was formed, and they had become part of our small family.

Not to mention their professional expertise. Right diagnosis and prescriptions as the situation demanded. Always available on call n responded to WhatsApp messages ASAP.

I'm sure Mom is watching over you'll, and showering her endless blessings on you. There are no words to express the gratitude that I feel and for making this journey less difficult. Please keep up the good work and my well wishes to you.

PALCARE patient's son – 8th Feb 2025

Thank you very much for referring your AMAZING Palcare team for my mum. It has been a life changing moment for the family. My mum is very comfortable now and so are we. They have assisted us on all fronts - diet, symptom management, emotional support and providing information and above all being there always. Thank you to the whole team. They are wonderful. Seeing mum comfortable after months of agony is unbelievable. Thanks a million times.

PALCARE patient's daughter – 20th Mar 2025

Financials

SUMMARY – INCOME FOR THE PAST THREE YEARS				
				<i>Figs in INR</i>
	<i>Particulars</i>	<i>Audited figures</i>	<i>Audited figures</i>	<i>Audited figures</i>
		<i>2022-23</i>	<i>2023-24</i>	<i>2024-25</i>
1	Specific Purpose (Grants)	12,297,075	21,743,409	21,587,513
2	General Purpose Donations	16,507,314	8,587,103	14,742,890
3	Interest	4,436,450	5,310,638	6,479,359
	Total	33,240,839	35,641,150	42,809,762

SUMMARY - COST PER PATIENT			
	2022-23	2023-24	2024-25
Total Number of PALCARE patients	818	728	797
Number of Home teams	8	7	8
Number of Patient visits	9,661	10,351	10,890
Average visits per patient	11.80	14.20	13.66
Cost per patient	Rs. 32,469	Rs. 40,451	Rs. 42,496
Cost per Visit	Rs. 2,749	Rs. 2,849	Rs. 3,110

SUMMARY – EXPENDITURE FOR THE PAST THREE YEARS			
Particulars	Audited figures	Audited figures	Audited figures
	2022-23	2023-24	2024-25
	<i>Figs in INR</i>	<i>Figs in INR</i>	<i>Figs in INR</i>
Salaries- Medical Team	18,429,307	20,353,736	23,090,083
Salaries - Admin/Accounts	3,617,618	3,954,411	4,432,139
Total Salaries	22,046,925	24,308,147	27,522,222
% of total costs	82%	83%	80%
Total Capital Costs	213,005	158,779	31,795
% of total costs	1%	1%	0%
Total Program Cost	1,533,013	1,909,637	3,315,480
% of total costs	6%	6%	10%
Total Admin Cost	2,933,394	3,071,557	2,999,520
% of total costs	11%	10%	10%
Grand Total Costs	26,726,337	29,448,120	33,869,017



OUR VISION

To deliver comprehensive, home-based multidisciplinary palliative care to individuals with life-limiting conditions - particularly cancer - in Mumbai, aiming to enhance the quality of life for both patients and their families.

OUR MISSION

Our mission is to provide exceptional palliative care to individuals with life-limiting and debilitating conditions - especially those with end-stage cancer - in the comfort of their own homes. We are committed to ensuring a pain-free, dignified, and emotionally supported life, surrounded by loved ones, through to the very end.

OUR ETHOS

We believe that every individual regardless of income, social status, gender, religion, caste or creed, has the right to have a dignified existence - not only in health but in sickness as well.



Palliative care is an approach that improves the quality of life of patients (adults and children) and their families who are facing problems associated with life-threatening illness. It prevents and relieves suffering through the early identification, correct assessment and treatment of pain and other problems, whether physical, psychosocial or spiritual.

Addressing suffering involves taking care of issues beyond physical symptoms. Palliative care uses a team approach to support patients and their caregivers. This includes addressing practical needs and providing bereavement counselling. It offers a support system to help patients live as actively as possible until death.

Palliative care is explicitly recognized under the human right to health.

World Health Organisation



T H E
JIMMY S BILIMORIA
• F O U N D A T I O N •



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