

Summer Training at



(April 1st to May 30th, 2015)

A Report on

“E-Tailing of Medical Devices: Perceptions and Expectations of the Prospective Buyer”

By

Devendra Raghav and Pritam Singh

Under the guidance of

Dr Sandeep Narula and Dr Saurabh Kumar Banerjee

MBA Pharmaceutical Management Batch-06

2014-2016



Institute of Health Management Research, Jaipur

Certificate

This is to certify that **Mr. Devendra Raghav**, student of Masters in Business Administration Pharmaceutical Management 6th Batch, IIHMR University, Jaipur has successfully completed his project titled **"E-Tailing of Medical Devices: Perceptions and Expectations of Prospective Buyer"** as a part of his Summer Internship project at Collateral Medical Pvt. Ltd. (Mumbai) from 1st April 2015 to 30th May 2015.

The project was carried out independently with a sincere, scientific and analytical approach under my supervision and guidance.

I wish him all the success and luck in his future endeavors.



Col. (Dr.) Ashok Kaushik

Dean (Academic and Students Affairs)

IIHMR University, Jaipur



Dr. Sandeep Narula

Associate Professor

IIHMR University, Jaipur



May 30, 2015

TO WHOM SO EVER IT MAY CONCERN

This is to certify that **Mr. Devendra Raghav**, student of MBA (P'ceutical Management), IIMHR University, Jaipur has successfully completed two months (April 2015-May 2015) long summer internship program at Collateral Medical Pvt Ltd., Mumbai.

During the period of his internship program with us he was found punctual and hardworking.

We wish him every success in life.

For Collateral Medical Pvt. Ltd.


Director

Authorized Signatory.

Collateral Medical Pvt. Ltd. www.collateralmed.com email: info@collateralmed.com Ph +91 22 28790876

Registered Off: 1501, Emerald Isle -II, Royal Palms, Goregaon (E), Mumbai - 400065, India. Fax +91 22 28791423
Regional Off: 73 A, First Flr, Defense Enclave, Plot No. 220 Madhu Vihar, Opp Sec-4, Dwarka, New Delhi 110059

Certificate

This is to certify that **Mr. Pritam Singh**, student of Masters in Business Administration Pharmaceutical Management 6th Batch, IIHMR University, Jaipur has successfully completed his project titled **"E-Tailing of Medical Devices: Perceptions and Expectations of Prospective Buyer"** as a part of his Summer Internship project at Collateral Medical Pvt. Ltd. (Mumbai) from 1st April 2015 to 30th May 2015.

The project was carried out independently with a sincere, scientific and analytical approach under my supervision and guidance.

I wish him all the success and luck in his future endeavors.



Col. (Dr.) Ashok Kaushik

Dean (Academic and Students Affairs)

IIHMR University, Jaipur



Dr. Saurabh Kumar

Assistant Professor

IIHMR University, Jaipur



May 30, 2015

TO WHOM SO EVER IT MAY CONCERN

This is to certify that Mr Pritam Singh, student of MBA (P'ceutical Management), IIMHR University, Jaipur has successfully completed two months (April 2015-May 2015) long summer internship program at Collateral Medical Pvt Ltd., Mumbai.

During the period of his internship program with us he was found punctual and hardworking.

We wish him every success in life.

Authorized Signatory.

For Collateral Medical Pvt. Ltd.

Director

Collateral Medical Pvt. Ltd. www.collateralmed.com email: info@collateralmed.com Ph +91 22 28790876

Registered Off: 1501, Emerald Isle -II, Royal Palms, Goregaon (E), Mumbai - 400065, India. Fax +91 22 28791423
Regional Off: 73 A, First Flr, Defense Enclave, Plot No. 220 Madhu Vihar, Opp Sec-4, Dwarka, New Delhi 110059

ACKNOWLEDGEMENT

We express our sincere gratitude to our mentor in organization Mr Nikhilesh Tiwari, Director, Collateral Medical Pvt. Ltd., for permitting us to execute the project in their esteemed organization.

We would also like to specially thank Ajinkya, Raja, Amyth, Sakshi, Himanshu and all the staff members of Collateral Medical Pvt. Ltd. for providing indispensable assistance during the tenure of our project.

We are very grateful to our academic mentor Dr. Sandeep Narula and Dr. Saurabh Kumar Banerjee and all the faculty members of IIHMR University for their valuable guidance and co-operation.

In addition, we express our affection to our beloved parents and all the friends for being so encouraging and supportive throughout the study.

CONTENTS

S.no	Topic name	Page no.
	CHAPTER-1	
1.	Introduction	10-11
2.	Need for Study	12-13
3.	Research Questions	14
4.	Objectives	14
5.	Research Methodology	15
6.	Data Analysis	16-23
7.	Conclusion	24
8.	Suggestions	25
9.	References	26
10.	Annexure	27-30
	CHAPTER-2	

13.	EXTRA ASSIGNMENT:	32
(A)	Gift Card	33
(B)	Brochure	34-35
(C)	Letter	36
(D)	Envelope	37

CHAPTER-1

1. Introduction

Company Profile:

Collateral Medical is a leading medical device marketing and distribution company. The company was founded by Mr. Nikhilesh Tiwari and Mr. Sanjay Jha in 2010. Their customers include medical professionals, purchase managers; and end users such as patients, expecting mothers, etc. They serve their customers through direct mail, industry-specialized support staff, field sales representatives and use of internet and mobile technologies.

They support medical professionals by providing products and services in an efficient and transparent way. Their customers are connected, informed and adapt in using technology to their advantage.

They are committed to providing the industry with high quality medical devices at the lowest possible prices. They believe that this will not only improve the quality of healthcare access but this will also increase healthcare access in our country.

Their industry-specialized, highly trained support staff and field sales representatives are proof of their customer-centric philosophy. They keep abreast of industry competition and trends within their core markets, and their customers have come to rely on their ability to adapt to changing markets and the industry's evolving needs.

They work as a team, sharing ideas and conventions, to deliver the best possible outcomes to their customers. They ensure integrity by delivering on their promises and making things happen.

Their team's desire is to make significant contributions to the communities in which they work. They have a restless desire to take things to the next level, to stretch their abilities and become the no.1 medical device distributor and retailer in the market.

They specialize in dealing with Stethoscope and diagnostics (Otoscope, Ophthalmoscope, Retinoscope, and Dermatoscope etc.), Medical equipment (Pulse Oximeter, Patients monitors, ECG machines, Ultra sound systems, Resuscitators), Surgical supplies (Tapes & Bandages, Disposables, Wound dressings, Gown, Cap, Masks and Eye wear), Chronic care (Glucometer, Insulin Syringe, Nebulizer, Spirometer, Oxygen Concentrator, Defibrillator,

Vital sign monitors, CPAP supplies), Furniture and Lights (ICU Beds, Fowler Beds, Examination Couches, Ward Care, Rehabilitation and Mobility Aids, Surgery lights), First Aid and Safety (First Aid Kits, Stretchers and immobilizers), Dental (Dental Chairs, Hand Instruments, Cements, Clinical Utilities)

They also have speciality products for use in Veterinary, Anaesthesiology, Obstetrics & Gynaecology, Paediatrics and ENT practices.

They are authorized dealer of companies like 3M, GE, Johnson & Johnson and authorized seller to companies like Amazon, EBay, and Snap Deal.

E-Tailing is the sale of goods and services through the Internet. Electronic retailing, or e-tailing can includes business-to-business and business-to-consumer sales. E-tailing requires businesses to tailor traditional business models to the rapidly changing face of the Internet and its users.

Traditional distribution system of medical devices have certain lacunae like low penetration, accessibility, affordability, awareness etc. To overcome these inefficiencies in the distribution system there is a need to develop effective innovative technology which is where e-retailing of medical devices emerges as an option.

2. Need for Study

India has an internet user base of about 243.2 million as of January 2014.^(1,2) Ranked third largest user base in world and is growing much faster, adding around 6 million new entrants every month.⁽³⁾

India's online retail industry has grown at a swift pace in the last 5 years from around Rs 15 billion revenues in 2007-08 to Rs 139 billion in 2012-13, translating into a compounded annual growth rate (CAGR) of over 56%. The 9-fold growth came on the back of increasing internet penetration and changing lifestyles and was primarily driven by books, electronics and apparel and it is estimated that the market will grow at a healthy 50-55% CAGR to Rs 504 billion by 2015-16. The entry of new players in niche segments such as grocery, jewellery, healthcare and furniture, along with large investments by existing players in the apparel and electronics verticals, will be the drivers.⁽⁴⁾

The Indian medical devices sector is worth approximately USD 3 Billion and is growing at a CAGR of 15 %.⁽⁵⁾ The medical devices market in India is dominated by imported products, including products manufactured using imported material, which comprises approximately 75% of the total sales.⁽⁶⁾ The key products that comprise the medical devices industry, include, surgical appliances and supplies, surgical and medical instruments, electro-medical Equipment, in-vitro diagnostic substances, irradiation apparatus, dental and ophthalmic goods.

A significant percentage of purchasers of medical devices are private medical institutions and hospitals. Due to increased competition in Tier I cities, private enterprises have started to focus on Tier II and Tier III cities, a market which has, until now, been untapped in India. As private enterprises expand in lesser explored markets, the demand for medical devices will expand proportionally⁽⁷⁾.

Drivers for growth of medical devices sector in India⁽⁸⁾

- Private investments
- Penetration of health insurance
- PPP route to innovation
- Economic growth leading to higher disposable incomes
- Increased public spending in healthcare

- Changing demographics and growing target consumer group
- Increasing lifestyle diseases and therapies
- Increasing medical tourism in India

Key challenges faced by medical devices sector

- Low penetration
- Accessibility-
- Affordability
- Awareness

Points mentioned above is showing that there is wide scope in retailing of medical devices and to overcome challenges online retailing of medical devices can be an option. A survey ⁽⁹⁾ reveals that there are three primary reasons why people shop online. In the survey, ‘overall convenience’, ‘range and availability of products’ and ‘lower prices’ were the highest rated options by the respondents. Other reasons like ‘attractive ads’, ‘discounts and offers’, ‘good quality products’ or ‘cash on delivery’ turned out to be insignificant as they were rated high by a mere two per cent of the respondents.⁽⁹⁾ India has vibrant cash economy where the consumer's purchasing behaviour involves an initial overall inspection of the product from different prospective and paying subsequently. Further customer in India do not extend much trust on the transit facilities for the delivery of the products. This has resulted in Cash on Delivery COD as a preferred payment option of majority of the Indian consumers buying online. Free and quick home delivery is another characteristic of the e-retailing industry in India. E-retailers offer free delivery of the products within a promised timeline. Though this may be unsuitable in the long run but e retailers have to offer the same convenience of free and quick shipping to compete with other retailers. ⁽¹⁰⁾ The base of the e retailing model is technology and logistical solutions that facilitates the customer acquisition and the final reach process. Major challenges faced by medical device industry can be converted into opportunity by using online retailing platform.

So this study is developed to find out the perception and expectation of prospect buyer about E-retailing of medical devices, it will help us to find out the suitability of E-Tail business model to medical device industry and in developing a good strategy for an ideal e-retailing company.

3. Research Question

Q: Whether the lucrative theme of E-Tail Business applicable in the field of Medical Devices?

4. Research Objectives

1. To determine the current trade practices in physical market related to buying of Medical devices.
2. To identify perception and determine the level of consumer awareness towards online retailing.
3. To find out the key expectation in a prospect buyer's mind when buying medical devices.
4. To determine the purchasing capacity of prospect buyer.

5. Research Methodology

Study Design:

Descriptive study.

Sampling:

Non probability convenience sampling

Sample population:

Medical professionals (Doctors and Nurses)

Sample size:

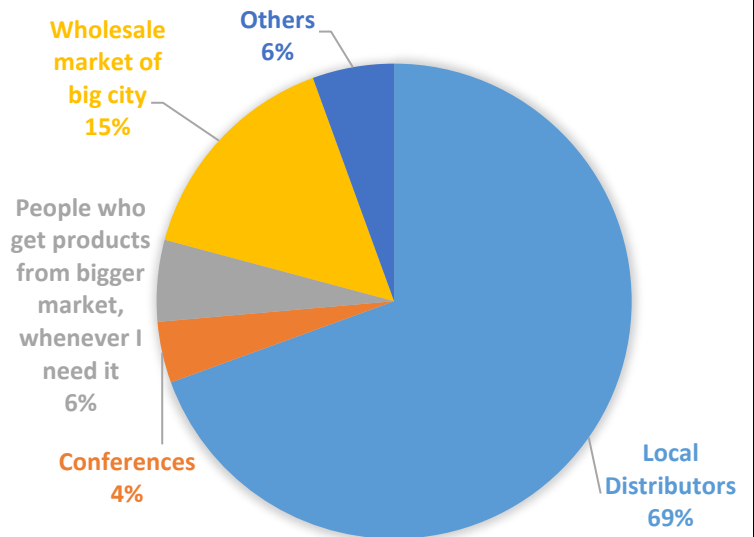
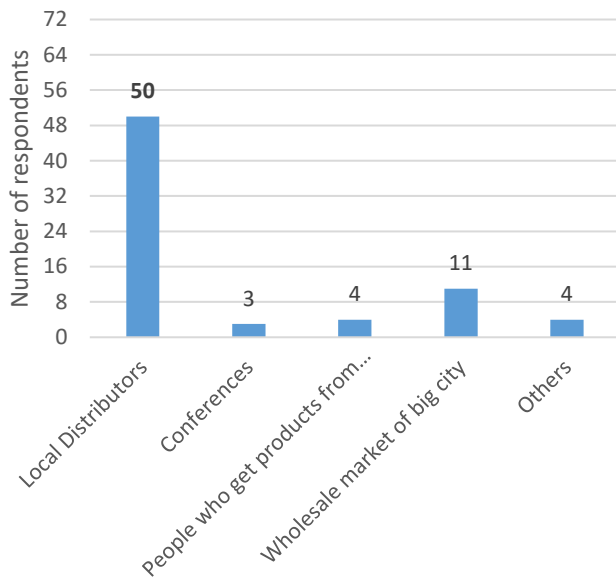
72 respondents

Tool & Technique:

An online survey was conducted using structured and semi structured questionnaire.

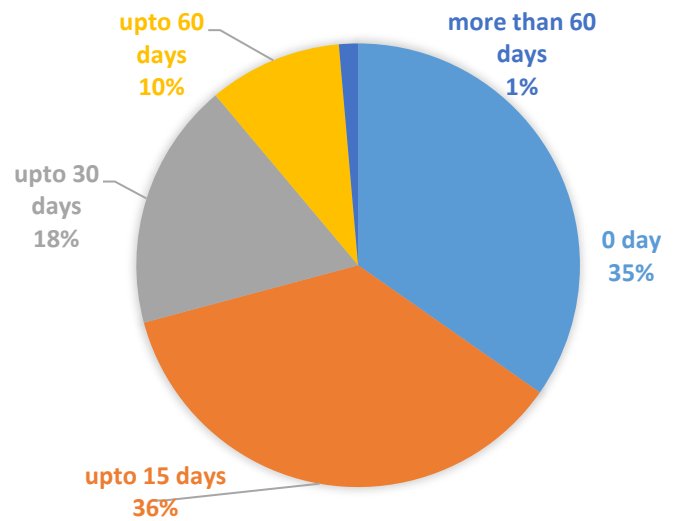
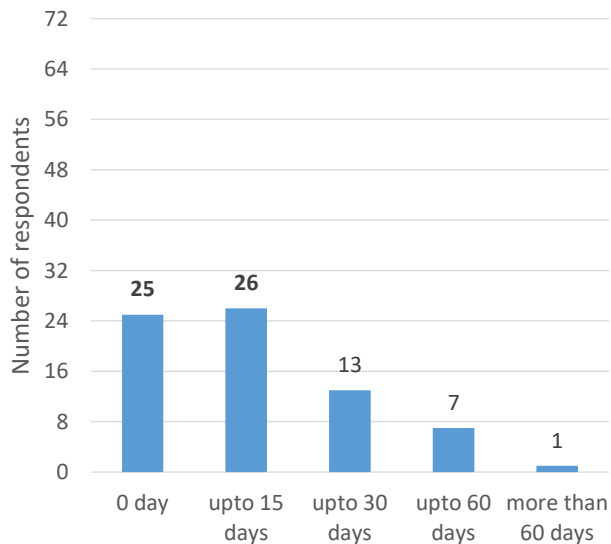
6. Data Analysis

1. Products bought form



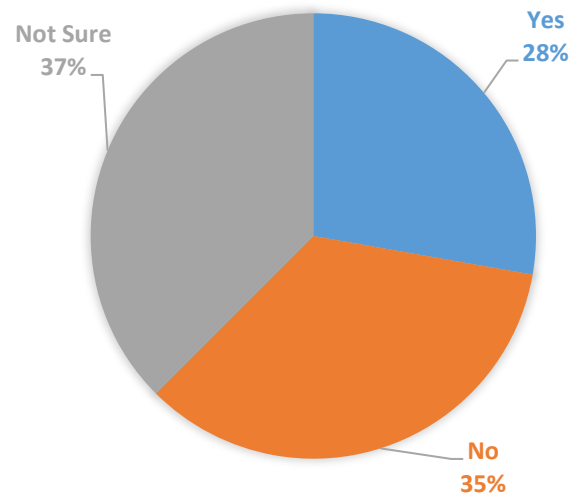
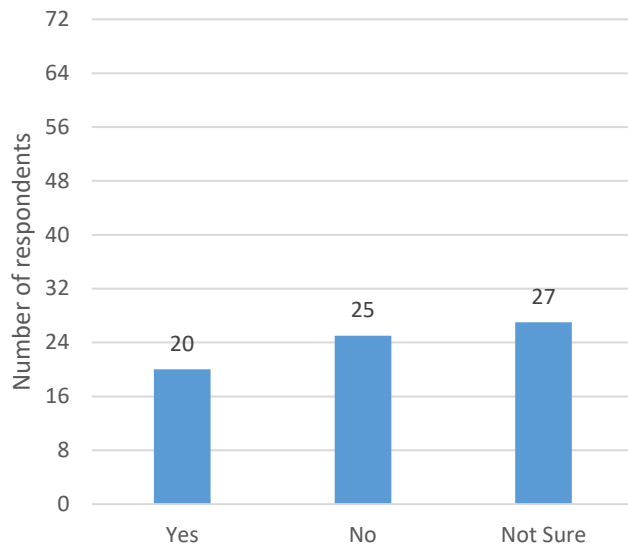
Inference: 69% of respondents bought their products from **Local Distributors**.

2. Days of credit allowed



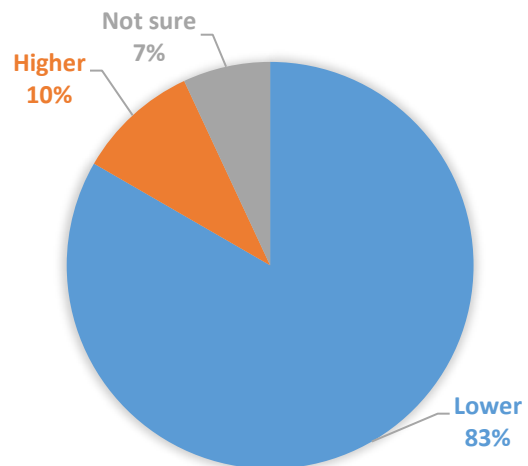
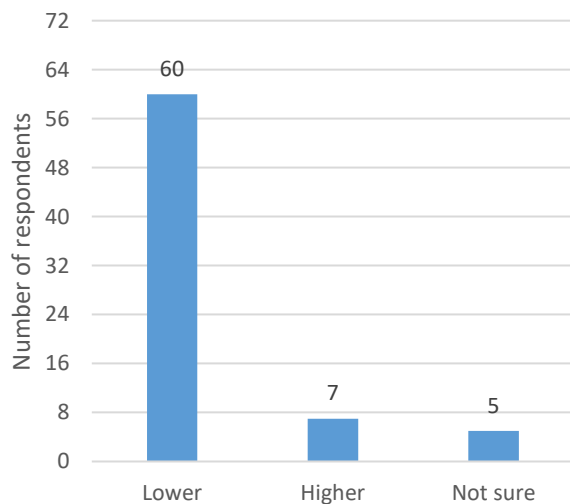
Inference: 36% of respondents received up to **15 days credit** and 35% of respondents received **0 days credit**.

3. Getting low rates from supplier



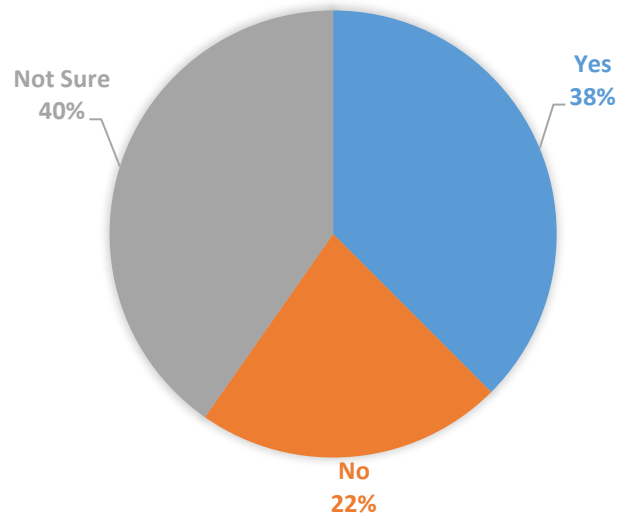
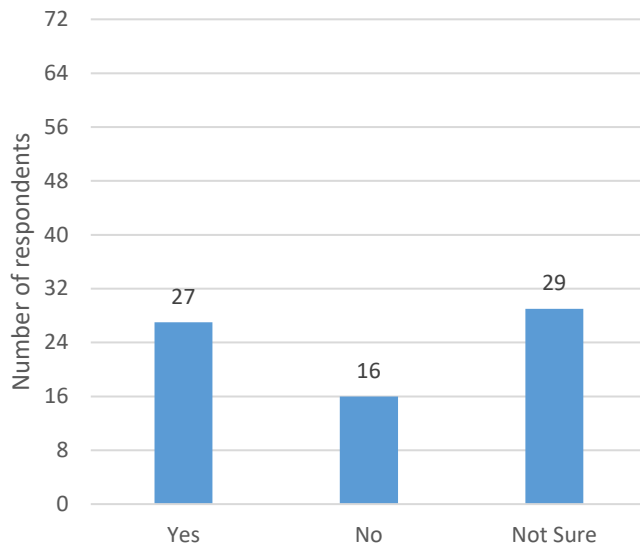
Inference: 37% of respondents were **Not Sure** if they were getting low rates from their supplier, 35% respondents said they were not getting low rates as compared to 28% respondents who were getting low rates from their supplier.

4. If supplied directly via company distributor



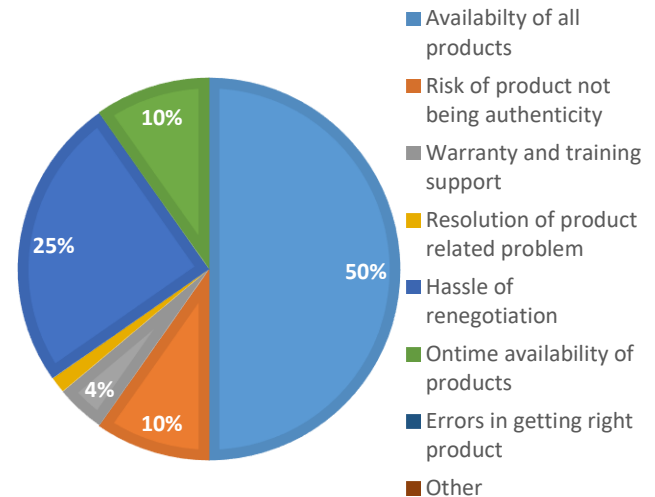
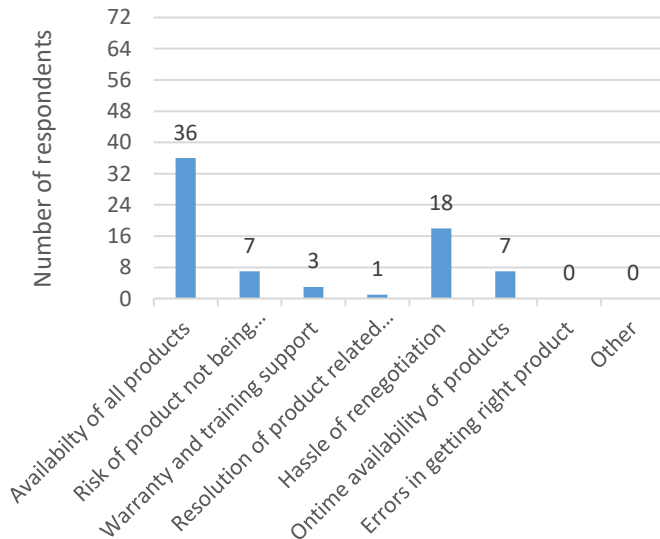
Inference: 83% respondents agreed to get low rates for their products if supplied directly by company distributor.

5. Is the current dealer authorised



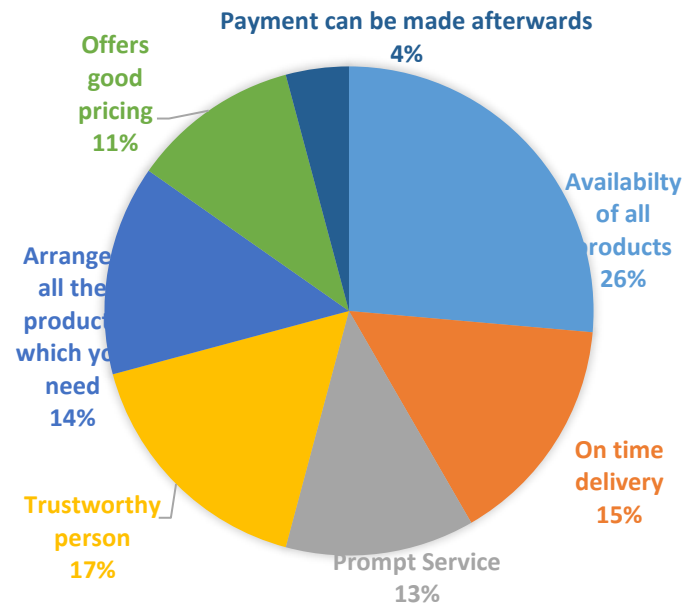
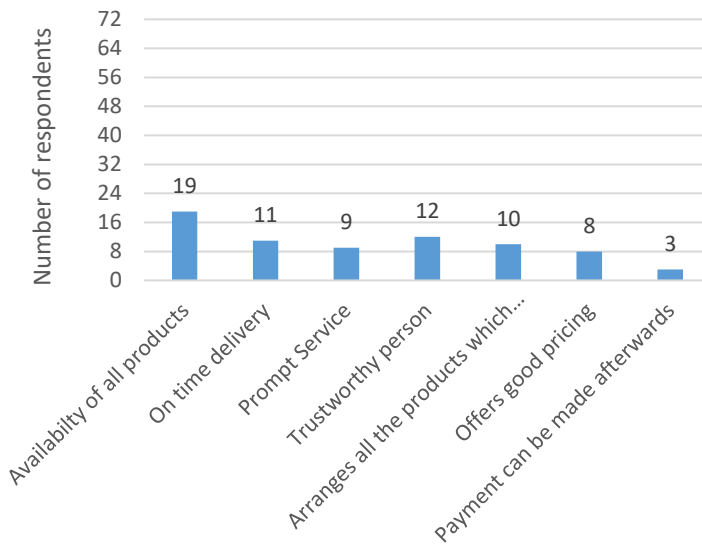
Inference: 40% respondents were **Not Sure** if their current vendor was an authorized direct distributor of certain company/s (3M, Johnson & Johnson, and GE etc.)

6. Challenges faced with current supplier



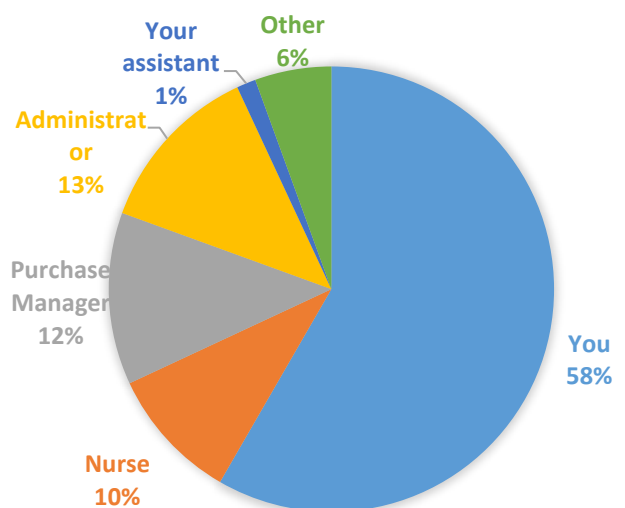
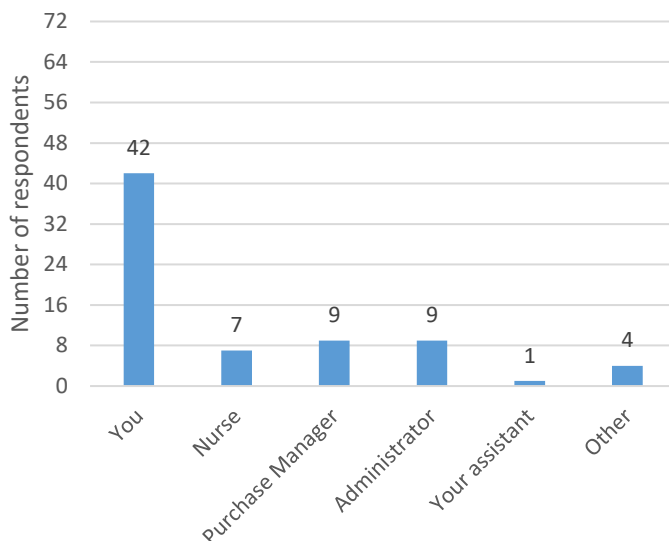
Inference: 50% respondents found **Availability of all products** as a challenge with their current vendor whereas 25% respondents found **Renegotiation** as a challenge with current vendor.

7. Benefits offered by current supplier



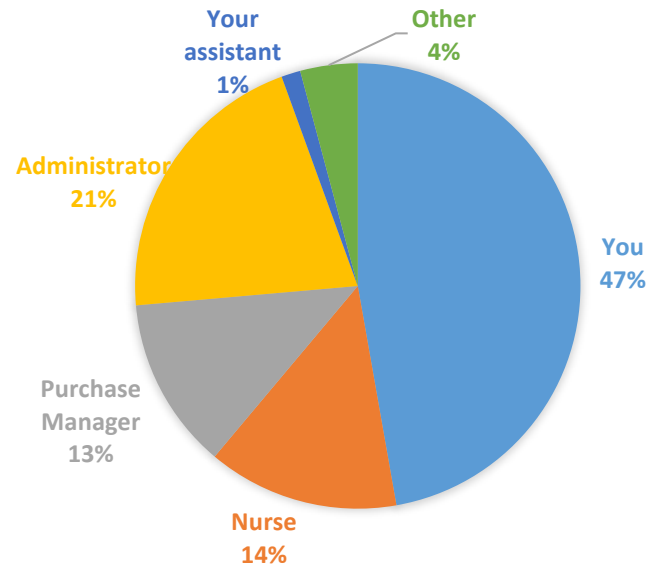
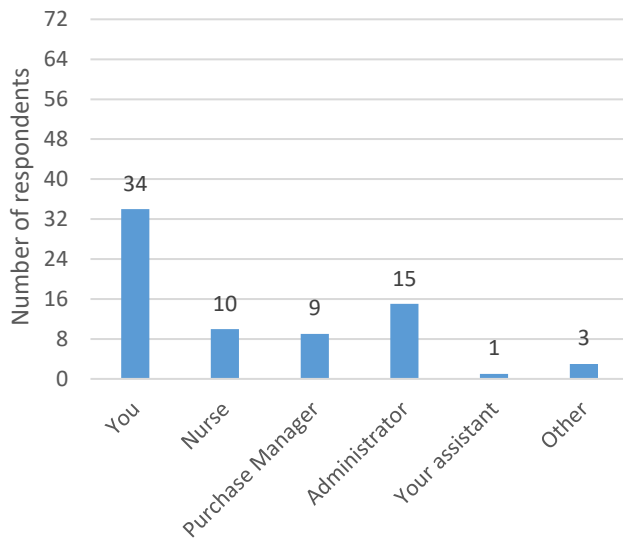
Inference: 26% respondents found **Availability of all products** as benefit offered by their current supplier whereas 17% agreed to have a trustworthy supplier.

8. Decision for purchasing is made by



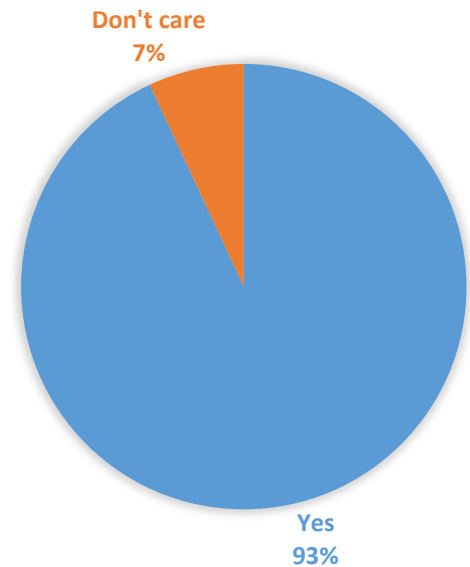
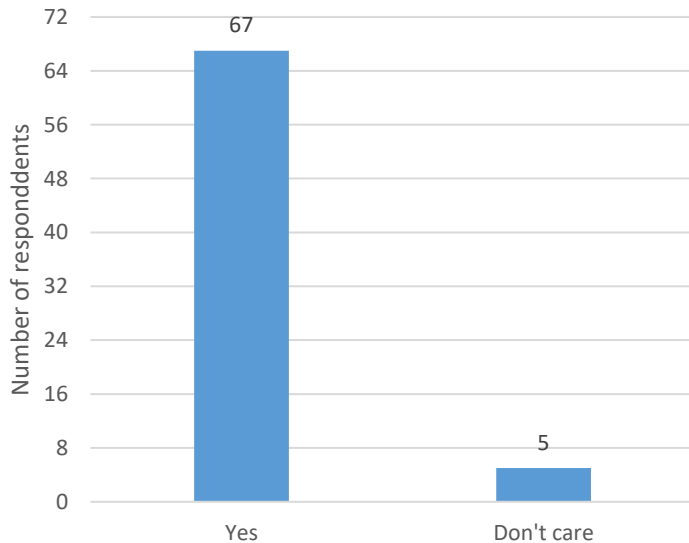
Inference: 58% respondents agreed that they themselves decide which product and brand to purchase.

9. Orders placed by



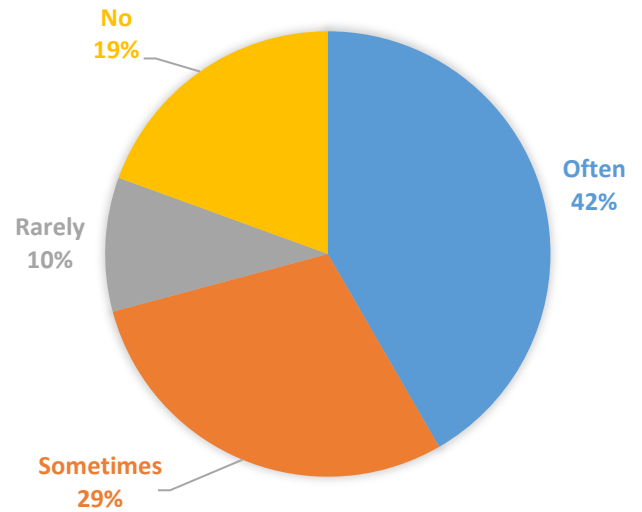
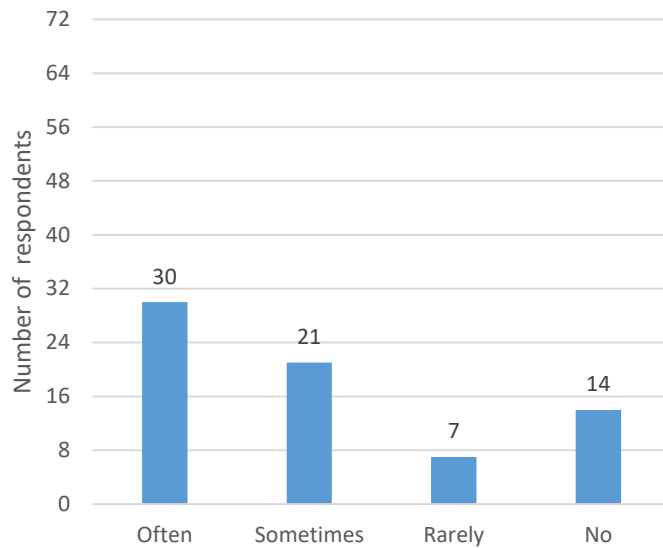
Inference: 47% respondents agreed that they themselves place the orders for purchase.

10. Prefer to buy directly from authorized supplier of companies like 3M, GE etc.



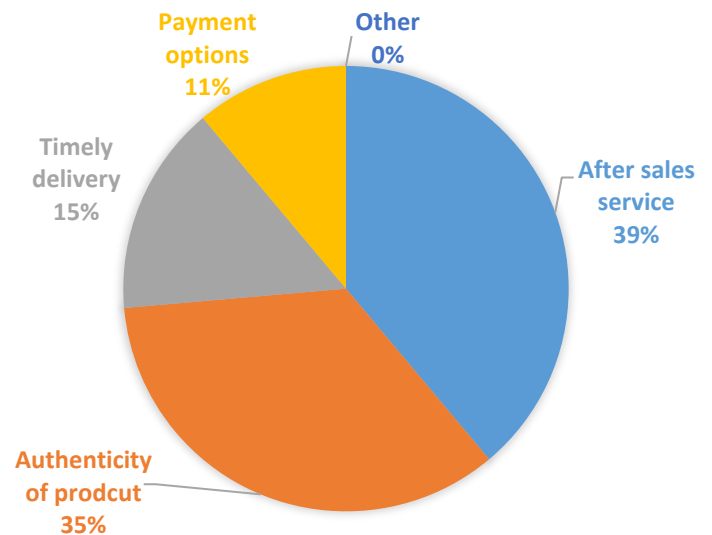
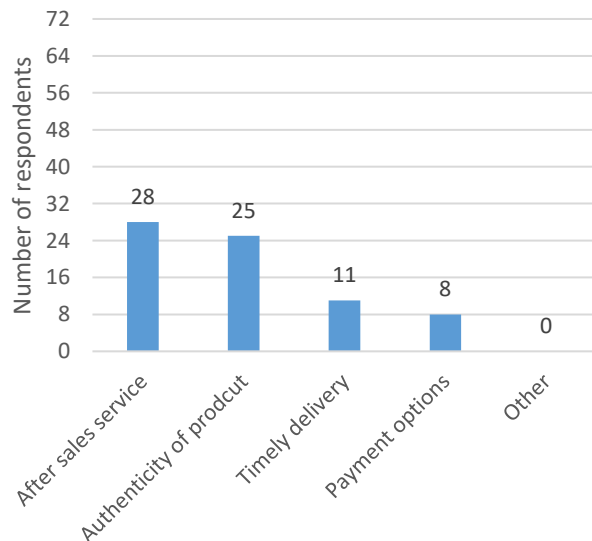
Inference: 93% respondents agreed to buy directly from an authorized supplier of company/s like 3M, GE, and Johnson & Johnson etc.

11. Bought any products online before



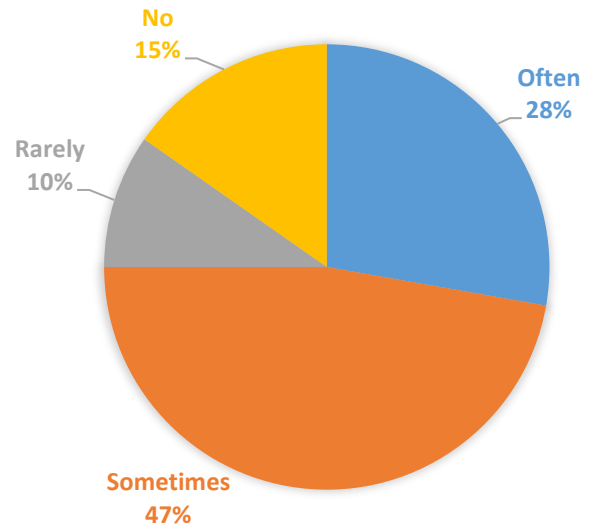
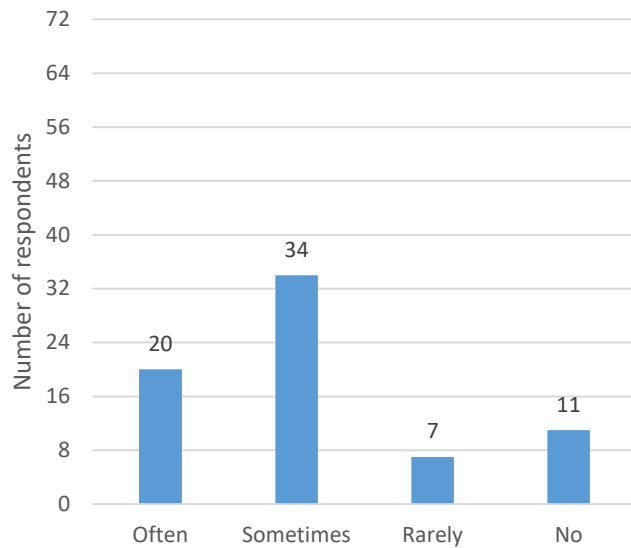
Inference: 42% respondents agreed to have bought products **often** through online stores.

12. Biggest concern in buying medical devices



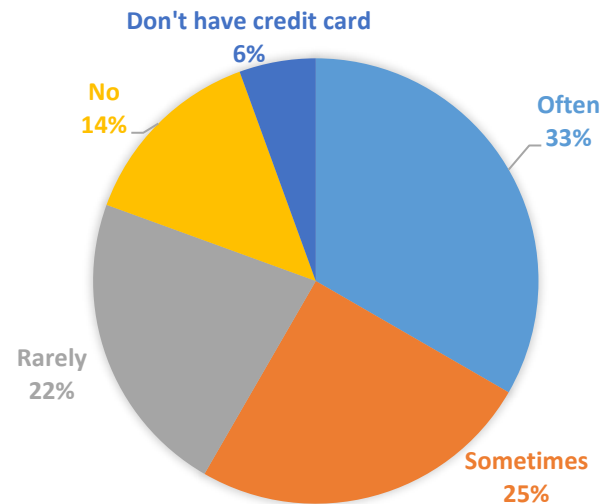
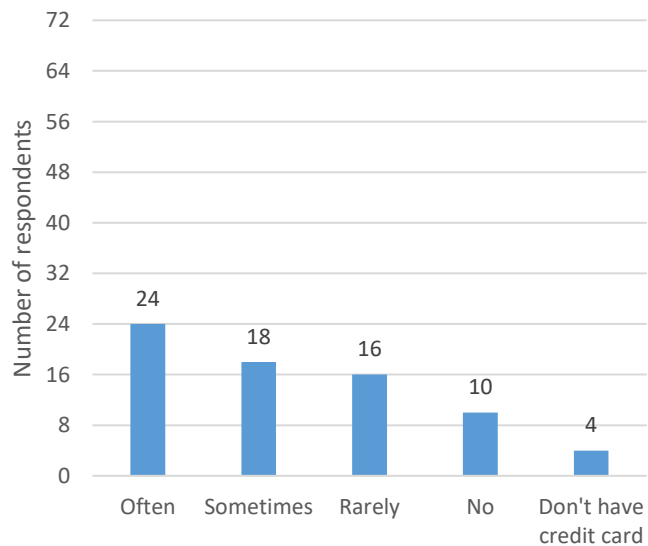
Inference: 39% respondents found **after sales service** as the biggest concern followed by 35% respondents who found **Authenticity of products** as the biggest concern.

13. Using online banking



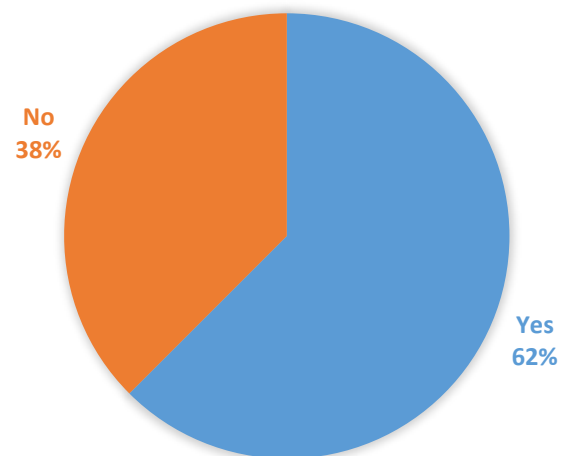
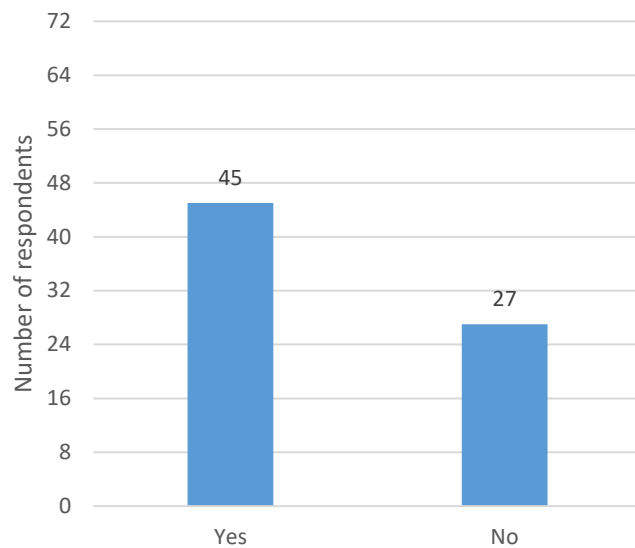
Inference: 47% respondents **Sometimes** used online banking and 28% respondents **Often** used the same.

14. Using credit card for online transactions



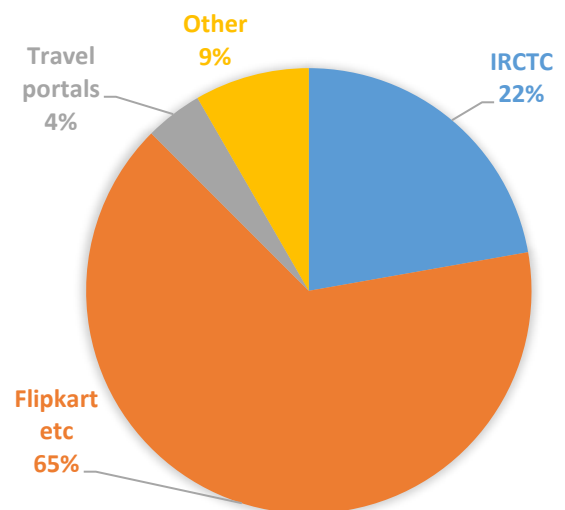
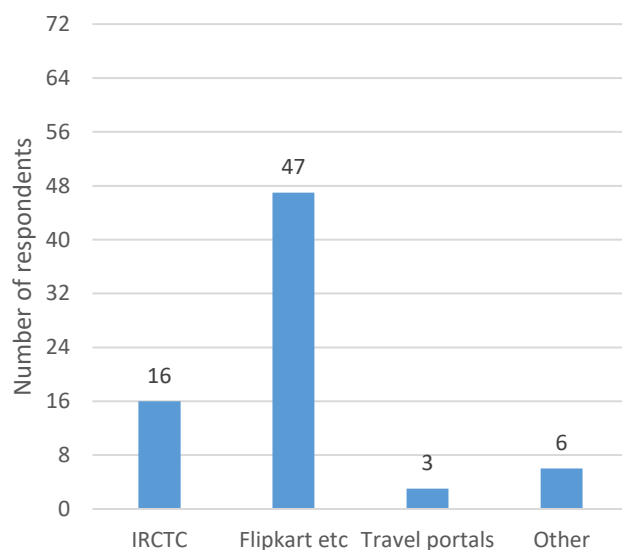
Inference: 33% respondents **Often** used credit card for online transactions whereas 6% respondents did not had credit card.

15. Want a Flipkart like portal for medical devices purchasing



Inference: 62% respondents would like to order from a Flipkart like portal for medical devices.

16. Have done transactions at



Inference: 65% respondents have done transaction as **Flipkart** like portal

7. Conclusion

1. Majority of respondents (69%) are buying their products from local distributors and they are allowed a credit limit ranging from 0-15 days (35-36%).

For most of the respondents (50%) availability of wide product range remains a challenge yet about one fifth (26%) of them consider it as a plus point.

Though trustworthiness in business plays a major role in physical market yet the decisions of purchasing and placing orders for buying medical devices is majorly controlled by Doctors themselves (47%). In few cases orders are placed by administration (21%).

2. Majority of respondents (83%) perceive that they can get lower prices for medical devices if supplied directly from company distributors.

Response shows that majority of distributors are authorised dealers (38%).

Awareness towards online buying shows that people frequently buy products online (42%) and sometimes use online banking for transactions (47%).

3. Majority of respondents (93%) would like to buy from authorized suppliers of medical devices directly.

The key factor which remains at the back of mind of a buyer when purchasing medical devices is the after sale services associated (39%) with it and the authenticity (35%) of the product which he/she buys.

There is a good demand for purchasing medical devices online just like Flipkart, Amazon etc. (62%).

When talking of online transactions at different online portals, respondents are more fond of online shopping (65%).

4. Majority of respondents (33%) used credit card for online transactions indicating fairly high purchasing capacity of buyer.

Average monthly expenditure on medical devices and consumables being Rs.35000.

8. Suggestions

1. All displayed products must be available so as to fulfil the claim of “On Time Delivery”.
2. “After Sale Service” should be given a high priority while designing the e-retailing portal for medical devices
3. Tie up with brand leaders in the market for specific medical device e.g. Littman stethoscope
4. Logistics and supply chain management should be taken care.
5. Promotional tools and techniques for medical devices must be doctor centric.

9. Reference

1. <http://www.business2community.com/world-news/india-243-2m-internet-users-106m-active-social-media-users-0934513> Retrieved 2014-06-03.
2. <http://www.internetlivestats.com/internet-users/india/> Retrieved 2013-07-04.
3. <http://timesofindia.indiatimes.com/tech/tech-news/Online-shoppers-in-India-to-cross-100-million-by-2016-Study/articleshow/45217773.cms?from=mdr> Retrieved 2015-03-25.
4. <http://www.crisil.com/pdf/research/CRISIL-Research-Article-Online-Retail-Feb14.pdf>
5. <http://www.espicom.com/india-medical-device-market.html> (last accessed February 19, 2015)
6. Times of India, “Higher duties hit local mfg of medical devices”, September 30, 2014. Available at <http://timesofindia.indiatimes.com/business/india-business/Higher-duties-hit-local-mfg-of-medical-devices/articleshow/43834255.cms> (last accessed February 19, 2015).
7. http://www.nishithdesai.com/fileadmin/user_upload/pdfs/Research%20Papers/The_Indian_Medical_Device_Industry.pdf
8. http://www.ficci.com/sector/76/Project_docs/Medical_Devices_and_Equipment_Sector_profile.pdf
9. <http://consumeraffairs.nic.in/consumer/writereaddata/e-Retailingindia.pdf>
10. <http://www.pwc.in/assets/pdfs/publications/2014/evolution-of-e-commerce-in-india.pdf>

11. Annexure [Questionnaire]

Survey on Purchase of Medical Devices

Name:

Name Of Institute:

Email:

No. Of Beds (For Hospitals Only):

State:

Pin code:

1. Where do you buy your products from

- ☐ Local Distributors
- ☐ Conferences
- ☐ People who get products from bigger market, whenever I need it
- ☐ Wholesale market of big city
- ☐ Other:

2. How many days for credit do you get from your current vendors *

- ☐ 0 day
- ☐ upto 15 days
- ☐ upto 30 days
- ☐ upto 60 days
- ☐ more than 60 days

3. Do you feel you are getting low rate from your supplier *

- ☐ Yes
- ☐ No
- ☐ Not Sure

4. What do you think your rate would be if you supplied by direct company distributor*

- ☐ Lower
- ☐ Higher
- ☐ Not sure

5. Is your current vendor authorized direct distributor of companies like Johnson & Johnson, 3M, GE, BD

- ☐ Yes
- ☐ No
- ☐ Not Sure

6. What are the challenges / difficulties you face with current supplier *

- ☐ Availability of all products
- ☐ Risk of product not being authenticity
- ☐ Warranty and training support
- ☐ Resolution of product related problem
- ☐ Hassle of renegotiation
- ☐ On-time availability of products
- ☐ Errors in getting right product
- ☐ Other:

7. What benefits does your current supplier offer *

- ☐ Availability of all products
- ☐ On time delivery
- ☐ Prompt Service
- ☐ Trustworthy person
- ☐ Arranges all the products which you need
- ☐ Offers good pricing
- ☐ Payment can be made afterwards

8. Who decides which product and which brand to purchase in your hospital clinic *

- ☐ You
- ☐ Nurse
- ☐ Purchase Manager
- ☐ Administrator
- ☐ Your assistant

☐ Other:

9. Who places the order in your hospital / clinic *

☐ You

☐ Nurse

☐ Purchase Manager

☐ Administrator

☐ Your assistant

☐ Other:

10. Would you like to buy directly from an authorized supplier of companies like *

☐ Yes

☐ Don't care

11. Have you bought any products online before *

☐ Often

☐ Sometimes

☐ Rarely

☐ No

12. What will be your biggest concern in buying medical device *

☐ After sales service

☐ Authenticity of product

☐ Timely delivery

☐ Payment options

☐ Other:

13. Do you use online banking

☐ Often

☐ Sometimes

☐ Rarely

☐ No

14. Do you use credit cards for online transactions

- ☐ Often
- ☐ Sometimes
- ☐ Rarely
- ☐ No
- ☐ Don't have credit card

15. Would you like to order from a Flipkart like portal for all medical devices & medical consumables

- ☐ Yes
- ☐ No

16. What improvement would you like in your current vendor

17. Have you done transactions at

- ☐ IRCTC
- ☐ Flipkart etc.
- ☐ Travel portals
- ☐ Other:

18. Approx. monthly expenditure on Medical devices and consumables

CHAPTER- 2

EXTRA ASSIGNMENT

1. **Objective:** To Study and Design Promotional Techniques for Gift Card Launch

Introduction: Collateral Medical has planned to launch first of its kind gift card for medical professionals. It is available to buy from company's official website for anyone and is an excellent gifting option to medical professionals wherein the card holder can buy medical devices worth the card's value for free.

The requirement for such a card included:

1. A brochure – To inform the customer about general properties of the card, Terms of use, Companies background & contact information and other such information related to a gift card.
2. A customised letter for customer – for personal greetings and as a sign of gratitude from the company.
3. Password containing leaflet.
4. An envelope.

We were given a chance to design these promotional material. Within a time frame of one week we designed a brochure, a customised letter and an envelope, with the help of internet and using Microsoft Publisher.

The results are as follows:

A) Gift Card



B) Brochure:

a) Front Side



Gift Card

0123 4567 8910 0000
CARDHOLDER NAME
VALID DATE 12/16

Validity:
Your card is valid from the day you receive it till the last day of the month printed on it.

Your Name

Card number/Customer ID:
Your unique 16 digit number is embossed on your card. Please quote this number in all your correspondence with us, so that we can get back to you quickly.

Brands offered :

3M **GE** **NIPRO**
Johnson & Johnson **BPL**

Also supply to: amazon.in

Customer Care:
For new order 08108013456
For order status 09594962601

E Mail:
Customer-care@collateralmed.com
Info@col-med.com

Website: www.collateralmed.com

Collateral Medical Pvt. Ltd.
614 Mastermind-4, Royal Palms,
Goregaon (E), Mumbai-400065, India



ColMed Gift Card

Experience the joy of gifting.....Gift Health

Collateral Medical
Smart Solutions for Informed Buyers

b) Back side



Who we are:

Collateral Medical is a leading medical device marketing & distribution company. Our customers include medical professionals, purchase managers, and end users such as patients, expecting mothers, etc. We serve our customers through direct mail, industry specialized support staff, field sales representatives and use of internet and mobile technologies.

What we do:

We are committed to providing the industry with high quality medical devices at the lowest possible prices at your door step. We work as a team, sharing ideas and conventions, to deliver the best possible outcomes to our customers. We ensure integrity by delivering on our promises and make things happen.

Frequently Asked Questions:

1. What is the ColMed Gift Card ?

The ColMed Gift Card is a non-electronic based pre-paid card that can be used only for making payments while shopping online at collateral medical official website.

2. How to activate the ColMed Gift Card ?

After receiving the card, immediately call our customer care at—08108013456 who will guide you through the process. Please be ready with your order number received through SMS before calling.

3. How do I check the balance on my ColMed Gift Card ?

You can check the balance through the following ways:

@ Online
- Click on 'Login' button placed in under 'Gift Cards' section on our website www.collateralmed.com

Call our customer care.

4. Can the value of the card be topped up ?

The ColMed Gift Card is a single load card and the value of the card cannot be topped up.

5. How can I use the card for online shopping?

Follow these simple steps:

- Visit our website www.collateralmed.com
- Select desired products.
- Add to cart.
- At the payment window choose 'pay via Gift Card'.
- Enter the password provided to you and proceed for payment.
- The amount will be deducted from your Gift Card account.

C) Letter

Experience the joy of gifting Gift Health



Date:

Ref. No.:

Your New ColMed Gift Card

Dear Customer,

Greetings from Collateral Medical Pvt. Ltd.

Please find enclosed your ColMed Gift Card.

Be the first one to experience the joy of online shopping in healthcare industry. So just dive in and choose from a range of medical devices and equipment that suits your needs.

ColMed Gift Card is an ideal, hassle-free gifting solution for healthcare professional like you.

Card No.: 0000000000000000

We have enclosed the user manual and your security password. Please memorise your security password and destroy the password leaf. For more information regarding your card, please call our customer care or visit www.collateralmed.com

Wishing you many happy moments using your ColMed Gift Card !

Sincerely,

CONTACT US



Visit us at:
www.collateralmed.com



Email us at:
Customer-care@collateralmed.com



Call us at:
08108013456



Write to us:
614 Mastermind-4, Royal Palms,
Goregaon (E), Mumbai-400065, India

D) Envelope:

