Kotak Mahindra Bank

Crisil Intelligence

Medical Equipment Support to Ramakrishna Mission (FY 22-23)
Project duration – December 2022 to June 2023
(KMBL Project ID - KMBL202223061)

Impact Assessment Report

May 2025

Kotak Mahindra Bank Limited

Kotak Mahindra Bank

Prepared by - Crisil Limited

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Ethical Consideration

Informed consent: The interviews were done after the respondents gave their consent. Even after the interviews were completed, their permission was sought to proceed with their responses.

Confidentiality: The information provided by participants has been kept private. At no point were their data or identities disclosed. The research findings have been quoted in a way that does not expose the respondents' identities.

Comfort: The interviews were performed following the respondents' preferences. In addition, the interview time was chosen in consultation with them. At each level, respondents' convenience and comfort were considered.

Right to reject or withdraw: Respondents were guaranteed safety and allowed to refuse to answer questions or withdraw during the study.

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Abbreviations

KMBL	Kotak Mahindra Bank Limited
NCRP	National Cancer Registry Programme
ICMR	Indian Council of Medical Research
NPCDCS	National Programme for Prevention and Control of Cancer, Diabetes, Cardiovascular Diseases and Stroke
CSR	Corporate Social Responsibility
PET-CT scans	Positron Emission Tomography (PET) and Computed Tomography (CT) scans
ToC	Theory of Change
OECD	Organisation for Economic Co-operation and Development
DAC	Development Assistance Committee
SWOT	Strength, Weakness, Opportunity, Threat
SDGs	Sustainable Development Goals
OPD	Out-Patient Department
NGOs	Non-Governmental Organization
RSO	Radiation Safety Officer
CME	Continuing Medical Education
HMIS	Hospital Management Information System

Need for cancer care infrastructure in India

India is grappling with a rising cancer epidemic, with nearly 8 lakh deaths annually, as per the National Cancer Registry Programme (NCRP) of the Indian Council of Medical Research (ICMR). The growing population, changing lifestyles, and delayed diagnosis have contributed to this alarming trend. The country's healthcare infrastructure is struggling to cope with the increasing demand for cancer treatment, with a significant urban-rural divide in access to quality care.

The cancer patients have to suffer through the lack of healthcare infrastructure and robust system to provide medical support to their conditions. The cost of cancer treatments is exorbitantly high which limits the access to timely and quality care to limited patients who can afford private healthcare. Another major concern is delay in diagnosis, lack of medical personnels, financial burden, disparities in care, inadequate palliative care, and stigma as well as social isolation around the disease.

Current healthcare facilities face significant challenges, including overcrowding, specialist shortages, and inadequate cancer care infrastructure, which hinder timely diagnosis and treatment. This is particularly concerning in rural areas, where primary healthcare centres often lack the necessary resources to provide cancer care, leaving a large portion of the population underserved.

The Indian government has launched initiatives to combat the rising cancer burden, including the National Programme for Prevention and Control of Cancer, Diabetes, Cardiovascular Diseases, and Stroke (NPCDCS). This program focuses on prevention, early detection, treatment, and palliative care, with an emphasis on awareness and screening. While progress has been made, significant gaps remain in providing universal access to comprehensive cancer care. To bridge this gap, the government is leveraging innovative solutions like mobile health clinics and telemedicine to expand healthcare reach in remote areas.

Despite these efforts, India's cancer care infrastructure still faces challenges, such as,

- Inadequate facilities
- Insufficient workforce
- Limited accessibility
- Financial constraints
- Inequitable distribution of resources
- Delay in diagnostics and treatment
- Lack of palliative care

Overall, to address the challenges facing cancer healthcare infrastructure, a multi-faceted approach is necessary. Additionally, leveraging technology, such as telemedicine and digital health platforms, can help expand reach and reduce disparities. Furthermore, public-private partnerships and collaborations can help bridge gaps in resources and expertise. By prioritizing cancer care and taking a comprehensive approach, it is possible to strengthen the healthcare system, improve patient outcomes, and reduce the burden of cancer in India.

Overview of the program

Program ID	KMBL202223061
Ongoing Project for FY	FY 2022-23
Program duration	December 2022 to June 2023
Partner organization	Ramakrishna Mission
Location	Vrindavan

As part of its Corporate Social Responsibility (CSR) initiatives, Kotak Mahindra Bank has partnered with Ramakrishna Mission to bolster cancer care services in Vrindavan, Uttar Pradesh. Recognizing the financial constraints faced by the local population, the bank has facilitated the installation of a state-of-the-art PET scan machine, addressing a critical gap in healthcare infrastructure in the region. With no PET scan facilities available in nearby districts, including Mathura, Agra, Hathras, Aligarh, and Palwal, this initiative is a significant milestone. The hospital, which receives approximately 40 oncology outpatients daily, now offers subsidized and high-quality PET scans, ensuring timely and accurate diagnosis, and alleviating the financial burden on underprivileged patients.

The PET-CT machine has a capacity to conduct 20 scans per day, with an average of 10-15 scans performed daily, resulting in approximately 60 scans per week. This efficient utilization ensures zero waiting time for patients, with all appointments scheduled and attended to within 24 hours. Over the past year, the hospital has served over 9,200 outpatients and admitted approximately 1,400 patients in its 37-bed oncology ward, demonstrating the growing demand for advanced diagnostic services.

Through this initiative, Kotak Mahindra Bank is making a tangible impact on cancer care infrastructure in the region, providing much-needed access to quality healthcare for underserved communities. This public-private partnership exemplifies the power of collaborative efforts in addressing pressing social and health issues and serves as a model for future initiatives aimed at bridging the healthcare gap in India.

To gain a deeper understanding of the program's impact and outcomes, we have developed a Theory of Change (ToC) - a framework that outlines the underlying assumptions, causal links, and desired outcomes of the program. The ToC provides a comprehensive and visual representation of how the program's interventions are expected to lead to long-term change, ultimately contributing to improved healthcare outcomes. By mapping out the program's logic and pathways to change, the ToC helps us to better understand the program's dynamics, identify potential challenges, and make informed decisions to optimize its impact.

Theory of change	
Problem Statement	In Vrindavan, and surrounding districts, there is a significant gap in cancer care services, particularly in terms of access to advanced diagnostic facilities. This leads to delayed diagnosis, inadequate treatment planning, and poor health outcomes for cancer patients, especially those from economically weaker sections.
Long-term Goal	To improve cancer care services by increasing access to high-quality, affordable, and timely diagnostic services, ultimately leading to better health outcomes and reduced mortality rates among cancer patients.
Outcome	Improved diagnostic accuracy
	Access to advanced diagnostic services
	Improved quality of care and treatment
	Early detection and timely management
Impact	Improved cancer care infrastructure
	Reduced healthcare costs
	Reduced waiting time
	Enhanced patient outcomes

This report evaluates the impact the program has created. It aims to understand the role of Ramakrishna Mission in delivering cancer care and treatment under the initiative. It also assesses the effectiveness and sustainability of the program.

Study methodology

The study has adopted a concurrent mixed method design, in which quantitative and qualitative data are collected through the key program stakeholders. This approach will allow for a comprehensive assessment of the intervention by capturing quantitative evidence, backed by qualitative experiences. Key stakeholders considered for the analysis are as follows:

i. Patients/Care givers
ii. Hospital Administrators (Admins, Medical officers etc.)
iii. Doctors
iv. Senior Nurses
v. KMBL CSR Team

Quantitative data was collected through a semi-structured survey questionnaire, administered to the direct beneficiaries (patients or their care givers). The survey focused on the impact and effectiveness of the program. **Qualitative data** was collected through in-depth discussions with the other key stakeholders. The data will focus on understanding the overall impact of the program and on understanding the gaps in the intervention and challenges faced.

Findings from the quantitative and qualitative data are integrated to provide a comprehensive assessment of the impact of intervention. The integration involved **comparing and contrasting the findings** from the two data sources to identify any converging or diverging evidence.

The evaluation also maps the impact of the program with the **Organisation for Economic Co-operation and Development (OECD) Development Assistance Committee (DAC) framework** to determine the merit of an intervention on the basis of six defined evaluation criteria – relevance, coherence, effectiveness, efficiency, impact, and sustainability. We have also aligned the impact of the program with the United Nations Sustainable Development Goals (SDGs) and the contribution of the intervention to global efforts.

Sampling framework

The sampling strategy for primary beneficiaries uses Cochran's formula, suitable for small populations, with a 90% confidence level and 10% margin of error, given the average daily footfall of 50-70 patients. For qualitative assessment, a purposive sampling approach will be used to select participants who can provide in-depth insights, allowing for a comprehensive understanding of overall healthcare and diagnostic services.

Stakeholders	Sample	Data Collection Tool
Patients/Care givers	33	Key Informant Interviews
Hospital Administrators (Admins, Medical officers etc.)	1	Key Informant Interviews
Doctors	14	Key Informant Interviews
Senior Nurses	8	Key Informant Interviews
KMBL CSR Team	1	Key Informant Interviews

Primary findings

The evaluation assesses the Ramakrishna Mission healthcare project's performance across key indicators, including quality of care, efficiency, and patient safety. The findings inform strategies to enhance service delivery, optimize waiting times, and ensure sustained patient satisfaction, ultimately improving healthcare outcomes.

Key findings – Feedback from the patients

A survey was conducted with 33 patients selected using purposive sampling method at Ramakrishna Mission in Vrindavan, Uttar Pradesh. The assessment helped in understanding the impact of the initiative and provided detailed feedback on the functioning of the mission.

Impact of the PET-CT Scan

The introduction of the PET-CT scanner to the hospital has had a profound impact on cancer care, transforming the diagnosis, staging, and treatment monitoring process for patients. ***A staggering 90% of the patients now rely on PET-CT Scan, which has significantly improved the accuracy and effectiveness of cancer treatment.***

The scanner's reliability is further enhanced by an eight-year warranty, coupled with a **quick-response service** and **regular staff training** provided by the Radiation Safety Officer (RSO), ensuring that the medical team is equipped to optimize its capabilities and deliver exceptional clinical outcomes.

With a daily capacity of 20 scans, **the PET-CT unit operates at a remarkable efficiency, conducting 10-15 scans daily**, and scheduling appointments for the next day, thereby **eliminating waiting periods** and reducing anxiety for patients and their families. This streamlined process enables timely diagnosis and treatment, ultimately leading to better health outcomes and improved quality of life for the patients, making the PET-CT scanner a game-changer in the hospital's cancer care services.

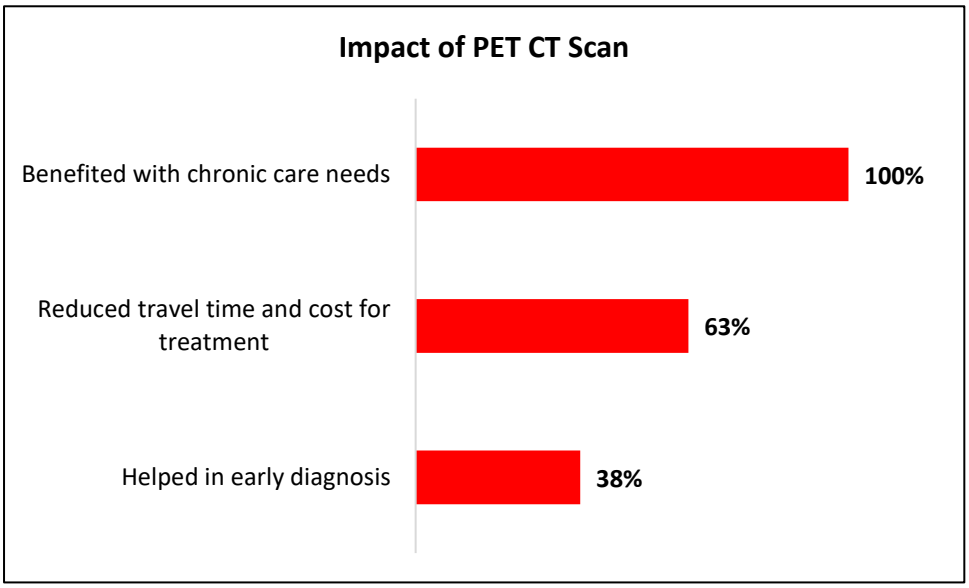


Figure 1 Impact of PET-CT Scan

Feedback on Hospital Environment

The feedback from the patients described the hospital environment as calm, clean, and conducive to recovery. The physical infrastructure was reported to be well-maintained and organized, contributing to a sense of security and peace. All 33 respondents affirmed feeling safe and comfortable within the premises. The serene setting plays a key role in easing the emotional burden associated with illness and hospitalization, thereby fostering better psychological and physical healing. The hospital environment was conducive to healing and recovery as per all the respondents.

All the respondents shared that they felt safe and comfortable during the visits to the hospital. The environment and staff made them feel at ease with the complex diagnostic processes and treatments.

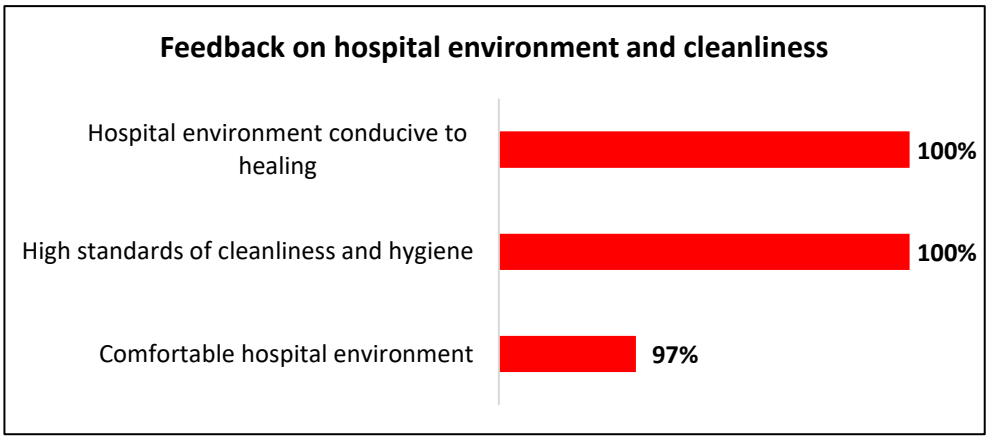


Figure 2 Feedback on hospital environment and cleanliness

Cleanliness and Hygiene

Cleanliness was uniformly praised across departments. Patients noted that wards, diagnostic areas, and waiting spaces were regularly sanitized and free from clutter, which helped build confidence in the hospital's infection prevention and control measures. A hygienic environment was also seen as reinforcing the hospital's professional standards and commitment to patient well-being. The cleanliness and hygiene supported the early recovery of the patients and prevented their exposure to communicable diseases.

Staff Behaviour

Interactions with healthcare staff were overwhelmingly positive. Patients highlighted the courteous and respectful demeanour of both medical and non-medical staff. Doctors and nurses were reported to be attentive, approachable, and thorough in their explanations. Clear communication and patient-friendly engagement contributed significantly to overall satisfaction, making patients feel heard, respected, and well-informed about their care.

The positive staff behaviour helped the patients in recovery and feeling comfortable during the physically and emotionally challenging treatments.

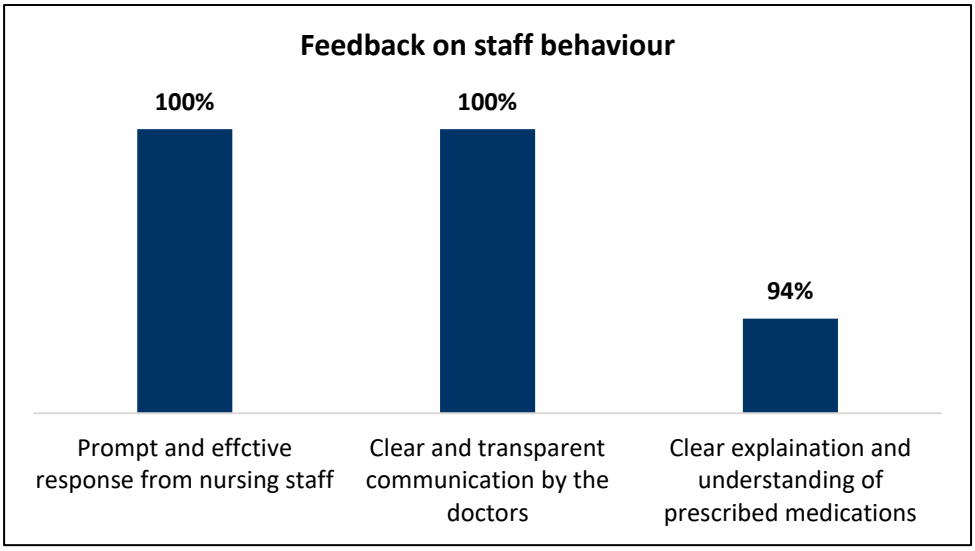
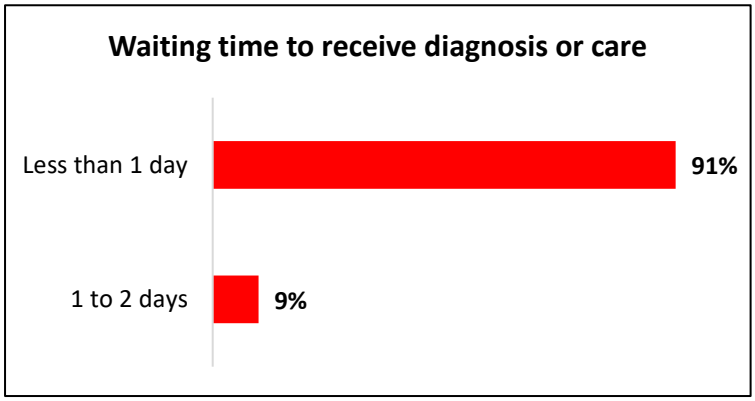


Figure 3 Feedback on staff behaviour

Waiting Time

Efficiency in service delivery was a prominent theme in patient responses. A substantial 97% of patients rated waiting times for consultations and diagnostics as excellent. The swift and coordinated flow from registration to treatment minimized unnecessary delays, indicating strong internal process management. Such timely service is particularly beneficial for elderly patients or those requiring urgent attention.



All the respondents appreciated the hospital's efforts in minimizing the waiting time.

Figure 4 Waiting time post-intervention

Quality of Care and Diagnostic Services

Patients spoke highly of the quality of medical care provided, citing the use of advanced technologies such as the PET-CT scan as a transformative addition. The PET scan was particularly appreciated for enabling early disease detection, especially in cancer cases, improving the accuracy of diagnoses, and informing better treatment strategies. Respondents also emphasized that receiving such advanced diagnostics locally reduced the financial and physical burden of travel. This reflects the hospital's alignment with its mission to provide accessible, high-quality care to underserved populations.

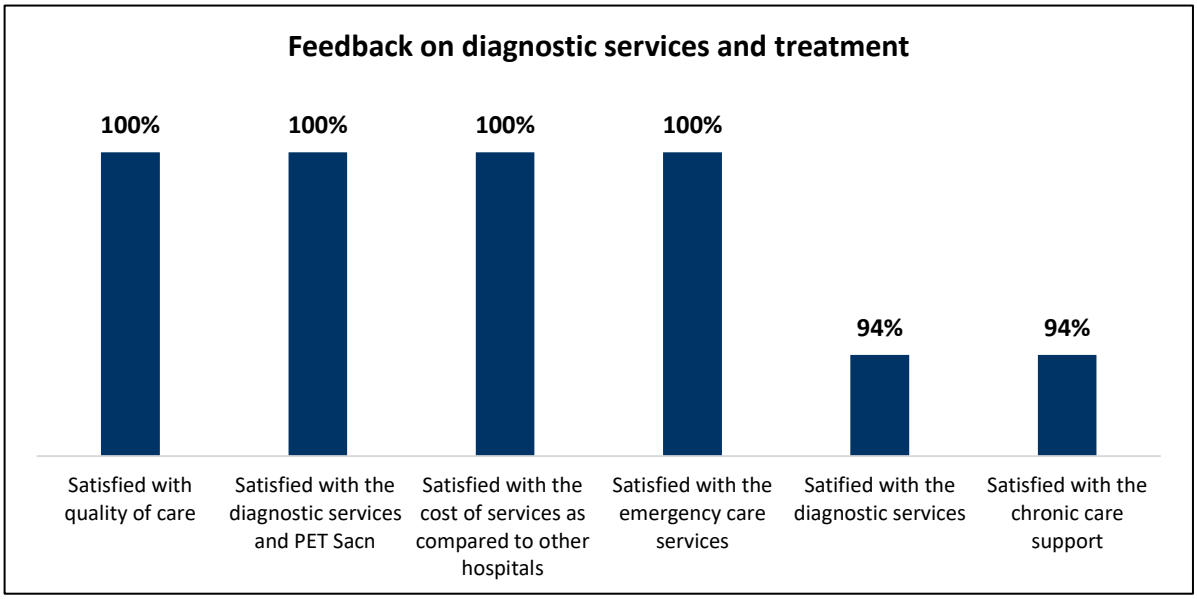


Figure 5 Feedback on diagnostic services and treatment

Treatment and Consultation Services

The consultation process was characterized by transparency and empathy. ***All the patients expressed satisfaction with the time spent by doctors during consultations, the clarity with which medical advice and medication instructions were communicated, and the responsiveness to questions or concerns.***

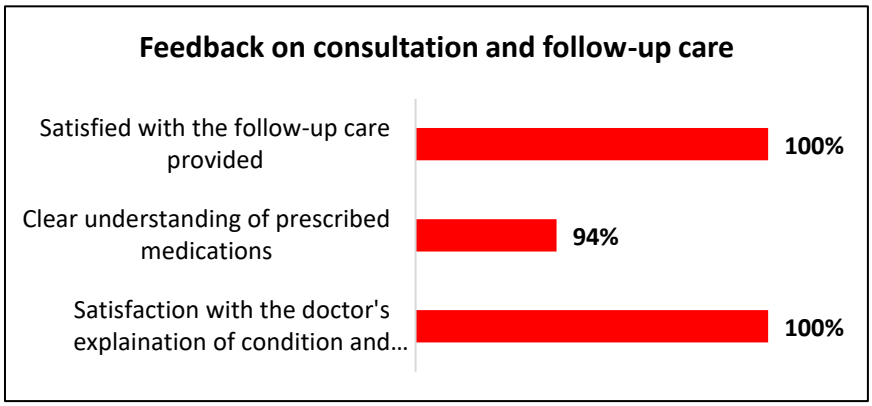


Figure 6 Feedback on consultation and follow-up care

All respondents praised the availability of free consultations and medications, which made healthcare more affordable and inclusive. The focus on explaining medication regimens was particularly effective in ensuring adherence and avoiding potential complications.

Continuity of Care and Follow-Up

Every patient surveyed confirmed that follow-up care was well-structured and clearly communicated. Appointment reminders, discharge instructions, and post-treatment plans were delivered with clarity and care. ***This structured approach for follow-ups, ensured continuity in chronic and long-term care and built confidence in the hospital's ability to manage both acute and ongoing health needs.***

Overall Perception

Overall, patients viewed Ramakrishna Mission Hospital as a **compassionate and competent healthcare provider with a patient-centric approach**. The seamless integration of medical excellence, transparent operations, and a supportive environment reinforced the hospital's reputation as a trusted institution, particularly among economically disadvantaged communities.

Key findings – Feedback from the doctors

Among the 14 doctors surveyed, 57% had between 8–15 years of experience, 36% had 16–23 years, and 7% had 4–7 years. Their tenure at the hospital ranged from 1 to 10 years, with 64% serving for 1–3 years, 21% for 6–10 years, and 14% for 4–6 years. This blend of mid-level and senior clinicians contributes to a dynamic team capable of both mentorship and modern clinical practice.

Hospital Environment

Doctors noted that the hospital operates in a highly collaborative and well-coordinated setting. There was consensus on the presence of **strong interdepartmental communication**, which supports **streamlined clinical decision-making** and facilitates timely, multidisciplinary care.

Waiting Time

All doctors unanimously agreed that reduced waiting times—especially for diagnostic services—have markedly improved the efficiency and quality of patient care. **Reduced turnaround times** for test results and diagnoses have enabled faster initiation of treatment and improved outcomes.

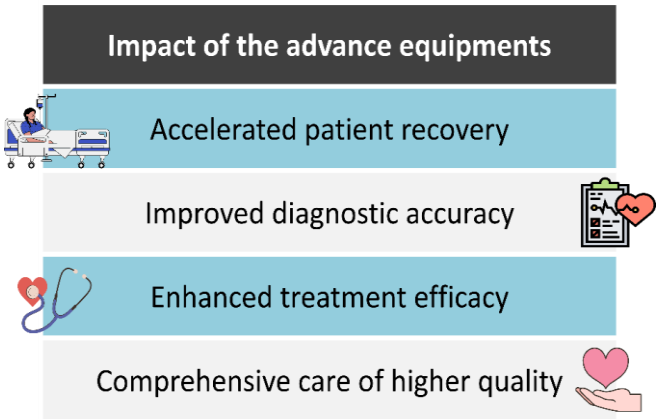
The waiting time for early diagnosis, treatment planning and definitive treatment which improves overall health outcome and patient's compliance to therapy reduced from 3 days to 1 day.

Quality of Care and Diagnostic Services

Doctors emphasized the transformative role of PET-CT scans in advancing the hospital's cancer care services. ***The 64% of the doctors highlighted its diagnostic precision, while 93% pointed out that it significantly reduced the need for patients to travel outside the city for testing.*** The availability of advanced diagnostics within the hospital supports comprehensive and timely care, particularly vital in managing complex diseases such as cancer.

Treatment and Accessibility

Physicians underscored the high value placed by patients on the availability of free and inclusive healthcare services. All doctors reported receiving positive feedback on the hospital's provision of no-cost consultations, diagnostics, and treatments—particularly the PET-CT Scan and ICU services. These services were noted to be instrumental in extending care to economically marginalized groups who would otherwise lack access to quality healthcare.



Operational Efficiency and Coordination

Doctors described the internal workflow as smooth and systematic, with few bottlenecks in service delivery. Interdepartmental collaboration was highlighted as a key strength. The main challenges identified were related to **resource limitations, not personnel or procedural inefficiencies**.

Challenges and Recommendations

The feedback from doctors revealed two major challenges that were hindering the hospital's ability to provide optimal care. The first constraint was the **shortage of equipment** in proportion to the patient volume, which was resulting in delays and inefficiencies in treatment. The second constraint was the **inadequate financial support to expand capacity**, which was limiting the hospital's ability to invest in much-needed infrastructure and resources. These constraints were having a significant impact on the hospital's ability to deliver high-quality patient care, and it was essential to address them to improve health outcomes.

To address these challenges, the doctors recommended several measures

- Increasing the number of general and ICU beds to accommodate more patients
- Expanding the hours of operation for the outpatient department (OPD) to cater to a larger number of patients,
- Procuring additional advanced diagnostic equipment to improve diagnostic capabilities

The doctors recommended strengthening partnerships with non-governmental organizations (NGOs) and government agencies to sustain financial accessibility and ensure that the hospital's services remain affordable for all patients.

In addition to these measures, the medical team suggested **enhancing outreach efforts through free health camps and early screening programs**. These initiatives would not only increase access to preventive care but also foster trust and confidence in the hospital among the local community. Overall, the doctors' recommendations aimed to create a more patient-centred and sustainable healthcare system that prioritizes accessibility, quality, and affordability.

Key findings – Feedback from the nurses

Among the eight nurses surveyed, 75% had 4–6 years of overall experience, while 25% had 7–11 years. Their service tenure at Ramakrishna Mission ranged from 2 to 10 years, with 63% having served for 2–4 years. This composition reflects a mid-tenured, experienced nursing workforce that provides continuity in care and clinical consistency.

Treatment and Services

All nurses agreed that the services have improved substantially, particularly in the quality of medical equipment, emergency response efficiency, and critical care delivery. They noted that the upgraded equipment and PET-CT scan has been pivotal in treating high-risk patients, especially those from low-income backgrounds. Nurses also confirmed that the hospital's provision of free consultations and medications has been widely appreciated and impactful in improving patient outcomes.

Quality of Care and Coordination

Nurses reported a well-integrated care system, emphasizing the importance of collaboration among doctors, nurses, and support staff. They observed that standard protocols and effective communication channels contributed to timely interventions and reduced service delays. This collective approach plays a crucial role in managing patient care efficiently across departments.

Challenges in Managing Complex Cases

Nurses identified several key challenges in managing patients with multiple or chronic conditions, despite the coordinated system in place. These challenges include:

i. Delayed or limited access to timely diagnosis
ii. Difficulty managing co-existing health issues
iii. Gaps in continuous, uninterrupted care
iv. Lack of a psychological counsellor for emotional and mental support
v. Limited availability of blood bank services during emergencies

These challenges can have a significant impact on the quality of care, particularly for vulnerable or high-dependency patients. Addressing these issues is crucial to further strengthen care delivery and ensure that patients receive the best possible treatment.

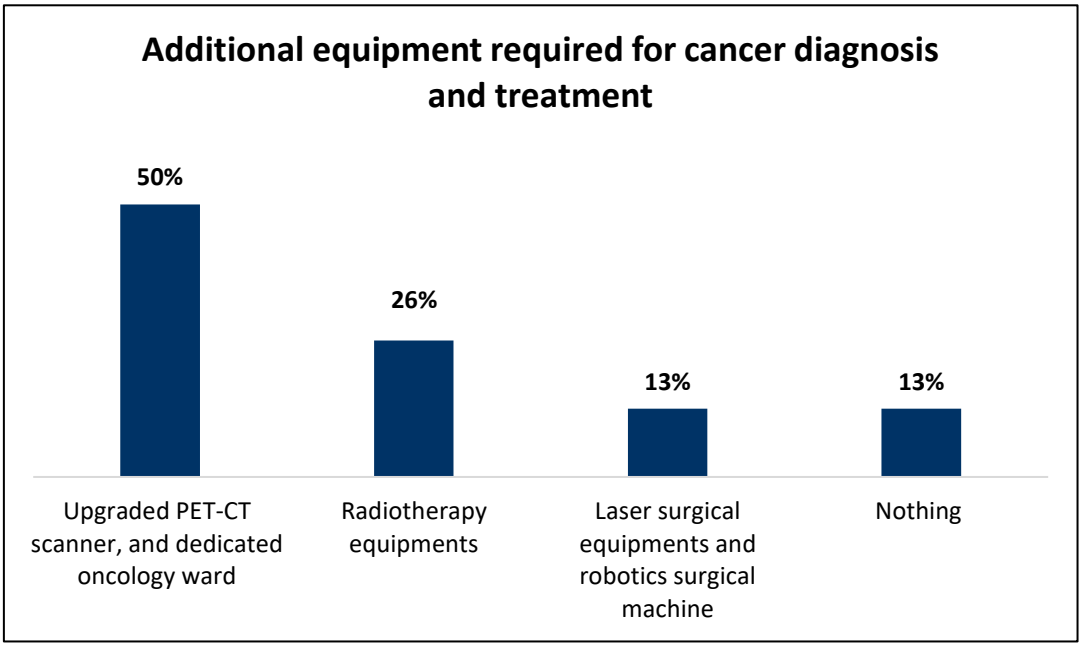


Figure 7 Additional resources required

Recommendations for Improvement

To address these challenges, nurses recommended several enhancements to improve the quality and accessibility of care. These recommendations include:

a) Addition of specialized services like psychological counselling and IVF
b) Increased investment in diagnostic machines and medical technology
c) Recruitment of additional staff to reduce workload and improve response time
d) Streamlining of OPD operations to reduce wait times and accommodate growing patient volumes
e) Expanding access to financial aid programs through government or NGO collaborations to support affordability

These recommendations reflect the frontline insights and understanding of the systemic needs necessary to scale up quality and equitable care. By implementing these enhancements, the healthcare system can better support patients with complex needs and improve overall health outcomes.

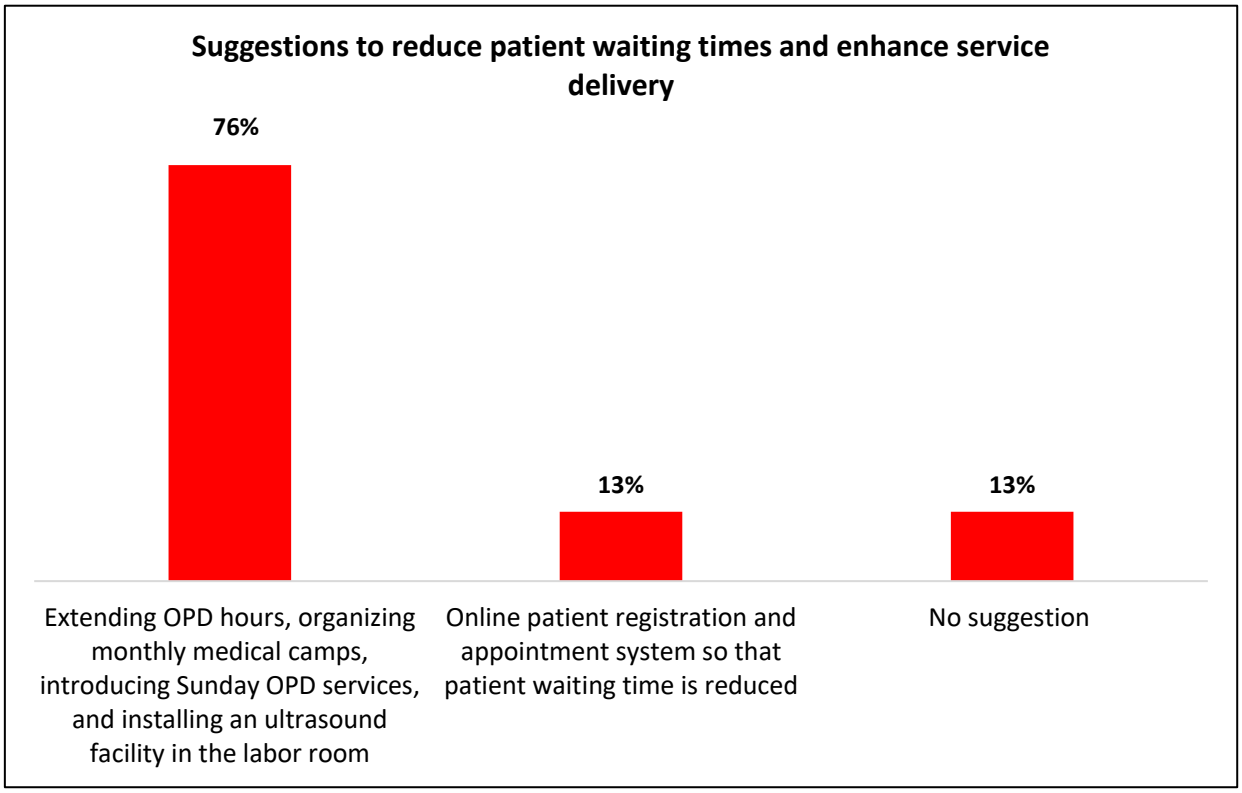
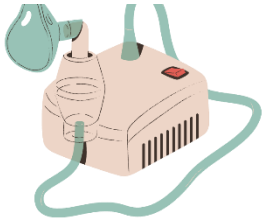


Figure 8 Suggestion for improvement

Summary of the key findings



Early Diagnosis

1. PET scans enabled **early diagnosis** and timely treatment

Reduced Waiting Time

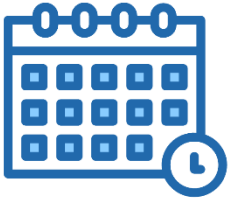
2. Consultation wait time **reduced from 3 to 1 day**

Improved Overall Care

3. Better services **improved treatment** and care quality

Improved diagnostic Services

4. The PET-CT unit has a daily capacity of 20 scans, with **10–15 scans** conducted daily



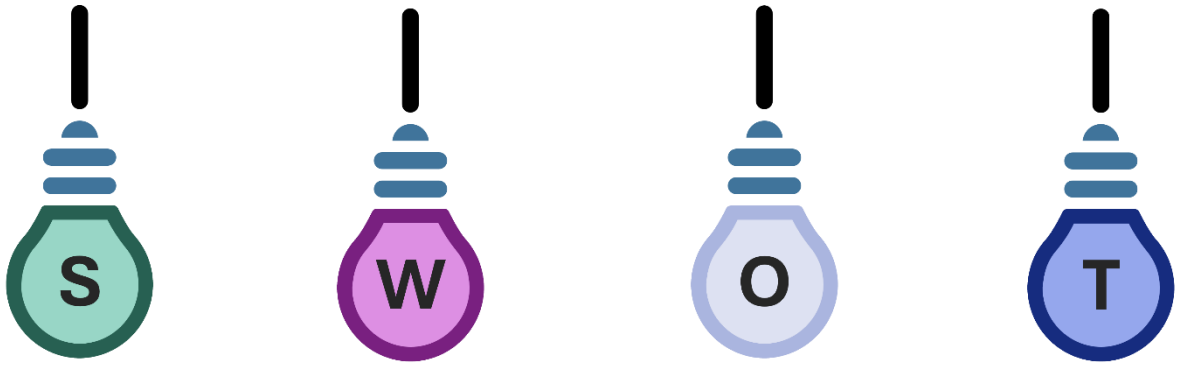
Reduced Travel Time

5. **93%** said travel time for visits reduced

Figure 9 Key findings summary

SWOT analysis of the program

SWOT analysis is a strategic planning technique used to identify and evaluate the Strengths, Weaknesses, Opportunities, and Threats of an initiative. It is a framework that helps to assess the internal and external factors that can impact the impact and sustainability of a program. It helps in identifying potential risks and develop effective strategies for making informed decisions to enhance the impact and sustainability of the program. It also supports in streamlining the monitoring and evaluation process and improve accountability.



Strengths

- Improved overall care and treatment
- Accurate and early diagnosis
- Affordable and accessible healthcare
- Increased patient satisfaction and retention

Weaknesses

- Lack of awareness of the initiative

Opportunities

- Strengthening chronic care support
- Expansion of infrastructure
- Enhanced accessibility for economically disadvantaged patients
- Workforce expansion and continuous staff training

Threats

- Staff retention and training
- Management and maintenance of equipment

Figure 10 SWOT Analysis

Program through the lens of stakeholders

Impact of the initiative through the lens of stakeholders

KII with Hospital administrator

The Administrator and Assistant Secretary of Ramakrishna Mission Sevashrama Charitable Hospital has been leading the institution for 19 years. He oversees all hospital operations, including the appointment of medical and non-medical staff, policy formulation, public relations, project planning and execution, as well as fund management. He informed that there were major upgrades include PET scanners, dialysis machines, endoscopy units, and patient care infrastructure such as air mattresses, cardiac tables, and anti-bacterial flooring. The equipment procurement process involved a structured CSR approach—proposal submission, site assessment, board approval, and installation readiness ensuring seamless operations. The PET-CT scanner has revolutionized cancer care, with 90% of patients relying on it for diagnosis, staging, and treatment monitoring. Covered by an eight-year warranty, the scanner is supported by quick-response service and regular staff training by the Radiation Safety Officer (RSO), enhancing reliability and clinical outcomes. The hospital maintained equitable care standards by offering free treatment to destitute widows, sadhus, and underprivileged patients. Funds for consultations, medicines, surgeries, and ICU care are generated through CSR support, donations, and internal revenues. The availability of subsidized, high-quality care has boosted patient satisfaction and widened access, attracting patients from Mathura and neighboring states. Rising demand led to an increase in bed capacity from 300 to 400. Operational efficiency is a key strength. The PET-CT unit has a daily capacity of 20 scans, with 10–15 scans conducted daily, and appointments scheduled the next day, eliminating waiting periods. Transparent pricing clearly displayed throughout the hospital ensures affordability and patient awareness. Cost-effectiveness is achieved through vendor discounts without compromising quality, ensuring sustainable, inclusive healthcare delivery.

He emphasized that hospitals faced a significant operational challenge due to high patient volumes averaging 1,400 OPD visits daily and a 95% bed occupancy rate. Despite this, medical emergencies are prioritized. The addition of 100 new beds has created demand for more nurses, technicians, and support staff. To address this, the hospital collaborates with employment agencies and conducts regular Continuing Medical Education (CME) sessions for skill enhancement. Before operationalizing new equipment funded by Kotak Mahindra Bank Limited (KMBL), the hospital ensures adequate staffing and conducts awareness campaigns for patients. Though services like PET-CT have attracted patients from distant regions, some fail to return due to socio-financial constraints or misleading practices by external providers. Efficient interdepartmental coordination is ensured through dedicated team leaders and centralized WhatsApp groups. Equipment used and patient satisfaction were monitored via a Hospital Management Information System (HMIS). The hospital is optimizing service quality by maximizing the use of new technologies and reducing the need for referrals. Priority needs include radiotherapy equipment for the Oncology Block, IVUS for cardiology, lasers for urology, and endoscopic ultrasound equipment. The hospital continues to seek CSR support from KMBL and others to fulfill these needs, while prioritizing internal training to maintain service excellence and meet growing healthcare demands.

Alignment with OECD DAC Framework

The OECD DAC framework provides guidelines to determine the worth of an intervention on which evaluations are made. Under its ambit, the study will analyse the key components of the program.

Relevance

The installation of the PET scan machine at Ramakrishna Mission has addressed a critical healthcare gap in the region by providing advanced diagnostic imaging for early cancer detection. This initiative has significantly reduced the travel burden on patients, who previously had to visit cities like Delhi or Lucknow for such facilities, thereby saving them time, money, and effort. By improving diagnostic services in semi-urban and rural areas, this project aligns with India's National Health Policy, which aims to enhance healthcare infrastructure in these regions.

Coherence

The initiative aligns with the CSR objectives of KMBL and strengthens Ramakrishna Mission's capacity to offer specialized medical services. The initiative is in line with the government health initiatives, and global frameworks like the SDGs such as Goal 3, Goal 9, Goal 10, and Goal 17, contributing to efforts to address the lack of timely and quality cancer care and achieve health equity.

Efficiency

The program's efficiency is underscored by its cost-effective approach, which leverages an existing hospital infrastructure to maximize patient reach while minimizing costs. By training local healthcare personnel, the program enhances operational efficiency, and reduces reliance on external experts, thereby minimizing diagnosis delays and improving medical intervention timelines. Overall, the program optimizes financial and human resources, ensuring high execution efficiency and ultimately leading to better patient outcomes.

Effectiveness and Impact

The program enhances healthcare accessibility by providing free or subsidized treatment to vulnerable groups, removing financial barriers to care. The hospital's upgraded medical infrastructure, including the PET scan machine, supports optimal resource utilization, with 60 scans performed weekly and a remarkable 95% bed occupancy rate.

Sustainability

The program builds a lasting legacy of improved healthcare by fostering local capacity, reducing costs, and ensuring long-term financial sustainability. Local staff training reduces reliance on external technicians, while rising demand secures sustained machine utilization and long-term viability, with success dependent on regular maintenance, policy support, and financial planning to maintain affordability for low-income patients.

Alignment with SDGs

The United Nations introduced the Sustainable Development Goals (SDGs) with the aim of fostering global peace, improving human welfare, and safeguarding the environment in 2015 and establish a universal roadmap for achieving social, economic, and environmental sustainability. This report provides an in-depth analysis of how this initiative aligns with the Sustainable Development Goals (SDGs).

Goal	Goal Remarks	Programmatic Alignment
Goal 3 **Good Health and Well-Being**	Ensure healthy lives and promote well-being for all at all age	The program improves universal healthcare access and outcomes by enabling early detection of cancer and heart diseases, allowing for timely medical interventions. It increases accessibility, removing financial barriers, ultimately ensuring quality medical care for underprivileged.
Goal 9 **Industry, Innovation, and Infrastructure**	Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation	The installation of a PET scan aligns with SDG Target 9.1, developing quality and resilient infrastructure, by strengthening regional medical infrastructure, providing advanced cancer diagnostics, and establishing Varanasi as a regional medical hub, ensuring affordable and equitable access to healthcare for all.
Goal 10 **Reduced Inequalities**	Reduce inequality within and among countries	The initiative aligns with SDG Target 10.3, reducing inequalities of outcome, by bridging healthcare gaps between urban and rural areas, bringing world-class technology to underserved regions, and promoting inclusive healthcare, thereby reducing disparities, and ensuring equal access to quality medical services for all.
Goal 17 **Partnership for the Goals**	Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development	The KMBL and Ramakrishna Mission partnership demonstrates the impact of collaborative efforts in driving healthcare accessibility, equity, and sustainability, highlighting the potential of CSR to scale healthcare solutions and advance universal health coverage.

Conclusion and way forward

In conclusion, the partnership between Kotak Mahindra Bank and Ramakrishna Mission has made a significant impact in cancer care, providing accessible and affordable PET scan services and a holistic care experience that has improved health outcomes for underserved communities. With patients expressing high satisfaction with the facility's comfort, affordability, and quality of care, the initiative has demonstrated its effectiveness. However, to further enhance cancer treatment and improve patient outcomes, addressing remaining gaps such as expanding infrastructure, procuring advanced equipment, and increasing outreach initiatives is crucial, ultimately paving the way for a more sustainable and equitable healthcare ecosystem.

While the initiative has shown promising results, there are opportunities for refinement and enhancement, as highlighted by feedback and observations, to further increase the program's efficacy and overall impact.

Long-term maintenance support by offering a 5-year maintenance support package or an Annual Maintenance Charge (AMC) plan to ease the financial burden on the hospital.

Strengthening chronic care support by expanding specialized care plans, follow-up services, and awareness programs

Further investing in high-tech diagnostic and treatment equipment which can improve cancer diagnosis and treatment

Expansion of infrastructure by increasing the number of beds and addressing infrastructure gaps to enhance capacity and reduce waiting times

Launch an awareness campaigns to educate patients, and the community about the available services and facilities.

Workforce expansion and continuous staff training to improve the patient management system and maintain high standards of care