Kotak Mahindra Bank Limited Healthcare CSR Project

Impact Assessment Report

FY 2023-24

BKL Walawalkar Hospital

Project duration – November 2023 - March 2024

KMBL Project ID - KMBL202324046

A report 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.

Contents

Abbreviations

KMBL	Kotak Mahindra Bank Limited
SVJCT	Shri Vitthalrao Joshi Charities Trust
PET	Positron Emission Tomography
CT	Computed Tomography
MoHFW	Ministry of Health and Family Welfare
AERB	Atomic Energy Regulatory Board
HIA	Hospital information automation
RSO	Radiation Safety Officer
BARC	Bhabha Atomic Research Centre

Dashboard

Impact assessment of KMBL's Healthcare CSR initiative at BKL Walawalkar Hospital, by Crisil Limited for FY 2023-24

1 thematic area

Infrastructure upgrade - Procurement of PET CT Scanning Machine

1 Hospital

1 PET CT Scan machine

5 Medical streams

Contributing to **6** SDGs

1 NO POVERTY	3 GOOD HEALTH	8 DECENT WORK AND ECONOMIC GROWTH
9 INNOVATION AND INFRASTRUCTURE	10 REDUCED INEQUALITIES	17 PARTNERSHIPS FOR THE GOALS

Total CSR funds from KMBL

₹7 crore

548

Unique beneficiaries*

* PET CT scan beneficiary count till September, 2025

Understanding of Context

Cancer is a major public health concern in India, with the country witnessing a significant rise in cancer cases over the past few decades. In 2022, there were an estimated 14,61,427 number of cancer cases in India. Lung and breast cancers were the leading sites of cancer in males and females, respectively. Among the childhood (0-14 yr) cancers, lymphoid leukemia (boys: 29.2% and girls: 24.2%) was the leading site. The incidence of cancer cases is estimated to increase by 12.8 per cent in 2025 as compared to 2020[1]. The burden of cancer is not only a health issue but also a socio-economic challenge, affecting not only the patients but also their families and caregivers.

Types of Cancer Prevalent in India

The most common types of cancer in India are[2]:

- **Breast Cancer:** Accounting for 14% of all new cancer cases diagnosed in 2020, breast cancer is the most common cancer among Indian women[3]

- **Oral Cancer:** Tobacco consumption is a major risk factor, and oral cancer is the most common cancer among Indian men

- **Cervical Cancer:** Human Papillomavirus (HPV) is the primary cause, and cervical cancer is the second most common cancer among Indian women

- **Lung Cancer:** Tobacco consumption and air pollution are major risk factors, and lung cancer is a leading cause of cancer deaths in India

- **Colorectal Cancer:** Increasing incidence, particularly among the urban population, due to lifestyle changes and dietary habits

Challenges Faced by Cancer Patients in India

Cancer patients in India face numerous challenges, including:

- **Limited Access to Healthcare:** Inadequate healthcare infrastructure, particularly in rural areas, hinders access to timely diagnosis and treatment

- **Financial Burden:** Cancer treatment is expensive, and many patients struggle to afford the costs, leading to delayed or incomplete treatment

- **Stigma and Social Isolation:** Cancer is often stigmatized, leading to social isolation and emotional distress for patients and their families

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[1] https://pmc.ncbi.nlm.nih.gov/articles/PMC10231735/
[2] Statistics – ICMR – National Institute of Cancer Prevention and Research
[3] Burden of female breast cancer in India estimates of YLDs, YLLs, and DALYs at national and subnational levels based on the national cancer registry programme - PMC

- **Lack of Support and Care:** Inadequate palliative care and support services exacerbate the physical and emotional suffering of patients

Support and Care for Cancer Patients in India

The Indian government has launched several initiatives to combat cancer and provide support to patients, including:

- **National Cancer Control Programme:** Aims to prevent and control cancer through awareness, early detection, and treatment

- **National Programme for Prevention and Control of Non-Communicable Diseases:** Focuses on prevention and control of non-communicable diseases, including cancer

- **Ayushman Bharat:** A health insurance scheme that provides financial protection to patients, including those with cancer

Additionally, corporates and NGO's provide various support facilities to patients suffering from cancer and their families as follows:

- **Cancer Support Groups:** Organizations like the Indian Cancer Society and the Cancer Patients Aid Association provide emotional support, counseling, and guidance to patients and their families.

- **Palliative Care Services:** Organizations like Pallium India and the Indian Association of Palliative Care provide pain management, symptom control, and end-of-life care to patients

- **Financial Assistance:** Government schemes like the Rashtriya Arogya Nidhi (RAN) and non-governmental organizations like the Cancer Patients Aid Association, Indian Cancer society and several other NGOs provide financial assistance to patients

- **Home Care Services:** Organizations like the Indian Cancer Society and the Cancer Patients Aid Association provide home care services, including nursing care, physiotherapy, and counseling

- **Equipment support to hospitals/healthcare institutions:** Support is also extended to healthcare facilities and hospitals to improve their infrastructure to enable them to provide quality services to cancer patients. For e.g. Kotak Mahindra Bank Ltd funded the BK Walawalkar Hospital in purchasing a PET-CT Scan machine to enable timely diagnosis of cancer patients. This has reduced the diagnosis time for patients aiding positive treatment outcomes.

By providing access to healthcare, financial assistance, palliative care, and emotional support, the quality of life of cancer patients and their families can be improved. It is crucial for the government, non-governmental organizations, and civil society to work together to combat cancer and provide support and care to those affected by this disease.

About Kotak Mahindra Bank Limited

About Kotak Mahindra Bank Limited

Kotak Mahindra Bank Limited (KMBL) is one of India's leading private sector banks, with a rich history spanning over three decades. Founded in 1985, the bank has evolved into a diversified financial services conglomerate, offering a wide range of banking and financial products and services to individuals, businesses, and institutions. With a strong presence across the country, KMBL has established itself as a trusted and reliable financial partner, committed to delivering exceptional customer experience and creating long-term value for its stakeholders.

KMBL's CSR intervention in Healthcare: Key focus areas

Kotak Mahindra Bank's CSR work in healthcare focuses on cancer care, access to basic healthcare facilities to marginal communities and strengthening of public infrastructure health facilities across India. These initiatives are designed to improve both access and quality of medical care, especially for underserved and rural populations.

1. **Cancer care initiatives** - The bank supports the cancer-care spectrum from early detection to treatment support to palliative care in partnership with specialised NGOs and hospital pan India. A recent example is funding of a state-of-the art PET CT scanner at Walawalkar Hospital, thereby improving its diagnostic capabilities, reducing costs and waiting time for the patient leading to better treatment outcomes. Kotak has also extended support to Tata Memorial's centre in Varanasi (Pandit Madan Mohan Malaviya Cancer Hospital) by funding a CT simulator machine to strengthen cancer services in the region.

2. **Improving access to healthcare** - KMBL funds Mobile Medical Vans (MMVs), rural health camps, eye check-up camps, oral cancer screening drives and various such initiatives to enable early diagnosis of ailments amongst low-income and rural based communities. The bank also supports early intervention and rehabilitation services for persons with disabilities and treatment of children with several debilitating conditions to ensure they have access to adequate medical support.

3. **Strengthening healthcare infrastructure** - A major focus area for KMBL is capital support to hospitals and medical colleges to expand critical care and speciality services. An example of this is the funding of a cardiac ambulance, a 16-bed organ transplant ICU and specialized equipment in cardiology to Gulbarga Institute of Medical Sciences, thereby increasing the clinical capabilities of the hospital.

4. **Reaching out to rural communities** - KMBL has financed mobile clinic units, conducted rural health camps, organised screening drives and launched several other initiatives in rural areas to reach out to the rural population. In these remote areas access to even basic healthcare is lacking and thus KMBL intends to bridge the gap through its continued support to improving rural infrastructure.

Approach and Methodology

Objective of the assessment

The key purpose of this assessment is to identify ways in which the intervention and the resultant inputs and activities have been leveraged by the beneficiaries, as well as evaluating the key barriers/enablers, in the form of suggestions, to ensure maximum impact of the programs in the long run.

To conduct the impact assessment study, the objectives of the assignment are given below:

- **Objective 1: Impact created in the lives of the direct beneficiaries and the community**

  The impact assessment study assesses the extent of impact created in the lives of the beneficiaries and their families by assessing the positive intended and unintended changes.

- **Objective 2: Appropriateness of the program strategies**

  To ensure successful implementation of a project, strategic plans, goals, and impact indicators are essential. However, situational challenges can lead to deviations from the original plan during program implementation. As a result, assessing the program's impact and success requires evaluating its strategies against the outcomes achieved and considering the program's sustainability.

  This study considers any deviations that occurred during the program's implementation and provides a comprehensive analysis of the program's success.

- **Objective 3: Impact towards programmatic sustainability**

  An essential component of the intervention is the accountability that is shouldered by the entire community, being the ultimate beneficiaries of the intervention.

- **Objective 4: Recommendation towards the targeted outcomes**

  The impact assessment study also involves a thorough assessment of the intervention being implemented so far and based on that, provides recommendations for further improvement and strengthening of the program.

Methodological Blueprint: Approach and Methodology Adopted

The evaluation employs a concurrent mixed methods design, integrating both quantitative and qualitative datasets from principal program stakeholders to construct a rigorous multi-dimensional impact evaluation. This methodology ensures robustness by quantifying effects through quantitative survey data and corroborating findings with qualitative insights from stakeholder interviews.

Quantitative Insights - Measuring Program Efficacy: Quantitative evidence is acquired via a semi-structured questionnaire administered directly to program beneficiaries. This instrument measures core impact metrics and program effectiveness, leveraging structured scaling and closed-ended responses for statistical reliability. Sampling has been executed to ensure representative coverage across relevant beneficiary cohorts and program locations.

Qualitative Narratives - Capturing Stakeholder Perspectives: Qualitative data is collected through in-depth key informant interviews with medical professionals and other pivotal stakeholders. These interviews utilize open-ended probes to capture nuanced perspectives on program execution, process dynamics, sustainability concerns, and observed challenges. Transcripts are thematically analyzed to anchor evidence in context-specific realities and highlight knowledge gaps.

Convergent Evidence Mapping and Analysis: All findings are triaged using a formal convergence-divergence analysis to identify corroborative and contradictory evidence streams across quantitative and qualitative dimensions. Advanced triangulation increases validity and supports nuanced interpretation of complex impact pathways.

Benchmarking Against Global Standards: OECD-DAC & SDG Focus: The evaluation 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**. Additionally, outcomes are mapped to the UN Sustainable Development Goals (SDGs) for global alignment. Contribution analysis clarifies how the intervention advances international development benchmarks.

In addition to the above, the study also uses **SWOT (Strengths, Weaknesses, Opportunities, Threats) Analysis** to systematically assess the program's strengths, weaknesses, opportunities, and threats, informing core evaluation and strategic recommendations.

o Strengths: Evaluate the internal strengths of KMBL's CSR programs, such as strong partnerships, efficient resource utilization, and innovative program design. The analysis will measure how these factors have contributed to the program's success.

o Weaknesses: Identify any internal challenges, such as inadequate resources, limited stakeholder engagement, or inefficient program execution. Understanding these weaknesses will help improve future interventions.

o Opportunities: Assess external factors that offer potential for scaling up or replicating successful CSR projects. Opportunities such as technological advancements, community willingness, or government policies that align with the CSR initiatives will be explored.

o Threats: Examine external risks that could hinder the long-term impact of the projects. These could include changes in government regulations, economic downturns, or environmental challenges.

- **Case Studies:** Detailed case studies will be developed to showcase individual or community-level success stories, highlighting transformative changes driven by the CSR programs.

Sampling framework

A multi-stratified sampling strategy is applied to ensure accurate and representative sample as the study adopts a mixed method approach. For a PET CT patient cohort of 600, a survey sample of 31 patients has been selected to satisfy the conventional minimum of around 30 observations required for the Central Limit Theorem to yield an approximately normal sampling distribution of the mean.

The following sample framework has been adopted for the study:

Key Stakeholders	Data Collection Tool	Sample
Beneficiaries/ Care Givers	Key Informant Interviews	31
Doctors/ Nuclear physician	Key Informant Interviews	4
Nurses	Key Informant Interviews	4
Hospital administration staff	Key Informant Interviews	4
KMBL CSR officials	Key Informant Interviews	2

About the Program and Primary Findings
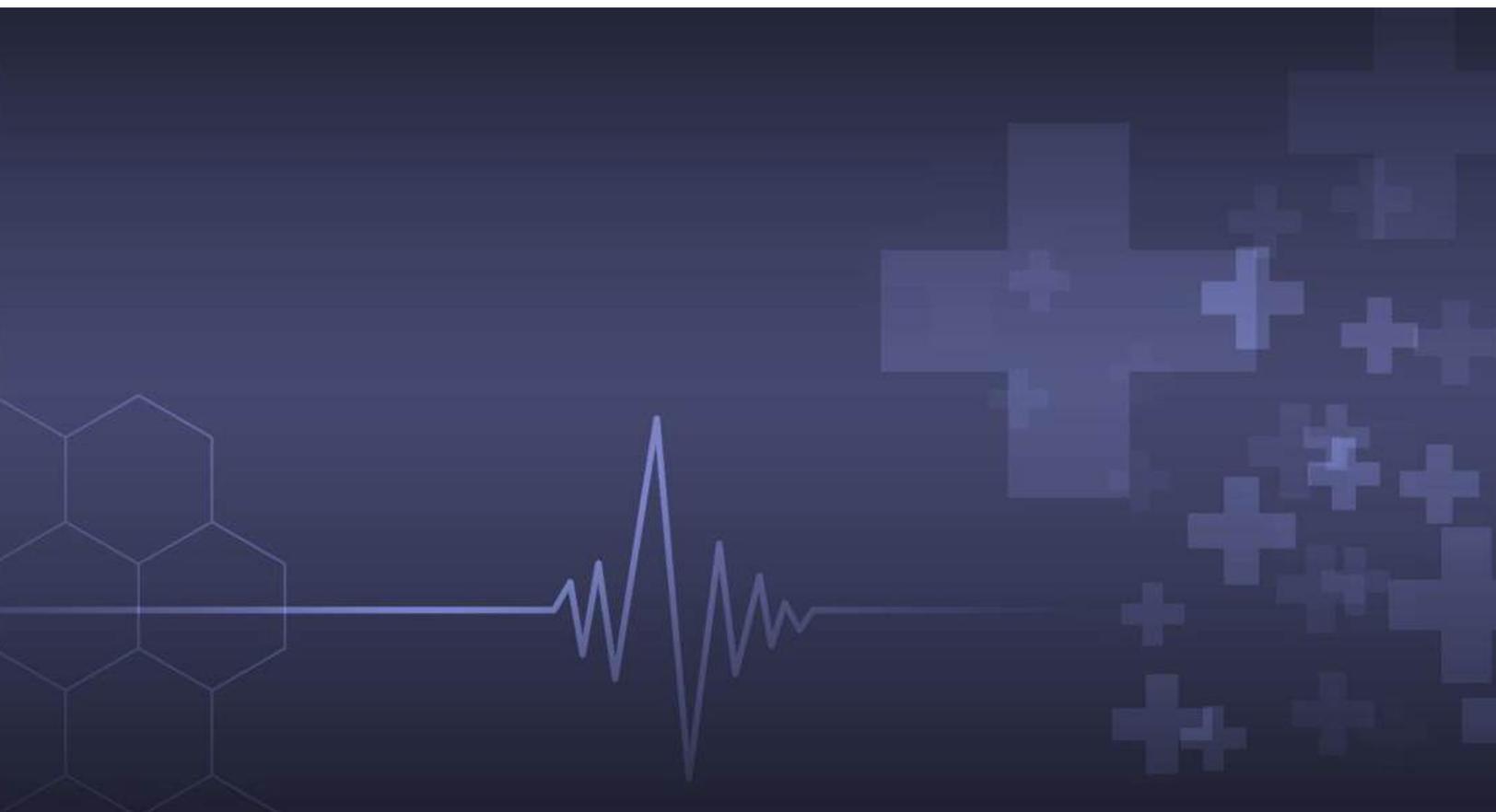
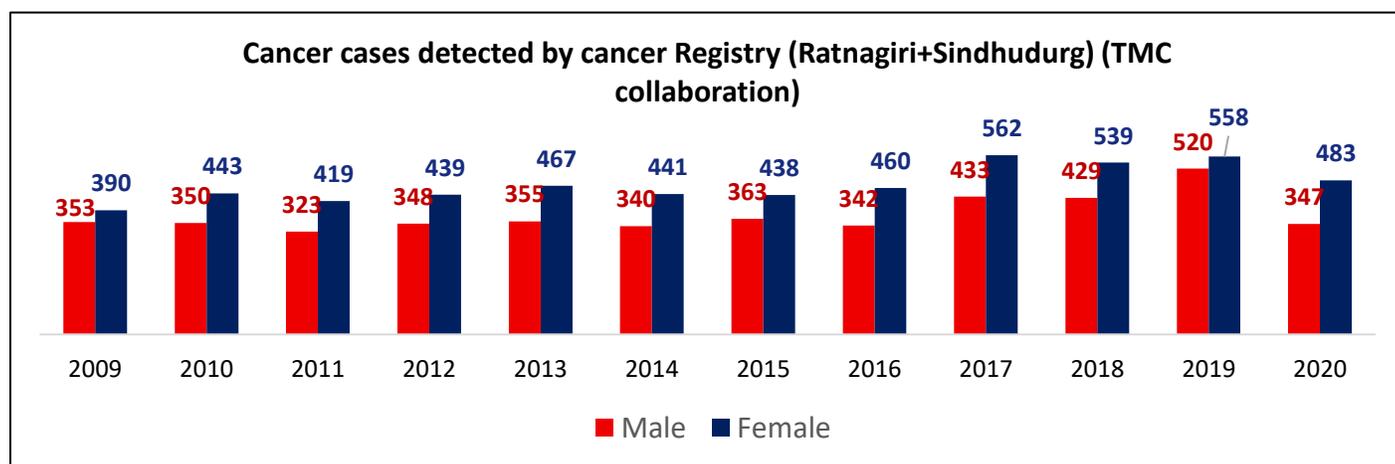| Program ID	KMBL202324046
Year of implementation	FY 2023 - 2024
Program duration	November 2023 - March 2024
Partner organization	BKL Walawalkar Hospital
Location	Chiplun, Maharashtra

About BKL Walawalkar Hospital

B.K.L. Walawalkar Hospital was established in 1996, by Shri Vitthalrao Joshi Charities Trust (SVJCT) in the Dervan village which is about 16 kilometers from Chiplun and 290 kilometers from Mumbai. It is situated in a rural location and is the only multi-specialty hospital in the region, serving the rural community of three districts, Ratnagiri, Sindhudurg and few talukas of Raigad and Kolhapur covering population of nearly 35 lakhs. The average number of patients visiting the OPD is ~1500 per day. It is a 600-bedded hospital with 75 oncology beds.
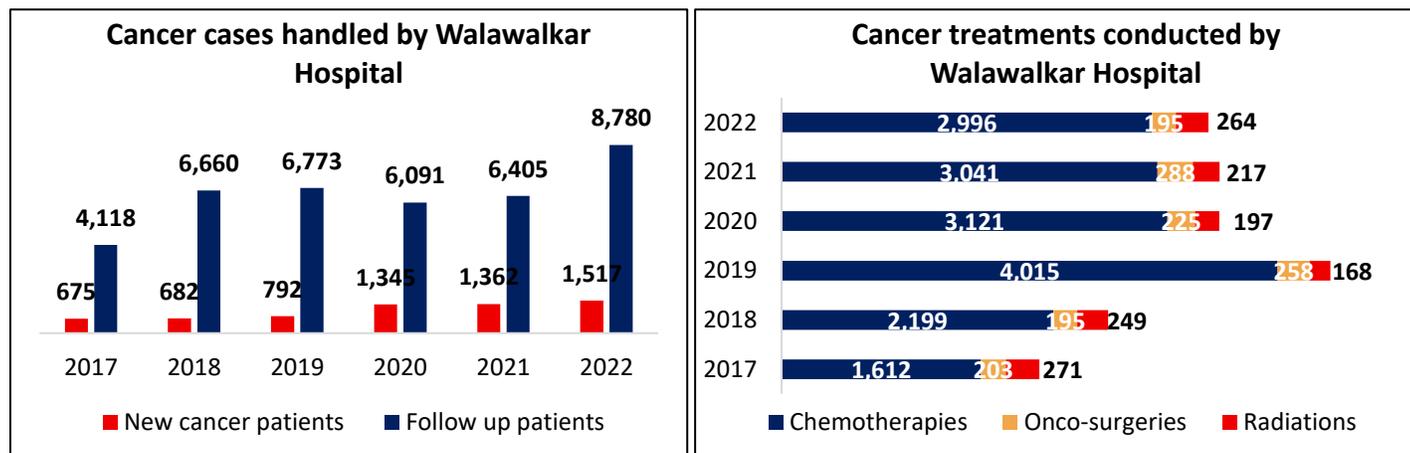
Improved cancer awareness leads to increase in cancer detection and treatment

The hospital's oncology department in partnership with the Tata Memorial Hospital, has been conducting a model cancer programme in the Ratnagiri & Sindhudurg districts since the last 15 years. This includes outreach programmes for cancer awareness, screening, diagnosis and treatment of cancer patients. The cancer registry programme with Tata Memorial has been in effect since 2001. The registry has seen an increasing trend of cancer cases over the years with improved awareness and screening conducted by the hospital.

Cancer cases detected by cancer Registry (Ratnagiri+Sindhudurg) (TMC collaboration)

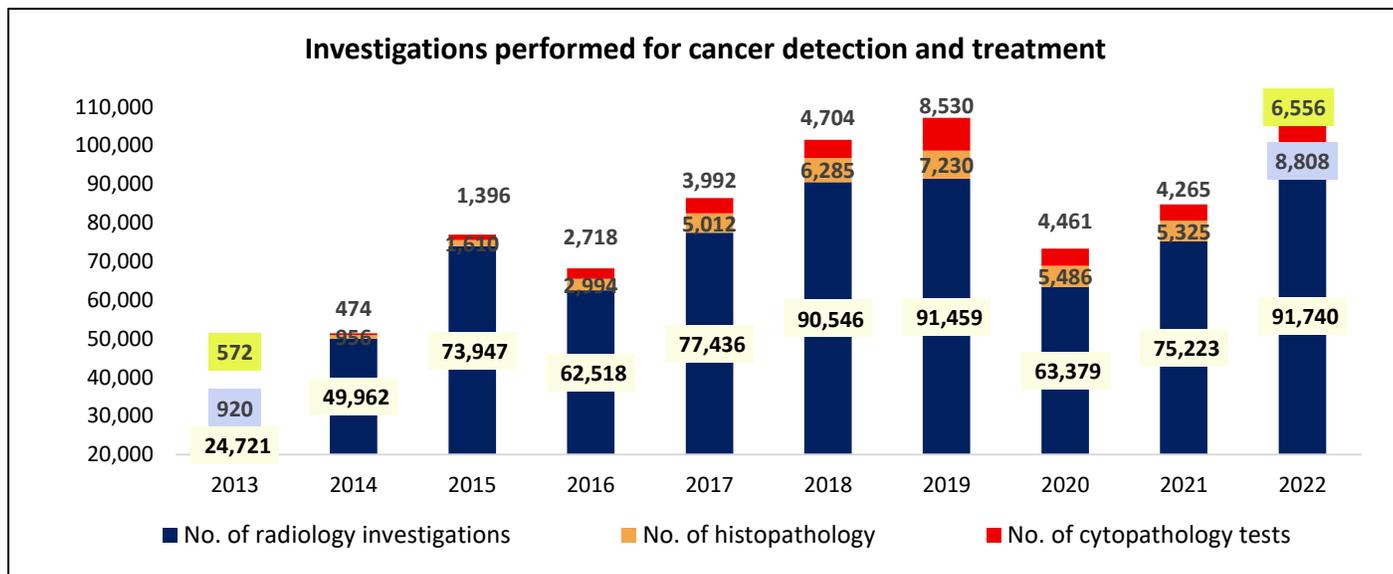| Year	Male	Female
2009	353	390
2010	350	443
2011	323	419
2012	348	439
2013	355	467
2014	340	441
2015	363	438
2016	342	460
2017	433	562
2018	429	539
2019	520	558
2020	347	483

■ Male ■ Female

The hospital has been providing cancer care and treatment to marginalized communities in Ratnagiri, Maharashtra. The hospital's patient demographics primarily consist of individuals from low-income backgrounds. With the help of TMC, BKL Walawalkar Hospital has developed cheaper ways of not only early cancer detection but also cost-effective ways for treatment of locally common cancers in the form of Metronomic Therapies.
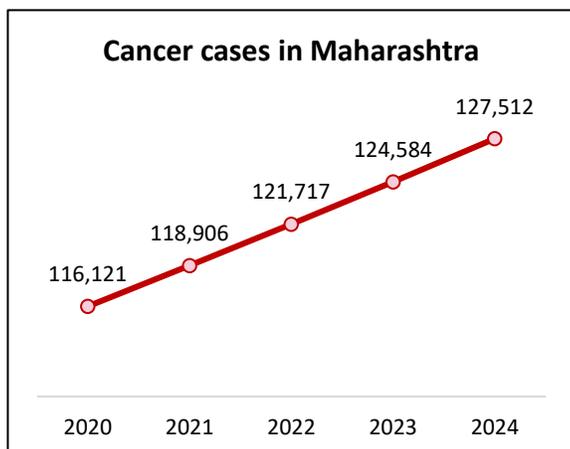
All three branches of oncology treatment are provided to cancer patients in the hospital - **Medical Oncology** (using drugs like chemotherapy and immunotherapy), **Radiation Oncology** (using radiation therapy), and **Surgical Oncology** (using surgery to remove tumors). The hospital has a team of ~30 doctors for Oncology and related services. With the level of awareness generated, the number of new patients attending cancer OPD has increased from 675 in 2017 to 1,517 in 2022. Follow-up cases have also increased from 4,118 to 8,780 over the same period, indicating a need for additional capacity and better infrastructure for provision of quality care to patients.

Cancer cases handled by Walawalkar Hospital

Year	New cancer patients	Follow up patients
2017	675	4,118
2018	682	6,660
2019	792	6,773
2020	1,345	6,091
2021	1,362	6,405
2022	1,517	8,780

Cancer treatments conducted by Walawalkar Hospital

Year	Chemotherapies	Onco-surgeries	Radiations
2022	2,996	195	264
2021	3,041	288	217
2020	3,121	225	197
2019	4,015	258	168
2018	2,199	195	249
2017	1,612	203	271

All services are provided by locally available doctors & specialists, with back-up and support from nationally & internationally renowned doctors from Tata Memorial Hospital, Mumbai as well as consultants from Pune. The cancer treatments provided by the hospital ranged from chemotherapies, radiation and onco-surgeries ensuring patients have holistic care at a centralized location. Regular screenings and investigations have improved accuracy of diagnosis leading to early interventions and improved treatment outcomes.

Investigations performed for cancer detection and treatment

Legend:
- No. of radiology investigations
- No. of histopathology
- No. of cytopathology tests

Chart data:

Year	Radiology	Histopathology	Cytopathology	Other
2013	24,721	920	572	
2014	49,962	956	474	
2015	73,947	2,610	1,396	
2016	62,518	2,994	2,718	
2017	77,436	5,012	3,992	
2018	90,546	6,285	4,704	
2019	91,459	7,230	8,530	
2020	63,379	5,486	4,461	
2021	75,223	5,325	4,265	
2022	91,740	8,808	6,556	

Strengthening of cancer care infrastructure in Maharashtra - a growing necessity

Cancer cases in Maharashtra

Year	Cases
2020	116,121
2021	118,906
2022	121,717
2023	124,584
2024	127,512

Taluka wise cancer cases detected by registry in Ratnagiri and Sindhudurg districts

Sr. No.	Taluka	Population	Villages	2009	2014	2017	2019	2020
1	Chiplun	279,486	165	146	172	162	189	175
2	Guhagar	121,559	121	49	75	85	94	49
3	Lanja	106,986	122	58	42	80	68	52
4	Rajapur	166,887	238	81	68	102	121	98
5	S' shwar	198,341	198	99	85	119	140	87
6	Dapoli	178,340	173	84	84	111	126	88
7	Khed	181,615	215	72	86	74	102	85
8	Mandangad	62,123	109	13	23	26	30	19
9	Ratnagiri	319,449	196	141	107	175	195	155
	Total	1,614,786	1537	743	742	934	1065	808

The rising cancer cases in Maharashtra, as evident from the data provided, underscore the pressing need for improved infrastructure for cancer care in the state. With a steady increase in cancer cases from 116,121 in 2020 to 127,512 in 2024[4], the existing healthcare infrastructure is facing a significant burden.

In Ratnagiri and Sindhudurg districts based on the cancer registry maintained by the hospital in collaboration with TMC, it can be seen that rural areas, such as Chiplun, Guhagar, and Lanja, are reporting a substantial number of cancer cases, emphasizing the need for equitable access to cancer care services across the state. Improved infrastructure, including cancer diagnosis and treatment facilities, is crucial to ensure timely and effective care for patients. This is particularly important in districts with limited healthcare resources, such as Mandangad, where cancer cases are still being reported despite having a relatively smaller population. By

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[4] https://sansad.in/getFile/loksabhaquestions/annex/184/AU3538_yTO9ZS.pdf?source=pqals

strengthening cancer care infrastructure, Maharashtra can reduce the disparities in healthcare access, improve patient outcomes, and alleviate the growing burden of cancer on its healthcare system.

Walawalkar Hospital, being a major healthcare provider in rural Maharashtra, may need to increase capacity over the coming years and improve infrastructure to cater to the rising cancer cases in the region, particularly in districts like Ratnagiri, Chiplun, and Rajapur. Upgrading its facilities and expanding its capacity would enable the hospital to provide timely and effective cancer care to patients, reducing the need for referrals to urban centers and improving health outcomes.

About the Program - Procurement of Medical Equipment (PET CT Scan)

In November 2023, Kotak Mahindra Bank Limited (KMBL) aided Walawalkar Hospital in procuring a PET-CT Scan machine by donating Rs 7 crores to the hospital towards acquisition of the machine. The total cost of the machine was ~ INR 8 crores, and the balance amount, the cost of the maintenance contract (~ INR 51,00,000 per annum), the cost of installation of the machine and required staff cost (Nuclear Medicine Technologist, Nuclear Medicine Physician, RSO and nurses) was borne by the hospital as part of its initiative to build a nuclear medicine facility by acquisition of a PET CT scanner and a SPECT machine for furthering cancer care.

Need for PET CT Scan machine at Walawalkar Hospital

A PET-CT scan (Positron Emission Tomography – Computed Tomography) is a medical imaging technique that combines two different types of scans in one. It provides detailed information about both how your body looks and how it functions.

PET part (Positron Emission Tomography): This uses a radioactive tracer (a molecule labelled with a radionuclide) that is injected into your bloodstream. The tracer accumulates more in cells/tissues that are more metabolically active (higher use of sugar / other metabolic processes). The PET scan detects the radiation emitted by the tracer to map metabolic activity in your body.

CT part (Computed Tomography): CT uses X-rays taken from many angles to build up detailed images of the body's anatomy (bones, organs, structures). It shows where things are, in fine detail.

Combined PET-CT: The images from the PET scan (functional / metabolic information) are merged ("fused") with the CT scan (anatomical information) so doctors can see both what is happening in terms of metabolism (e.g. where cancer may be active) and exactly where in the body (which organ, tissue) those

changes are occurring. Hence, with detailed imaging, doctors can make accurate diagnosis aiding detection of cancer and monitoring its progression, response to treatment and detect metastases making this a critical tool for cancer care.

In addition to being at the forefront of cancer cure in the Chiplun region through its tie-up with Tata Memorial, Walawalkar hospital already had all three branches of cancer treatment - medical, radiation and surgical oncology, with the only missing link being the nuclear medicine facility. Hence, to provide a holistic cancer programme for patients and to improve preventive, curative and palliative cancer care, especially for the underserved rural community of Chiplun, addition of PET CT scanner was undertaken, supported by KMBL. Additionally, PET CT Scan is also useful for evaluation in other medical streams like neurology (for evaluation of dementia, Alzheimer's or epilepsy), cardiac (viability of myocardium, inflammation or infection) and for diagnosing inflammation or infection in other organs like liver, thereby compounding its necessity and utility for the hospital.

PET CT Scanner procurement procedure post signing MoU with Kotak Mahindra Bank

Step 1: Need assessment and approval
- Walawalkar Hospital obtained approval from the Department of Atomic Energy Board (DAE) and Atomic Energy Regulatory Board (AERB) to establish a Nuclear Medicine department led by their nuclear medicine physician.

Step 2: Vendor selection
- The hospital issued a Request for Proposal (RFP) to potential vendors, evaluated vendor responses, assessed their technical capabilities, and shortlisted and selected the final vendor Wipro.

Step 3: Purchase order and contracting
- The hospital placed a Purchase Order (PO) with the selected vendor, specifying the terms and conditions of the purchase, including delivery, installation, and commissioning post negotiating and finalizing the contract with the vendor.

Step 4: Civil work and installation preparation
- The hospital undertook civil work required for the installation of the PET-CT machine, including construction of a radiation-shielded room and installation of necessary utilities as mandated by the AERB.

Step 5: AERB approval and installation*
- The hospital submitted routine evaluation forms to the AERB and obtained approval for the installation and operation of the PET-CT machine.
- The vendor installed the PET-CT equipment, ensuring compliance with technical specifications and regulatory requirements

Step 6: AERB approval and commissioning
- The hospital obtained AERB approval after installation, post which testing and evaluation was carried out to ensure safety of patients before commissioning of the PET-CT machine.

> *** AERB approval process for setting up of Nuclear Medicine Facility in India**
>
> The Atomic Energy Regulatory Board (AERB) in India oversees the regulatory approval process for installing a Positron Emission Tomography-Computed Tomography (PET-CT) facility in a Nuclear Medicine (NM) department. The process involves several stages to ensure radiation safety and compliance with regulatory requirements.
>
> 1. **Site and Layout Plan Approval**: Submit layout plan, site plan, and elevation drawing to AERB for approval, ensuring rooms are arranged from low to high activity areas.
> 2. **Submission of Regulatory Consent Form**: Provide details on completion of construction, installation of equipment, and enrollment of radiation workers, and nominate a Radiological Safety Officer (RSO).
> 3. **Pre-commissioning Inspection**: AERB officials inspect the facility to ensure compliance with approved plans and regulatory requirements.
> 4. **Approval for Commissioning/Routine Operation**: Obtain authorization for procurement of radioactive material or a no-objection certificate for import, valid for a stipulated period, upon compliance with AERB safety codes.
> 5. **Adherence to Safety Codes and Regulations**: Ensure safe handling and disposal of radiopharmaceuticals, and comply with AERB safety codes and regulations, including submission of Annual Status Reports.
> 6. **Radioactive Waste Management**: Manage radioactive waste in accordance with the Atomic Energy (Safe Disposal of Radioactive Wastes) Rules, 1987, using the "confine and contain" approach.

The PET-CT scan machine became operational in September 2024 post requisite approvals as detailed above. The staff underwent specialized training in operating the machine and patient handling to ensure patient safety

Given that the scans require radioactive material, the procurement and disposal of the same is also highly regulated. The primary radioactive material used for a PET scan in India and globally is **FDG (Fluorodeoxyglucose)**, a modified glucose that is a radioactive tracer The in-house nuclear medicine technician has to assess the requirement of the material based on estimated patients per day post which the same is sent to Bhabha Atomic Research Centre (BARC), Mumbai from where the material needs to be transported. Hence, connectivity and transport play a very important role in the regular supply of the material and is one of the key challenges faced by the hospital given that the material is prone to decay.

PET CT scan – bridging a critical gap in cancer care

Before the installation of the machine, patients in the Konkan region, especially rural areas around Chiplun, had to travel vast distances to Mumbai (~250 kms), Pune (~180 kms), Kolhapur (~200 kms) or Satara (~130 kms) for the scans, making it an unviable and expensive proposition. This not only added to the expense but also delayed treatment due to lack of access to timely scans. Given the distance and cost, several patients avoided scans resulting in treatment drop-out or compromise in the quality of treatment.

India's cancer care landscape is marked by a significant imbalance, with 70% of the population in rural areas, but 90% of facilities in metro cities. Rural patients face delayed diagnosis and inadequate treatment due to limited infrastructure and expertise. Many can't afford urban treatment, leading to advanced, incurable cancer. Local, non-oncologist treatment often falls short, causing relapses. This imbalance overburdens tertiary cancer centers, compromising care for curable cancer patients.

Post commissioning of the PET CT machine at Walawalkar hospital, ~ 600 patients have benefited from immediate access to affordable PET scans as of September 2025. On average 8-10 PET scans are done daily, totaling around 100-150 per month. A PET CT scan takes around 30 min – 60 min for a patient and the centre is open 6 days a week.

The addition of the PET CT scanner at Walawalkar hospital has been a boon to the community with majority of the patients being from a low-income background. Most are not charged for the scans or treatment in the hospital, except for a nominal one-time registration fee of Rs 10, thereby reducing their financial burden. Additionally, **with faster access to this diagnostic tool, there is a lesser chance of patients ignoring their symptoms and opting out of treatment for want of money or time**.

Primary Key Findings

Demographic profile

The study covered 31 beneficiaries, who had availed the PET CT scan service at BKL Walawalkar Hospital as part of their treatment. The sample comprised of 61% women and 39% men. The beneficiaries are drawn largely from rural Maharashtra, with most patients coming from villages in and around Chiplun where agriculture is the dominant livelihood and cash incomes are low and irregular. Nearly 65% of the beneficiaries belonged to Other Backward Castes (OBCs), followed by general category and Scheduled Caste (SC) respectively, indicating that the **hospital has been able to reach some of the most underserved and vulnerable population, thus amplifying the impact of the funding by KMBL.**
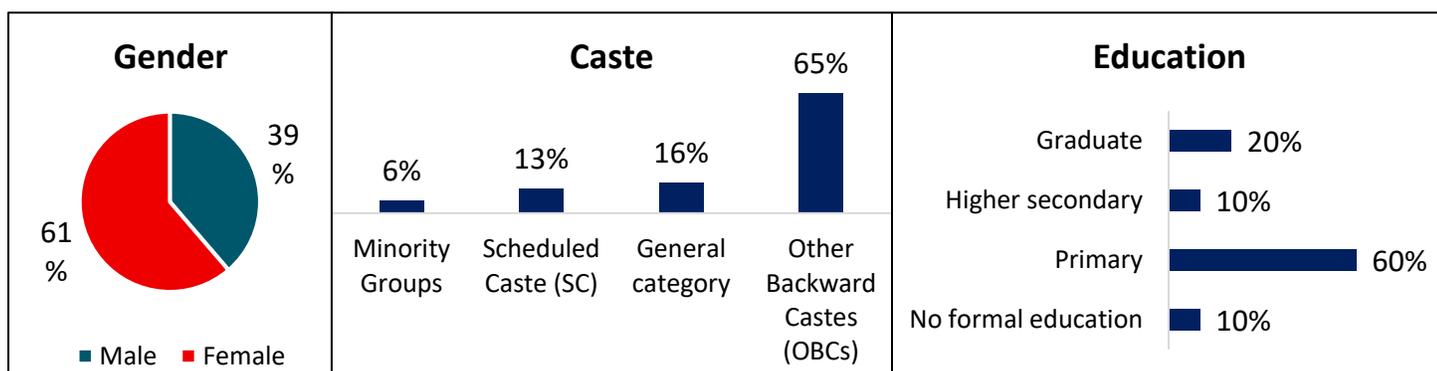
Figure 1: Demographic data

A large proportion of beneficiaries have studied only up to secondary or primary level, with very few graduates and a small segment having no formal education at all, which limits their ability to navigate complex health systems, compare treatment options or advocate for themselves.

Low educational attainment in a rural setting typically correlates with poor awareness of cancer symptoms, late health-seeking and dependence on informal advice, so the hospital effectively becomes a rare, trusted point of entry into the formal cancer-care pathway for these families.

The data shows near universal dependence on agriculture as the primary occupation, with most households reporting monthly incomes clustered in the INR 5,001– INR 10,000 band and a smaller proportion even below INR 5,000, leaving almost no buffer for savings or medical emergencies.

100% respondents are into agriculture

Monthly Income

3%   10%

87%

- < Rs. 5,000
- 5,001 - 10,000

Household's Monthly Expense

77%

3%   19%

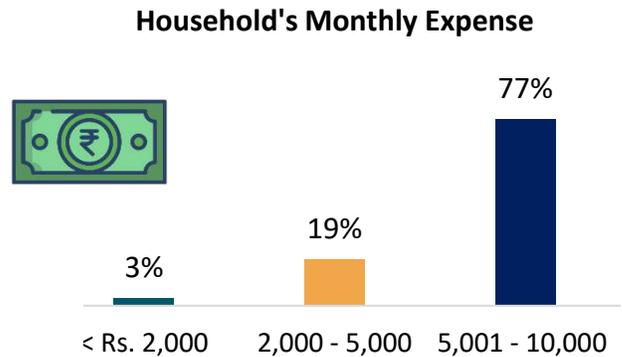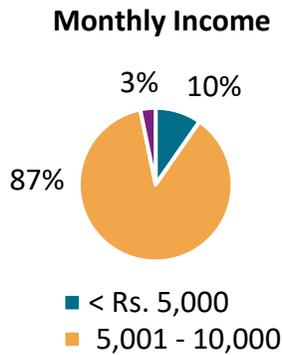< Rs. 2,000   2,000 - 5,000   5,001 - 10,000

Figure 2: Monthly income

Around three quarters of households report monthly expenses in the same narrow band, implying that any major illness like cancer immediately threatens to push them into debt, sale of assets or delayed/foregone treatment if subsidized services are not available. In such a scenario, **availability of subsidized or free healthcare services is the need of the hour which the hospital has been able to provide.**

Is the patient primary earner of the family?

39%

61%

- Yes   ■ No, but contributed majorly
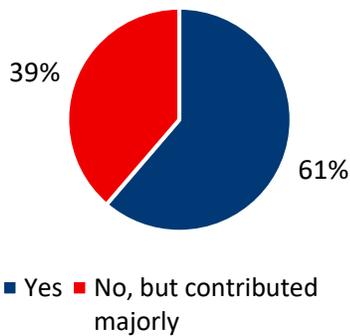
61% of beneficiaries were the primary earning members of the household, while remaining 39% contributed majorly. The burden of disease is not only felt by the patients but also by families which includes emotional, financial and social strain.

Figure 3: Primary earning member status

In a majority of cases, the patient is also the primary earner, while in many other households the patient contributes a major share of income, so an episode of cancer simultaneously removes earning capacity and increases expenditure. This dual shock magnifies vulnerability: if diagnostic services such as PET CT scans are

unavailable or unaffordable locally, families either abandon treatment or incur catastrophic costs travelling to distant centres, with long term consequences for livelihoods and inter-generational poverty.

Access to government health schemes

Figure 4: Access to government schemes
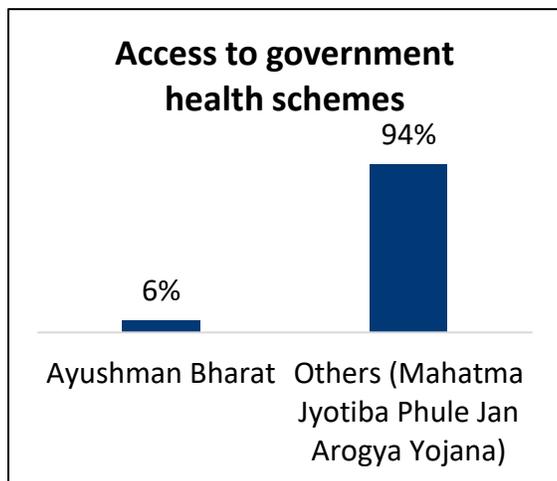
One positive aspect of the findings is that every respondent reported having access to at least one government health scheme. As can be seen from the graph, **100% of beneficiaries were covered by government schemes** thereby reducing their financial burden to a certain extent. 94% had access to the Maharashtra state government's Mahatma Jyotiba Phule Jan Arogya Yojana, while 6% had access to the central government's Ayushman Bharat Scheme under the Pradhan Mantri Jan Arogya Yojana. The presence of these and other similar schemes is a must for the social welfare of the population who otherwise would not be able to access the healthcare facilities needed.

Understanding the Schemes:

- **Mahatma Jyotiba Phule Jan Arogya Yojana (MJPJAY):** The Mahatma Jyotiba Phule Jan Arogya Yojana (MJPJAY) is a government health scheme by the Government of Maharashtra that provides cashless medical treatment for secondary and tertiary care. Launched in 2012, it has been expanded to cover the entire population of Maharashtra, offering up to ₹1.5 lakh under MJPJAY for access to healthcare).

- **Pradhan Mantri Jan Arogya Yojana:** The Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana is the world's largest public healthcare scheme that aims at providing health insurance of up to Rs. 5 lakhs to each eligible household annually. As of Oct. 28, 2025, more than 42 crore Ayushman cards have been issued for AB-PMJAY beneficiaries. More than 86 lakh senior citizens have been enrolled in the scheme.

While the Government of India has been continuously working towards improving access to healthcare facilities for its citizens especially the underserved – economically disadvantaged or people living in rural areas, several Indian studies show that government health schemes mainly cover inpatient episodes, leaving cancer outpatient costs like chemotherapy visits, diagnostics, and follow up care largely out-of-pocket[5]. Secondary commentary on financial toxicity in Indian cancer care notes that outpatient expenses can account for roughly half of total healthcare spending and highlights that these expenses are generally outside the scope of schemes like Ayushman Bharat, thereby driving ongoing financial vulnerability for cancer patients despite scheme enrollment.

In such a case, the hospital's subsidized diagnostics and support in accessing government schemes help to mitigate vulnerabilities, ensuring that treatment does not lead to financial distress.

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[5] Financial toxicity of cancer treatment in India - Frontiers

Hospital Access and Registration

The BKL Walawalkar Hospital is one of the foremost healthcare institutions in the Konkan region. It serves the rural areas of Chiplun, where patients lack adequate access to healthcare infrastructure given their low-income status and lack of medical facilities.

The initial encounter between a patient and a hospital sets the stage for a lifelong relationship, and **a seamless access and registration process is the cornerstone of a positive healthcare experience**. Our findings reveal that the hospital's outreach and registration mechanisms are not only efficient but also patient-centric, providing a warm and welcoming gateway to care.

With streamlined processes and minimal wait times, patients can effortlessly navigate the system, receiving timely access to essential services and laying the foundation for a trusting and supportive partnership between the patient and the healthcare provider.

Beneficiary awareness about Walawalkar Hospital

71% — Referred by Doctor
23% — Friend/Relative
6% — Others
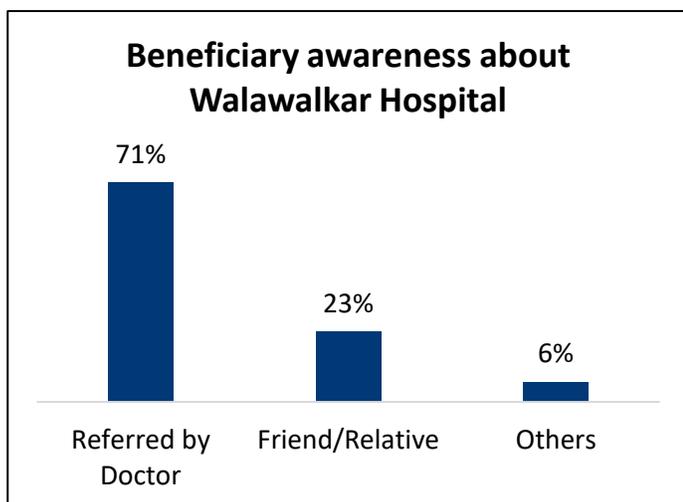
Figure 5: Beneficiary awareness

Given that Walawalkar Hospital is the only multi-specialty hospital in the region with advanced medical facilities, known for its patient care, most of the doctors in the vicinity refer patients (71%) requiring specialised care to this hospital. This underscores the trust and reliance of the medical fraternity on the hospital and the reputation it has earned over the years in the healthcare eco-system. 23% became aware about the hospital through their friends or relatives.

The hospital also conducts several programmes for maternal and child health, dental health, nutritional well-being of children and women's health. They conduct health camps, specialised screenings for cancer, cardiovascular diseases, diabetes and run campaigns to increase awareness about their programmes and services. **These outreach activities by the hospital have facilitated improves access to medical facilities for the population residing in Chiplun and nearby regions.**

Some beneficiaries mentioned of acquaintances who travelled an average of 100 kms to reach Walawalkar Hospital, a testament to the hospital's exceptional reputation for quality patient care and a stark reminder of the dire need for accessible healthcare facilities in surrounding areas. This remarkable distance

underscores the trust and confidence patients have in the hospital's ability to deliver world-class treatment, making it a beacon of hope for those seeking reliable and compassionate care.

Walawalkar Hospital has transformed outpatient care, with an impressive 90% of patients taking advantage of its services. By transforming the hospital into a cutting-edge care hub, equipped with state-of-the-art technology like CT scans and dialysis units, patients now have seamless access to comprehensive and integrated care. This has reduced waiting times, enabled early diagnosis, and ensured continuity of care, ultimately redefining the healthcare experience.

Primary department visited by beneficiary
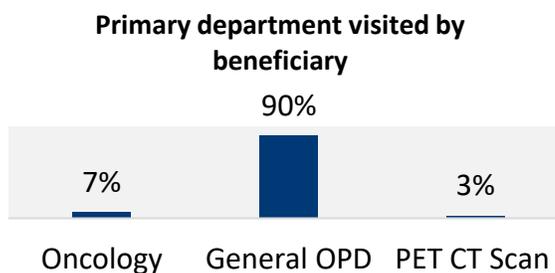
Figure 4: Primary department

Beneficiary experience

100% of beneficiaries attested to witnessing a hassle free and smooth registration process, with minimal documentation comprising of basic identification and referral proofs such as Aadhaar, voter ID, PAN card and doctor's prescription, ensuring a standardized and transparent procedure.

1. Registration process

100% respondents highlighted their smooth and hassle-free registration

2. Registration fee

100% respondents indicated not being charged a registration fee

3. Waiting time

100% respondents indicated waiting less than 15 minutes for registration

100% of beneficiaries indicated being highly satisfied with the registration process at Walawalkar Hospital This underscores the hospital's commitment to delivering exceptional patient experiences. With a patient-centric approach and streamlined procedures, the registration process has earned the trust and appreciation of all who have used it, delivering a seamless and efficient experience.

Clinical consultation and diagnosis

Accurate and sound clinical consultation and diagnosis are the foundation of effective treatment, playing a pivotal role in determining the success of a patient's care journey. A thorough and precise diagnosis enables healthcare professionals to develop a tailored treatment plan, addressing the patient's specific needs and underlying conditions. Conversely, a misdiagnosis or incomplete diagnosis can lead to ineffective or even harmful treatment, resulting in prolonged suffering, increased healthcare costs, and decreased patient satisfaction. Moreover, **a sound clinical consultation fosters trust and confidence between the patient and healthcare provider, encouraging patients to adhere to their treatment plans and complete their prescribed courses of care**. When patients feel heard, understood, and empowered, they are more likely to take an active role in their recovery, leading to better health outcomes, improved treatment completion rates, and enhanced overall well-being. By prioritizing sound clinical consultation and diagnosis, healthcare providers can set the stage for successful treatment outcomes, improved patient engagement, and a more positive healthcare experience.
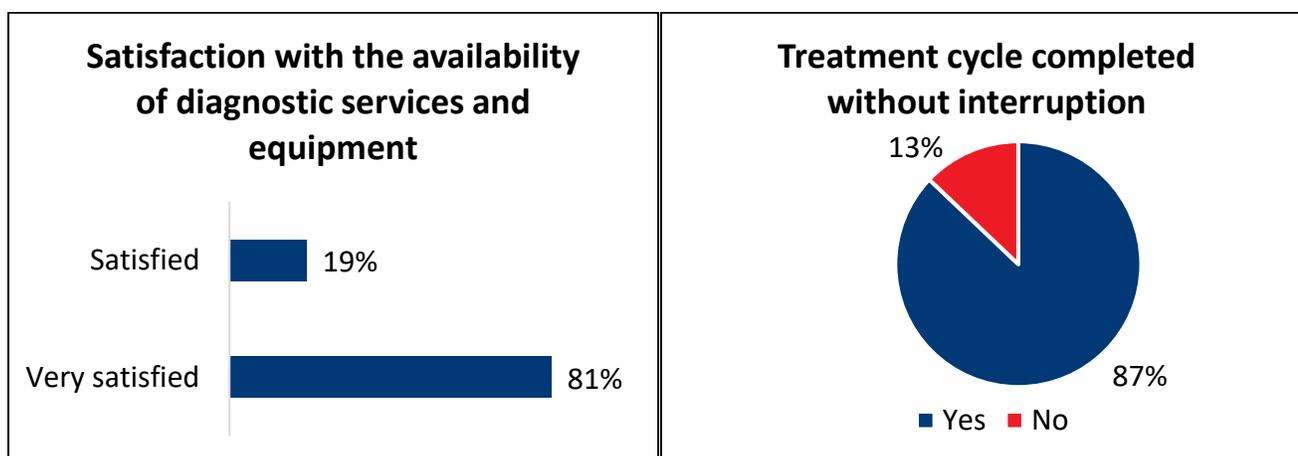

Figure 6: Patient satisfaction & Treatment completion

The fact that 100% of patients were satisfied with the diagnostics services at Walawalkar is a testament to the exceptional quality of care provided. This high level of satisfaction is a direct result of the hospital's commitment to delivering accurate and reliable diagnostic results, which is crucial in guiding treatment decisions. When patients feel confident in the diagnostic process, they are more likely to adhere to treatment plans, leading to better health outcomes.

Some of the factors that led to this high level of satisfaction for the patients are as follows:

Excellent Doctor Consultation: The excellent rating for doctor consultation is a reflection of the hospital's emphasis on clear communication and patient education. When doctors take the time to properly explain diagnoses and treatment options, patients feel empowered to make informed decisions about their care. This, in turn, fosters a sense of trust and collaboration between patients and healthcare providers, leading to more effective treatment outcomes.

Doctor's consultation experience

100%

■ Excellent

Figure 7: Consultation experience
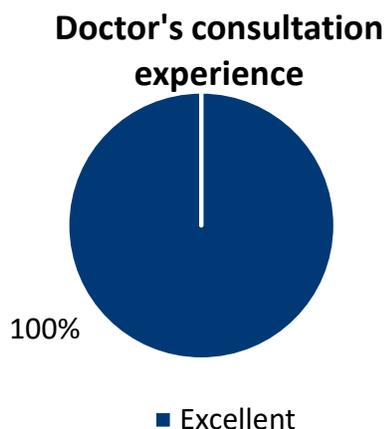
100% of beneficiaries attested to having received a thorough explanation of their condition, diagnosis, treatment plan and results of the PET CT scan undergone at the hospital

Availability of In-House PET CT Scan: The availability of in-house PET CT scan facility, post the funding of PET CT scanning machine by KMBL at Walawalkar has made a significant impact on patient care. By having this advanced diagnostic tool on site, patients can receive timely and accurate diagnoses, which is critical in guiding treatment decisions. This convenience also reduces the need for patients to travel to external facilities, saving time and reducing stress.

The patients were informed about the procedure, time taken, pre preparation required and were guided on the dos and don'ts before and after the procedure.

Hassle-Free Booking Process: A smooth and hassle-free booking process is essential for ensuring that patients can access medical services without unnecessary obstacles. Walawalkar's efficient booking system enables patients to schedule appointments easily, reducing stress and anxiety. This streamlined process also allows hospital staff to focus on providing high-quality care, rather than administrative tasks.

Faster access with no waiting time during appointments: The presence of a seamless booking process has resulted in absence of waiting time for PET scanning. This is a significant advantage

100% of beneficiaries underwent PET CT Scan on the advise of their doctor. Appointments were received immediately for the scan with the booking process being smooth and hasslefree amplyfying the overall positive experience of patients

for patients, who often experience anxiety and uncertainty while waiting for medical appointments. Additionally, patients can plan their workday as required around their appointment, enabling them to prevent

loss of pay. Thus, by providing reduced waiting time, Walawalkar Hospital demonstrates its commitment to prioritizing patient needs, leading to improved patient satisfaction and outcomes.

Free Diagnostic Services: The fact that patients did not have to pay for diagnostic services is a significant benefit, as it removes a major barrier to accessing medical care. By providing free diagnostic services, Walawalkar demonstrates its commitment to making healthcare accessible to all, regardless of financial means. This can lead to earlier diagnosis and treatment, improving health out and reducing the risk of complications.
100% of the beneficiaries cited not having made any payment for the PET Scan or services received.

Free diagnostic procedures especially PET CT scan by the hospital is bridging the healthcare gap for the underserved community, empowering them to access life-changing medical care without financial constraints and ultimately, transforming lives

Knowledgeable Medical Staff and positive post-service experience: The expertise of the radiologist/medical staff is critical in ensuring accurate diagnoses and effective treatment plans. A knowledgeable radiologist can provide valuable insights and guidance during a PET CT scan, enabling healthcare providers to make informed decisions about patient care. At Walawalkar, radiologist's expertise is a key factor in delivering high-quality diagnostic services, which is reflected in the excellent patient satisfaction ratings.

100 % beneficiaries rated the radiologist knowledgeable and were satisfied with the service received especially clarity on the results post procedure

The culmination of these factors has led to an **impressive 100% treatment completion rate at Walawalkar.** When patients receive timely, accurate, and compassionate care, they are more likely to adhere to treatment plans and complete their care. The hospital's commitment to patient-centered care, combined with its emphasis on diagnostic excellence, has created an environment that supports patients throughout their treatment journey. By addressing the physical, emotional, and financial needs of patients, Walawalkar has established itself as a leader in delivering comprehensive and effective care, resulting in exceptional patient outcomes.

Chronic care and Emergency services

Chronic care services are designed to manage ongoing health conditions, such as cancer, diabetes, heart disease, and respiratory disorders, through personalized treatment plans, regular monitoring, and patient education, enabling individuals to manage their conditions effectively and improve their quality of life. In contrast, emergency services are geared towards providing immediate attention and stabilization for acute illnesses or injuries, ensuring that patients receive timely and expert care in critical situations. By integrating these two aspects of care, Walawalkar Hospital has been able to provide a holistic approach to patient care, where individuals can receive coordinated and continuous support, from prevention and management of chronic conditions to urgent interventions and emergency response, ultimately leading to better health outcomes, enhanced patient experience, and improved overall well-being.

The hospital demonstrated strong performance in managing chronic conditions and providing timely emergency care to its beneficiaries. **100% of respondents** reported that either they or a family member **received regular long-term care** for chronic conditions at the hospital and had **visited in case of emergency highlighting the hospital's critical role in supporting patients with ongoing health needs.**
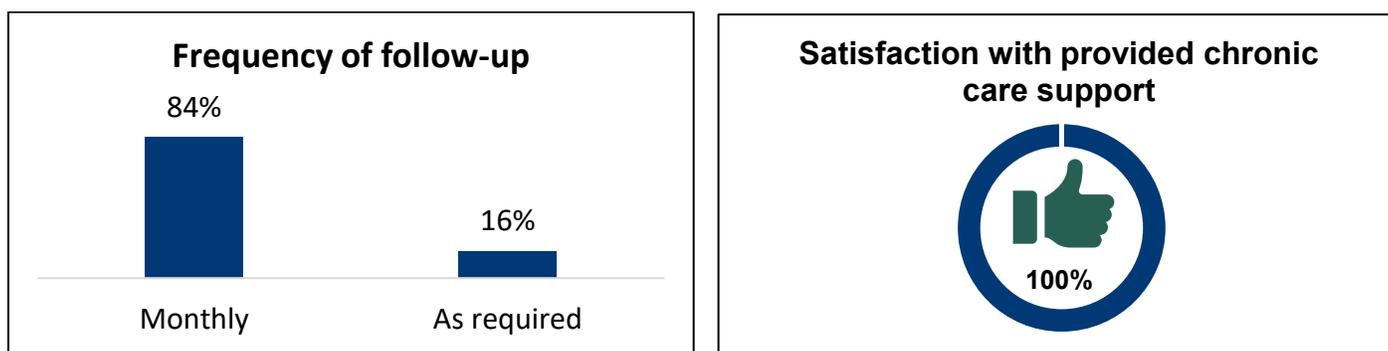

Figure 8: Follow-up & Chronic care support

The chronic care services at Walawalkar Hospital have been well-received by patients, with 16% of respondents reporting that they visit the hospital as needed, while remaining 84% have monthly follow-ups indicating a well-devised treatment plan and patient-centered approach to long-term disease management. In terms of quality, **an overwhelming 100% of beneficiaries rated the hospital's chronic care support as excellent**, praising its proactive and well-managed approach, indicating a high level of satisfaction with the structured care provided.

The hospital's emergency services also received positive feedback, with **100% of respondents having utilized these services and rating it excellent experience.**

Overall, these findings demonstrate that Walawalkar Hospital is well-equipped to provide efficient and effective care for both chronic and emergency medical needs, enabling timely interventions and promoting sustained health outcomes for its patients. The hospital's patient-centered approach, combined with its high-quality services, positions it as a trusted and reliable healthcare provider.

Hospital Infrastructure and cleanliness

Cleanliness and sanitation are paramount in hospitals, as they play a critical role in preventing the spread of infections and ensuring patient safety. A clean and hygienic environment helps to reduce the risk of hospital-acquired infections, promotes faster recovery, and enhances overall patient well-being. By maintaining high standards of cleanliness and sanitation, hospitals can provide a safe and healthy environment for patients, visitors, and staff.

100% **of beneficiaries iterated that Walawalkar Hospital maintained excellent levels of cleanliness and top-notch hygiene across all areas accessed by them, including OPD waiting room, restrooms, diagnostic centres, wards and patient rooms.**

All beneficiaries also provided testament to comfortable facilities at the hospital like drinking water, adequate illumination and required seating space to ensure a satisfactory visit/stay. **94% of beneficiaries also attested that these facilities, hygiene levels and the overall hospital environment contributed to their faster healing and recovery.**

Digital record keeping and financial aspect

Digital records are an important accessory in planning and ensuring seamless patient care. Majority of the hospitals have now switched to digital records aiding faster and effective patient follow-up. These also help in generating accurate billing for the patients and ensure efficiency in book-keeping and accountancy.

Walawalkar Hospital has successfully leveraged digital technology to optimize its operations, resulting in seamless administrative and financial processes that benefit patients. A staggering **94% of respondents witnessed hospital staff utilizing digital tools**, such as hospital information systems (HIS), to manage patient records, billing, and service tracking, thereby enhancing transparency, accuracy, and efficiency in service delivery.

The hospital's staff demonstrated proficiency in using these digital systems, **with 100% of respondents reporting no significant delays or disruptions** during their visits. This highlights the staff's adaptability and technical competence in navigating digital platforms.

Notably, the **hospital has achieved 100% transparency** in its financial processes, with all respondents confirming that they were informed about service costs beforehand. Furthermore, **100% of patients found the billing process to be easy to understand and well-organized**, indicating clear communication and fair pricing mechanisms. By embracing digital systems and prioritizing transparency, Walawalkar Hospital has significantly enhanced its efficiency, accountability, and patient satisfaction, setting a high standard for healthcare delivery.

Details of the Software	
HIS / Software Used	Lifeline Suite Corporate
Modules Used	Registration, OPD, IPD, Billing, Pharmacy etc.
Unique IDs Generated	Unique Hospital ID (UH ID), IPD Number (when admitted)
Registration Details	Mandatory Registration: patient details entered, lifetime valid UH ID
Patient Categories	OPD Patients, IPD Patients, Emergency Patients
Documents Collected	Aadhaar Card of patient, insurance documents (if applicable)
Data Types Stored	Patient details, visit history, prescriptions, reports, medicines
Imaging & Reports	X-ray, PET Scan, Angiography, and other diagnostic images
Admission Flow	Registration, Department Consultation, Doctor Decision, IPD admission (if required)
Access & Roles	Reception and Admin Team enter details, doctors update details for patients
Integrations	Laboratory, Billing, Pharmacy, MIS Reporting, Emergency etc.
Backup & Security	System-based backups, secure access
Reporting & Analytics	Daily/Real-time
Responsible Team	Admin/IT
Update Frequency	Real time updates across all departments

The hospital process begins when a patient arrives at the reception counter, where the receptionist collects essential details such as name, age, contact information, and medical concern. The receptionist then registers

the patient in the Hospital Information System (HIS) and generates a unique identification number, commonly referred to as a Unique Identification Number (UIN) or OPD Number. This number serves as the patient's permanent reference ID throughout their hospital journey. Once registration is complete, the patient proceeds to the respective departments based on their health concerns such as general medicine, surgery, or oncology.

The consulting doctor examines the patient and, depending on the diagnosis, may recommend additional tests or investigations like blood tests, X-rays, or biopsies. If the patient requires hospitalization, they are admitted under the Indoor Patient Department (IPD), and their medical records are updated in the HIS under the same UIN/OPD number. Within the IPD, the medical team works collaboratively to assess the patient's condition and determine the most appropriate course of treatment, which could include surgery, chemotherapy, PET scans, or other specialized procedures. Throughout the patient's stay and treatment, all relevant details including prescribed medications, test results, and progress notes are systematically entered into the hospital's software. This ensures that all departments have real-time access to patient information, promoting coordination, transparency, and continuity of care. The process concludes with the patient's discharge, where all final records are updated in the system to maintain a complete digital history for future reference.

The hospital uses Lifeline Suite Corporate, a comprehensive hospital management software that streamlines daily operations and ensures seamless coordination across departments. The system ensures that all patient data is securely stored and accessible in real-time to authorized personnel. Junior staff members can view records for day-to-day reference, while senior medical professionals can edit, review, and approve updates as required. This controlled access prevents data misplacement or duplication, maintaining the integrity and confidentiality of patient information. Moreover, all diagnostic images and reports such as X-rays, angiography scans, and other test results are uploaded and stored within the software, making them instantly available for review by the treating team. Overall, the integration of Lifeline Suite Corporate enhances efficiency, facilitates accurate record keeping, and supports collaborative medical decision-making within the hospital.

Screenshot 1 — IPD Bill

Walawalkar HIMS

15:53 | Take control | Pop out | Chat | People 2 | Raise | React | View | Controls | Notes | Rooms | Apps | More | Camera | Mic | Share | Leave

▸ Billing ▸ Transactions ▸ IPD Bill

UHID | Enter UHID... | 🔍

No. | 28/11/2025 | 11:41 AM

Save | Search Bill | Provisional Bill | Cancel ⋮

Particulars | ■ Dispatched ■ Approved ■ Completed ■ Sample Received ■ Sample Collected | ☐ Free ☐ Exclude Admin Charges

View	Service Group	Total Amt.	Concession Amt.	Net Amt.	Package Amt.

Concession +

	Given By	Category	Concession(%)	Amount
Concession	-- Select --	-- Select --	0.00	0.00

Bill ⬕

ub Total	Concession	Bill Amount	Balance Deposit	Deposit utilized	Balance Amount	Package Amt.
0.00	0.00	0.00	0.00	0.00		

ckage utilized amt.	Refundable amt.
	0.00

Receipt Bill | Receipt No.

sh Received	Cash Return	Credit Given By	Credit Amount	Deposit Converted
0.00	0.00	-- Select --	0.00	

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BKL Walawalkar Hospital (Unverified)

Screenshot 2 — Visit Register

Walawalkar HIMS

32:44 | Take control | Pop out | Chat | People 2 | Raise | React | View | Controls | Notes | Rooms | Apps | More | Camera | Mic | Share | Leave

▸ Registration ▸ Reports ▸ Visit Register

Date	To Date	Doctor Department	Doctor	Patient Category	Type	Gender
11/2025	28/11/2025	-- Select --	-- Select --	-- Select --	--Select--	--Select--

		Visit Type	Unit Name	Ward	Visit Category	Hospital
		---- Select ----	-- Select --	---- Select ----	-- Select --	---- Select ----

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elect --	Search Patient Name/UHID	☐	Show Report

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BKL Walawalkar Hospital (Unverified)

Impact of KMBL's intervention

"The PET CT scanner has bridged a critical gap for Walawalkar Hospital resulting in faster patient diagnosis and efficiency in treatment planning. It has been largely instrumental in improving patient care and disease management"

Walawalkar Hospital has been a vital part of Tata Memorial Centre's rural outreach programme for over a decade, providing cancer care to patients in rural areas. Over the years, the hospital has witnessed a significant surge in cancer patients, driven by improved diagnostic techniques and growing community awareness.

KMBL's support in introducing a PET-CT scanner at Walawalkar Hospital has transformed cancer care across the Konkan region. This state-of-the-art technology has enabled earlier and more accurate diagnoses, significantly improving treatment outcomes and overall patient experience. The PET-CT scanner has also strengthened the hospital's ability to detect and manage complex cancer cases, positioning it as a critical lifeline for patients seeking advanced and timely medical intervention.

The six pivotal impact pillars for the PET-CT scanner CSR intervention—Access Expansion, Cost Mitigation, Diagnostic Precision, Capacity Optimization, Beneficiary Experience and Strengthening Healthcare Ecosystem—provide a robust framework for quantifying value creation, aligned with OECD-DAC

❖ **Access Expansion Thereby Reducing Travel Time and Fatigue**

Prior to the intervention, patients endured 250+ km journeys to urban hubs like Mumbai, compromising diagnostic timelines for underserved cohorts. Local PET-CT deployment has catalyzed regional hub status, evidenced by elevated scan volumes and deepened penetration among low-income demographics, unlocking timely oncology pathways.

The introduction of the PET CT scanner at Walawalkar Hospital has significantly reduced travel time and waiting time for beneficiaries, who previously had to travel to Mumbai (58%) taking an average of 7-8 hours to cover 260 kms or Kolhapur (42%) taking an average of 5-6 hours to cover ~220 kms, for this critical diagnostic test. This has ensured timely treatment and care, bridging a crucial gap in healthcare access for the local community. By bringing this life-saving technology closer to home, patients can now receive prompt and accurate diagnoses, leading to better health outcomes and improved quality of life.

❖ **Bridging the Rural-Urban Healthcare Divide**

By situating this advanced diagnostic capacity within a regional hospital, the intervention effectively bridges the rural-urban healthcare gap, minimizing patient displacement and balancing service availability between metropolitan and rural areas. This localized capability supports equitable health access, alleviating systemic urban-centric infrastructure biases and empowering rural communities with cutting-edge clinical resources.

"Having this technology in a rural belt sends a strong message—that high quality cancer care is not just for big cities, it's for every patient who needs it."- Treating Doctor

❖ **Clinical Effectiveness**

Advanced imaging improves diagnostic accuracy, staging precision, and treatment planning, leading to better health outcomes like higher treatment completion rates and early detection of metastases. Doctors and technicians also claim advanced image scanning for radiological interventions (e.g., biopsy and stenting) has improved the scope of care and treatment precision, increasing quality of care. **100% of the respondents also agree with this.**

> **Case Study: PET/CT in Myocardial Viability Assessment**
> - **Patient:** 60-year-old male with hypertension, LV dysfunction (LVEF 35%), and 80% stenosis in LAD artery.
> - **Investigation:** PET/CT with 18F-FDG
> - **Findings:** >95% of LAD territory myocardium was viable.
> - **Therapeutic decision:** LAD stenting (revascularization).
> - **Outcome:** 10% improvement in LVEF after 3 months.
>
> **Conclusion:** PET/CT viability imaging guided revascularization and predicted functional recovery, demonstrating its value in managing coronary artery disease.

"I was terrified of what the doctors would find but getting the PET-CT done so quickly meant I started treatment in time—and that gave me hope again."- Patient

Case Study: The Benefit of 18F FDG PET/CT in Breast Cancer Patient Staging and Treatment Planning

Patient Profile:

A 50-year-old female patient was diagnosed with carcinoma of the left breast. Histopathological examination (HPR) revealed invasive ductal carcinoma, no special type, Grade II. The patient underwent an 18F FDG PET/CT scan for staging purposes.

Staging Before and After PET/CT:

Before PET/CT:

The patient's initial staging was pT1c, pN0, M0, indicating a relatively early-stage disease (stage I or II, depending on exact criteria).

After PET/CT:

The PET/CT scan revealed hypermetabolic enlarged left axillary and left interpectoral nodes, indicating metastasis to regional lymph nodes. This changed the **patient's nodal status from N0 to N1, altering the overall staging.**

Impact on Treatment/Management:

The PET/CT findings had a significant impact on the patient's treatment plan:

1. **Surgery:** The patient was planned for a left modified mastectomy, considering the involvement of local left axillary and left interpectoral nodes.
2. **Adjuvant Therapy:** The patient received adjuvant therapy, including chemotherapy and hormonal therapy, to address the regional lymph node metastasis.

Conclusion:

This case highlights the importance of 18F FDG PET/CT in breast cancer staging and treatment planning. The PET/CT scan **provided critical information on nodal metastasis, which altered the patient's staging and treatment plan.** The addition of PET/CT to the diagnostic workup enabled a more accurate assessment of disease extent, leading to a change in management from a potentially less aggressive approach to a more comprehensive treatment plan**. This case demonstrates the value of PET/CT in optimizing breast cancer care and improving patient outcomes.**

By enabling early and accurate diagnoses, the PET CT scanner has empowered patients to take control of their health, leading to better treatment outcomes and a significant improvement in their overall well-being. This is a testament to the transformative power of access to quality healthcare.

❖ **Reduction in financial burden on patients**

The PET-CT service has delivered significant financial relief to patients, reducing out-of-pocket expenditure through lower test costs, minimized travel costs, and reduced opportunity costs. The intervention's subsidized pricing structure further consolidates its role in fostering care affordability and adherence among financially vulnerable groups.

❖ **Financial Burden Lifted:** The introduction of the PET CT scanner at Walawalkar Hospital has been a blessing for patients, with **100% of beneficiaries receiving either free scans or subsidies on their scans**. Out of the total respondents 81% of patients received free scanning while only 19% had to pay for their scan.

❖ **Breaking Free from Debt:** The financial assistance provided to patients has been a lifeline, helping them avoid the trap of debt and financial ruin. **100% of beneficiaries reported that the subsidies and discounts they received reduced their financial burden**, enabling them to avoid taking loans or selling their precious belongings, such as jewelry and land. This has been a huge relief for patients, who can now preserve their dignity and assets, rather than sacrificing them to pay for their treatment.

❖ **Economic Hardship:** The economic hardship faced by patients prior to receiving treatment at Walawalkar Hospital was staggering. A whopping **94% struggled to make ends meet with their spouses or relatives pitching in for managing even basic expenses like travel costs for treatment** while **48% of beneficiaries had to leave their jobs to focus on their treatment adding to their financial difficulty.** However, the hospital's tie-ups with various schemes for supporting cancer patients right from diagnosis to treatment has been a beacon of hope, providing much-needed financial support to those who need it most.

To assess how the intervention reduces patients' financial burden, a comparative scenario analysis was undertaken between two pathways:

1. Patients completing all PET CT scans at Walawalkar Hospital
2. Similar patients travelling to Mumbai for the same tests. The analysis explicitly incorporates both direct medical costs and indirect costs such as travel and wage loss.

Given that 81% of respondents received PET CT scans free of cost and the remaining 19% benefitted from a 50% subsidy, two financial scenarios have been modelled. In each scenario, patient out of pocket expenditure at Walawalkar was compared against the counterfactual spend in Mumbai, using consistent assumptions on number of scans, travel cost per visit and days of income foregone. These assumptions and the step wise calculations are presented alongside the results to maintain full transparency and enable easy validation by readers.

Significant reduction in household financial burden

- Across both scenarios, Walawalkar Hospital converts what would have been a high ticket, Mumbai centric diagnostic pathway—costing close to **INR 94,000** per patient—into either a zero cost or highly affordable experience at the point of care.

- For the majority (free PET CT), the hospital eliminates almost 100% of direct and indirect costs for the three scans, delivering full financial risk protection.

- For the remaining (50% subsidized), patients still realize around ~**80% reduction** in their total outlay versus the Mumbai counterfactual (from ~**INR 94,000** down to ~**INR 15,000**).

- By curtailing both the direct medical cost and the non-medical cost (travel, wage loss), the PET CT facility at Walawalkar substantially reduces the probability of catastrophic health expenditure and promotes uninterrupted treatment completion, especially for low income rural households.

Key analytical assumptions

These considerations have been made based on the assumption that the patient is accompanied by atleast one caregiver.

- Typical Mumbai PET-CT cost (reputed diagnostic centres): INR 20,000–INR 35,000; midpoint used for modelling: INR 25,000 per scan

- Walawalkar PET-CT cost: INR 10,000 per scan (internal cost band INR 8,000–INR 12,000)
- Average scans per oncology beneficiary: 3 PET-CT scans over the treatment pathway (as per hospital data)
- Chiplun–Mumbai distance: about 225–250 km one way; typical journey time ≈ 5-8 hours each way, depending upon mode of transportation; one scan trip effectively consumes a full day for the patient and attendant.

  (A single scan trip typically involves: early morning departure from the village/town, 5–8 hours of travel in each direction, waiting time at the Mumbai facility, and the scan itself. Sometimes, owing to last-minute cancellations, this might shift to the next day. In practice, this blocks out almost two entire working days for the caregiver. Treating each avoided Mumbai trip as two full days of time lost is therefore a realistic simplification, and it is again conservative because some households may in fact lose more than one day due to fatigue or overnight stays.)

- Local counterfactual wage: INR 350 per day for unskilled agricultural labour; effective income loss: 2 days across the scan episodes, when tests are taken in Mumbai. The wage loss amount has been determined basis typical rural and informal sector daily wages in Maharashtra for unskilled agriculture work. The consideration for wage loss has been made for the attendant only, considering that the patient might currently not pursuing any work owing to the medical condition.
- Travel outlay per Mumbai visit (patient + attendant, surface transport, local travel, food, incidentals): INR 5,500 per visit.

Scenario 1 – Majority patients receiving free PET-CT at Walawalkar

Pricing assumption: 100% diagnostic cost borne by Walawalkar; patient pays INR 0 per scan.

1. Direct medical cost differential
   - Counterfactual Mumbai spend: INR 25,000 × 3 scans = INR 75,000 per patient
   - Actual spend at Walawalkar: INR 0 per patient (free PET-CT)
     Direct diagnostic saving per patient: INR 75,000
2. Non-medical and opportunity-cost savings
   - Travel expenditure avoided: INR 5,500 × 3 visits = INR 16,500
   - Wage-loss avoided (2 days @ INR 350/day): INR 350 × 3 scans × 2 days = INR 2,100
     Non-medical saving per patient: INR 18,600.
3. Net economic benefit – Scenario 1

- Total patient-level economic relief: INR 75,000 (diagnostic) + INR 16,500 (travel) + INR 2,100 (wage loss) = **INR 93,600.**

This scenario illustrates Walawalkar's PET-CT as a near-cashless, high-end diagnostic service that effectively neutralizes the cost barrier faced by rural oncology patients, while matching the clinical sophistication of metropolitan centres.

Scenario 2 – Minority patients on 50% subsidized PET-CT at Walawalkar

Pricing assumption: Hospital offers a 50% subsidy; patient co-payment is INR 5,000 per scan

1. Direct medical cost differential
   - Counterfactual Mumbai spend: INR 25,000 × 3 scans = INR 75,000 per patient
   - Actual spend at Walawalkar: INR 5,000 × 3 scans = INR 15,000 per patient
     Direct diagnostic saving per patient: INR 75,000 – INR 15,000 = INR 60,000
2. Non-medical and opportunity-cost savings
   - Travel expenditure avoided: INR 5,500 × 3 visits = INR 16,500
   - Wage-loss avoided (3 days @ INR 350/day): INR 350 × 3 scans × 2 days = INR 2,100
     Non-medical saving per patient: INR 18,600.
3. Net economic benefit – Scenario 2
   - Total patient-level economic relief: INR 60,000 (diagnostic) + INR 16,500 (travel) + INR 2,100 (wage loss) = **INR 78,600.**

This scenario demonstrates that even partially subsidised patients realize a **~80%** *reduction in their counterfactual diagnostic spend, while still shielding household incomes from the productivity shock of repeated long-distance travel.*

Summarizing the financial impact:

Component	Counterfactual (Mumbai)	Walawalkar-Free scan	Walawalkar-50% subsidy	Net Saving-Free	Net Saving-50%
PET-CT charges (3 scans)	75,000	0	INR 15,000	INR 75,000	INR 60,000
Travel cost (3 round trips)	INR 16,500	0	0	INR 16,500	INR 16,500

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Intelligence

Component	Counterfactual (Mumbai)	Walawalkar-Free scan	Walawalkar-50% subsidy	Net Saving-Free	Net Saving-50%
Wage loss (3 visits and 3 scans)	INR 2,100	0	0	INR 2,100	INR 2,100
Total cost to patient	INR 93,600	0	INR 15,000	-	-
Total economic saving per patient	-	**INR 93,600**	**INR 78,600**	**INR 93,600**	**INR 78,600**

❖ **Capacity Optimization & Scalability**

The PET-CT scanner deployment will serve approximately 2,700 patients annually, translating into cumulative beneficiary reach of 27,000 patients over the machine's operational lifespan of 10 years. Accounting for reputation-driven referral network maturation and operational optimization post-Year 3, total patient impact may extend to

35,000+ beneficiaries*, reinforcing the intervention's scale and sustainability within regional oncology care.*

Annual Patient Beneficiary Baseline and Cumulative Patient Impact Over Machine Lifespan

- In Year 1, the PET-CT catered to ~600 annual beneficiaries.
- Discussions with doctors and hospital Staff suggest that currently, it is being utilized at an efficiency of 60-65%. At this efficiency, sustaining 9 patients per day across 300 operational days (accounting for maintenance windows, planned downtime, and institutional holidays) shall yield 2,700 beneficiaries. This represents a meaningful expansion of oncology diagnostic capacity within the hospital's catchment, particularly for lower-income cohorts who would otherwise undertake costly inter-city referrals.
- A more nuanced projection incorporates post-stabilization efficiency gains (Year 3 onwards), reflecting anticipated increases in patient referral networks, physician familiarity, and optimized scheduling protocols. Year 3 onwards, ramping to full capacity (15 patients/day, 4,500/year) yields 36,000 cumulative patients over the next 8 years.

Phased Dual-Machine Deployment Trajectory

- Strategic onboarding of a second PET CT scanner in Year 5 (65% initial efficiency: 2,700 patients, scaling to 4,500/year) doubles infrastructure leverage, projecting more than 60,000 total beneficiaries over the decade versus single-machine actuals.

❖ **Strengthening the Regional Healthcare Ecosystem**

Specialized nuclear medicine radiologists staffing the PET-CT service have undergone targeted upskilling, ensuring high clinical standards and sustainable operational capability. Moreover, the hospital proactively hosts periodic engagement and awareness sessions for local physicians, enhancing early cancer detection through informed prescription practices. This positions the facility as a regional knowledge hub—fostering collaborative learning, influencing referral patterns, and elevating overall healthcare delivery standards in the catchment area.

Crisil
Intelligence

Walawalkar Hospital delivers exceptionally high satisfaction among its patients with its PET CT services, translating into very strong trust and advocacy among beneficiaries.
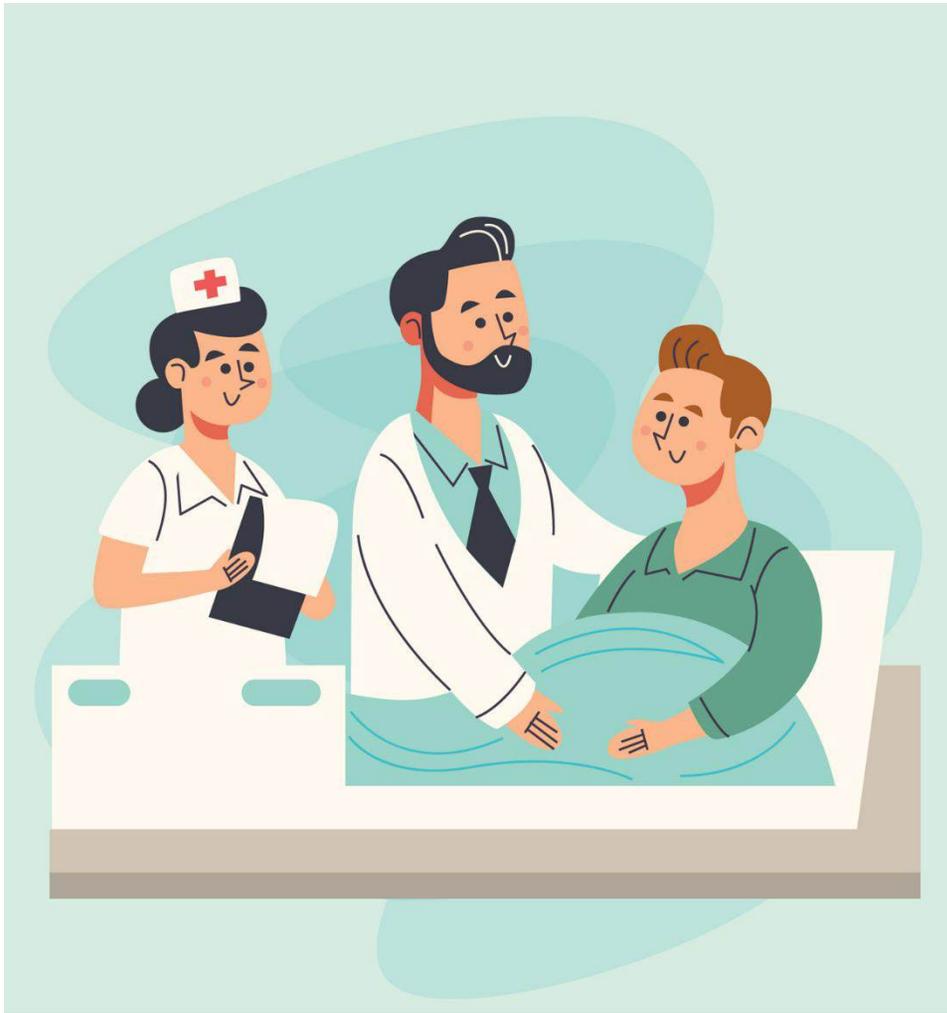
Overall satisfaction

- **100%** of surveyed beneficiaries report being satisfied with the PET CT services and are likely to recommend Walawalkar Hospital to others.
- This reflects confidence in the hospital's patient centric care model, skilled medical team and reliable access to advanced diagnostics.

Drivers of satisfaction

- Patients value the combination of clinical quality, affordability and convenience, particularly the ability to access PET CT locally without the burden of travelling to Mumbai.
- The experience of respectful communication, timely interventions and coordinated care reinforces trust and strengthens the patient–hospital relationship.

Perceived impact

- Beneficiaries see the PET CT service as directly improving their quality of life by enabling early and accurate diagnosis, smoother treatment decisions and reduced financial stress.
- The consistently positive experience positions Walawalkar Hospital as a preferred cancer care destination in the region and creates a strong base of "patient ambassadors" who actively recommend its services.

SWOT Analysis

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 affect the impact and sustainability of a programme. It helps in identifying potential risks and developing effective strategies for making informed decisions to enhance the impact and sustainability of the program. It also supports streamlining the monitoring and evaluation process and improving accountability.

STRENGTHS

- **State-of-the-art technology** : Advanced pet scanner for accurate diagnosis
- **High patient satisfaction**: 100% satisfaction rates, ensuring loyalty and referrals
- **Compassionate care**: Emphasis on patient comfort and well-being
- **Experienced staff**: Skilled medical professionals providing expert care

WEAKNESSES

- **Limited capacity**: Result in longer wait time or limited availability
- **Dependence on technology**: Vulnerability to technology failure or redundancy
- **High operational costs**: Higher maintenance expenses for advanced technology
- **Limited outreach**: Limited awareness or accessibility in rural areas

OPPORTUNITIES

- **Expand services**: Offering additional services or specialized treatments
- **Partnerships & Collaborations**: Collaborating with other healthcare providers and research institutions
- **Telemedicine**: Expanding reach through virtual consultations and remote monitoring
- **Community engagement**: Building stronger relationships with local communities

THREATS

- **Equipment Maintenance**: Management and maintenance of equipment
- **Inconsistent data monitoring**: Ineffective data tracking can pose a risk for patient management
- **Lack of skilled resources**: Attrition of skilled medical and technical personnel
- **Regulatory risks**: Changes in regulation and risk from lack of compliance

Case Studies

Rajendra Kumar*; service availed – PET CT Scan

The beneficiary, a 45-year-old resident of a rural village in Maharashtra, is a patient at Walawalkar Hospital, where he has been receiving treatment for oncology. As the primary earner of his family, his health is crucial to the well-being of his loved ones. Despite the challenges of traveling 250 kilometers for treatment, Rajendra has found a sense of relief and hope at Walawalkar Hospital.

The beneficiary, who belongs to the OBC community, has a secondary education (6th-10th standard) and is engaged in agriculture to support his family. His monthly income ranges from INR 5,000 to 10,000, with a significant portion of it going towards his family's expenses, which amount to INR 2,000-5,000 per month. As the sole breadwinner, his health issues had put a significant strain on his family's finances.

However, since availing of the PET scan services at Walawalkar Hospital, Rajendra has experienced a significant improvement in his health. He is extremely satisfied with all aspects of the scanning process, including the doctor's consultation and the radiologist's expertise. The hospital's staff has been courteous and attentive, making him feel comfortable and at ease throughout his treatment.

He visits the hospital monthly and has noticed a substantial improvement in his condition. The intervention has not only eased his physical suffering but has also alleviated his financial burden. By availing of the free PET scan services at Walawalkar Hospital, he has avoided taking loans to cover his medical expenses, which has been a huge relief for him and his family.

"I am grateful to Walawalkar Hospital for providing me with quality care and treatment," Rajendra says with a sense of gratitude. "The PET scan has been a game-changer for me, and I am thankful for the doctor's consultation and the radiologist's expertise. I have already recommended the hospital to my friends and family, and I will continue to do so."

* Name has been changed to protect patient privacy

Sunita Devi*; service availed – PET CT Scan

Sunita, a 38-year-old woman from a rural village, had been struggling to make ends meet as the primary earner of her family. Belonging to the Scheduled Caste community, Sunita's life was a daily battle to provide for her loved ones, despite her limited education and income. With only a primary education (1st-5th standard), Sunita worked tirelessly in agriculture, earning a modest income of INR 5,001-10,000 per month, which was barely enough to cover her family's expenses of INR 5,001-10,000.

However, Sunita's life took a dramatic turn when she traveled 95 kilometers to Walawalkar Hospital, seeking medical attention at the General OPD. It was here that she discovered the hospital's cutting-edge PET CT scan facility, which would change her life forever. Despite initial reservations, Sunita was convinced by the hospital's compassionate staff to undergo the PET CT scan, and it was a decision that would prove to be a turning point in her life.

The PET CT scan revealed critical insights into Sunita's health, enabling her doctors to provide targeted treatment and care. As Sunita began her treatment, she was struck by the hospital's commitment to providing quality care with compassion and empathy. The staff's kindness, the doctor's expertise, and the radiologist's precision all combined to make Sunita feel seen, heard, and valued.

Today, Sunita's health is on the mend, and she is grateful for the intervention that has given her a new lease on life. "I was hesitant at first, but the hospital's staff and doctors made me feel so comfortable and confident," Sunita says, her eyes shining with tears. **"The PET CT scan was a blessing in disguise, and I am thankful for the care and treatment I received. I have already recommended Walawalkar Hospital to my friends and family, and I will continue to do so."**

Sunita's story is a testament to the transformative power of quality healthcare, and a reminder that even in the most challenging circumstances, there is always hope for a better tomorrow.

* Name has been changed to protect patient privacy

Stakeholders Speak

Dr. Abhay Indra Singh Gondhane, SVJCT Walawalkar Hospital

Experience: 5 years, including 3 years at SVJCT Walawalkar Hospital

Dr. Gondhane, a seasoned nuclear medicine specialist, has been instrumental in shaping the PET CT scan services at SVJCT Walawalkar Hospital.

Background and infrastructure upgrades: SVJCT Walawalkar Hospital, which caters to the local community, has recently upgraded its infrastructure, adding a PET CT scan machine. Dr. Gondhane has been at the forefront of leveraging this new facility to enhance patient care and outcomes. The PET CT scan machine has significantly improved the hospital's ability to handle complex cases, increasing patient volume and reducing the need for referrals. The machine has been a game-changer, providing essential capabilities for early diagnosis and treatment of various diseases, including cancer.

Service delivery and patient care: The hospital estimates an increase of 100-120 scans per month, with the numbers rising as utilization improves. Significant outcomes include improved patient care, reduced need for travel to metro cities for medical treatment, and increased patient satisfaction. Dr. Gondhane emphasizes the importance of care coordination, ensuring seamless hand-offs between specialists and departments, to achieve optimal patient outcomes. The hospital aims to serve a diverse range of patients, including those from lower-income backgrounds, and has implemented various schemes to make the PET CT scan services more affordable and accessible.

Challenges and recommendations: Despite the progress made, Dr. Gondhane identifies several challenges that need to be addressed. He recommends acquiring additional resources, such as advanced EHR/HIS systems, to improve patient management and care coordination. He also suggests establishing a dedicated 'patient assistance fund' to support patients who cannot afford the treatment. Dr. Gondhane emphasizes the importance of continuous staff training and development programs to ensure that the hospital's staff is equipped to handle the latest medical equipment and technologies.

Sustainability: Dr. Gondhane emphasizes the importance of securing long-term operational grants and setting up an endowment fund to ensure financial sustainability. He also recommends community health education programs and partnerships with local NGOs to enhance the hospital's impact on the community. Dr. Gondhane suggests that the hospital should explore opportunities for collaborations and partnerships with other healthcare providers, research institutions, and organizations to leverage resources, expertise, and best practices.

Dr. Asawari Modak, Administration Head, SVJCT Walawalkar Hospital

Experience: 10 years at SVJCT Walawalkar Hospital

Dr. Modak, a seasoned healthcare administrator, has been instrumental in shaping the administrative processes at SVJCT Walawalkar Hospital.

Background and infrastructure upgrades: SVJCT Walawalkar Hospital, which caters to a large rural and tribal population, has recently upgraded its infrastructure with the introduction of a PET CT scan machine through KMBL's CSR funding. Dr. Modak has been at the forefront of ensuring the smooth implementation and utilization of this new equipment. The hospital's administration has played a crucial role in selecting the equipment, considering the hospital's needs and requirements, and ensuring that the equipment is properly maintained and calibrated.

Reach and coverage: The hospital has an average daily footfall of over 100 patients, with 19-20 patients benefiting from the PET CT scan machine daily. The machine has significantly improved the hospital's capacity to treat patients, with an average of 5-6 patients using the equipment daily. The hospital has also seen a reduction in waiting times, ensuring that patients receive timely and efficient care.

Infrastructure and Equipment Utilization: The PET CT scan machine has been a game-changer for the hospital, enabling it to provide high-quality diagnostic services to its patients. The hospital's administration has ensured that the equipment is properly maintained and calibrated, with regular maintenance and calibration done to prevent any downtime. The quality of the equipment is excellent, and it has been well-received by the hospital's staff and patients.

Patient Care and Service Delivery: The hospital has a strong commitment to ensuring affordability for its patients, with prices for services significantly lower than market rates. The hospital's pricing is subsidized, making it more affordable for patients from low-income rural and tribal communities. The hospital offers free PET CT scans, and a significant proportion of patients receive subsidized or free care. The hospital's administration manages this through income verification, trust-supported subsidy approval, and linkage with government schemes.

Challenges and recommendations: Despite the progress made, Dr. Modak identifies several challenges that need to be addressed. She recommends that the hospital continue to invest in its infrastructure and equipment, ensuring that it stays up-to-date with the latest technologies and advancements in healthcare. She also emphasizes the importance of staff training and development, ensuring that the hospital's staff is equipped to handle the latest equipment and technologies.

Ms. Ankita Dilip Joshi, Ward In-charge, Senior Nurse, SVJCT Walawalkar Hospital

Experience: 14 years at SVJCT Walawalkar Hospital

Ms. Joshi, a seasoned nurse, has been a key team member at SVJCT Walawalkar Hospital.

Background and patient care: Ankita has been working at SVJCT Walawalkar Hospital for 14 years and has seen the hospital grow and evolve over the years. She recalls that one of the most visible shortages experienced by the hospital was the lack of a PET scan machine, which made it difficult to provide timely and accurate diagnoses for patients. However, with the introduction of the PET CT scan machine supported by KMBL's CSR, the hospital has been able to reduce this shortage and provide better care for its patients. Ankita believes that the PET CT scan machine has had a significant impact on patient care, enabling early diagnosis and treatment planning, especially for cancer patients.

Equipment and training: Ankita has received training to operate and assist with the new equipment, including the PET CT scanning machine. She found the training courses conducted by the RSO to be very useful and is now comfortable using the equipment. She works with advanced diagnostic tools like the PET CT scan on a rotational basis and has not faced any challenges in supporting doctors during procedures. Her role in assisting with PET CT scan procedures includes arranging appointments and assisting the RSO and doctors.

Digital record keeping and transparency: Ankita uses digital systems (HIS) regularly for data entry and work orders and has not experienced any disruptions or delays due to poor digital training. She believes that the hospital has a transparent and understandable billing process, which helps to reduce patient anxiety and stress.

Patient experience and feedback: Ankita receives positive feedback from patients about their experience with the hospital services, especially the PET CT machine services. She ensures that patients feel comfortable during their treatment by maintaining a healthy atmosphere in the wards, communicating effectively, and explaining all procedures clearly. She recalls specific cases where the hospital's affordability and advanced facilities made a significant difference in a patient's life, especially for those undergoing complex procedures like cardiac, neuro, and oncology treatments.

Staff collaboration and support: Ankita collaborates with doctors to ensure timely and efficient patient care by maintaining open communication and ensuring that all doctors are available 24/7 on campus. She has adequate support from junior nurses and other staff in her department, which enables her to provide high-quality patient care.

Alignment with OECD DAC framework

The OECD DAC framework provides a normative lens for assessing development interventions to determine the worth of an intervention to make evaluations to judge if the project does the right things and delivers lasting benefits. Under its ambit, the study analyzes the key components of the overall program.

Evaluation Dimension	Focus Areas
Relevance	The donation of a PET CT scan machine by KMBL to BKL Walawalkar Hospital is highly relevant to community needs in the Konkan region of Maharashtra, which previously lacked PET CT facilities and required cancer patients to travel to distant cities such as Mumbai, Pune, Kolhapur, or Satara for diagnosis. This intervention directly addresses a critical gap in local oncology diagnostics and reduces the financial and emotional burden on patients and their families.
Coherence	The coherence of the initiative can be evaluated based on its alignment with the bank's overall CSR strategy, the government's development priorities, and the needs of the community. The donation of the PET CT machine is consistent with KMBL's focus on healthcare and education, demonstrating coherence with its CSR strategy. The initiative also aligns with the government's efforts to improve healthcare infrastructure, contributing to the achievement of national development goals. Additionally, the initiative is coherent with the needs of the community, addressing a specific gap in healthcare services and demonstrating a deep understanding of the local context.
Effectiveness	The initiative's effectiveness is evident in its impact on both patients and the hospital, with the PET-CT machine significantly strengthening Walawalkar Hospital's diagnostic capabilities and supporting more accurate clinical decision-making. It has shortened waiting times for diagnosis, enabled timelier initiation of treatment, and improved health outcomes, while simultaneously enhancing the hospital's credibility and attracting more patients to the facility.

The programme is also effective in reaching vulnerable populations who previously faced delays and high costs for advanced cancer diagnostics, allowing them to move quickly from suspicion to confirmation and treatment. By addressing the identified diagnostic gap and improving |
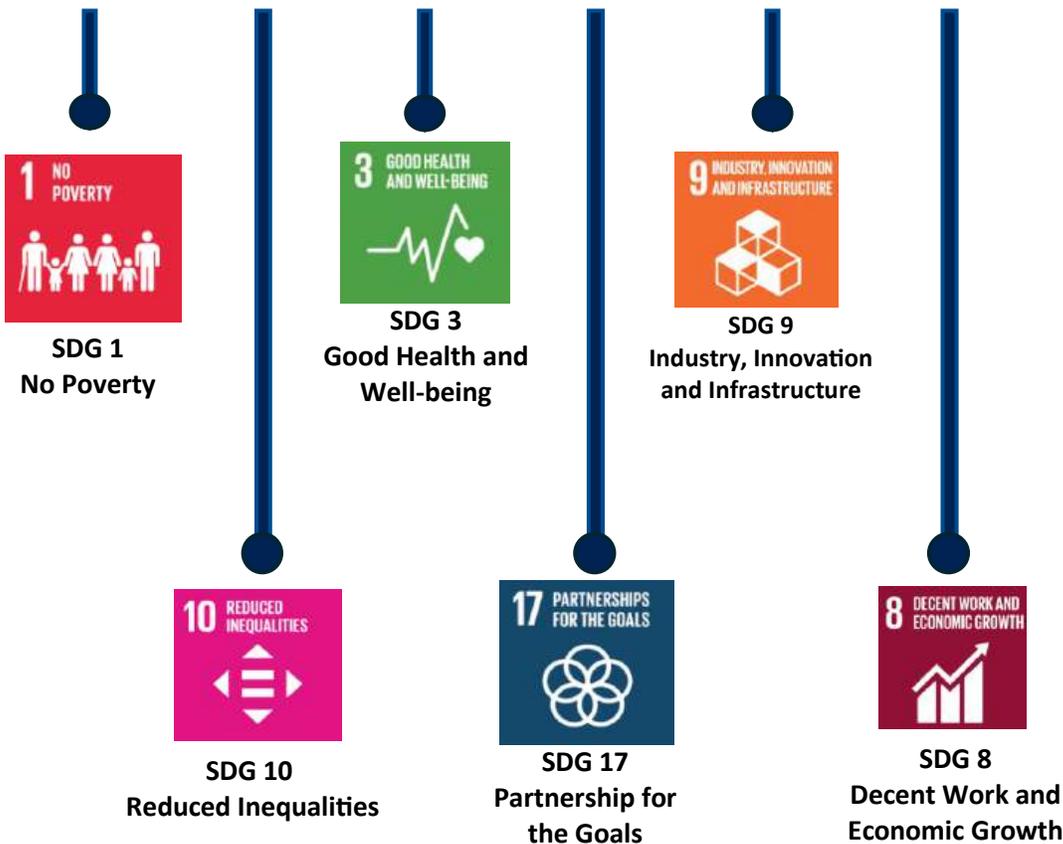
Evaluation Dimension	Focus Areas
	continuity of care, the initiative clearly demonstrates effectiveness in meeting its stated objectives.
Efficiency	BKL Walawalkar Hospital has all three branches of oncology treatment - Medical, Surgical and Radiation. The only missing link was the PET CT machine used for diagnosis. Hence, KMBL's timely sponsorship of the PET CT machine has benefited the hospital as well as the patients. The initiative's efficiency is further underscored by its capacity to provide timely and responsive services, thereby ensuring that beneficiaries receive necessary support in a prompt manner. Moreover, the strategic utilization of technology, including digital platforms and data analytics, has optimized its operations, leading to enhanced efficiency and streamlined processes.
Impact	The PET CT donation has had a transformative impact on patients' lives by improving diagnostic accuracy, enabling early detection, and thereby contributing to better health outcomes and quality of life. It has also strengthened the overall oncology ecosystem in the region, raised the profile of Walawalkar Hospital as a cancer care hub, and supported regional development through improved health services. The intervention has broader social and economic benefits by reducing diagnostic inequality, as an otherwise expensive and inaccessible technology is now available to underserved communities. By expanding access to advanced diagnostics, the initiative is reshaping the regional healthcare landscape and reducing structural barriers to quality cancer treatment.
Sustainability	The sustainability of the initiative depends on the long-term benefits and the potential for continued impact. The PET CT machine is a durable asset with a long lifespan, ensuring that its benefits will be realized over an extended period. Training has also been provided to the hospital staff on the machine's operation and maintenance, ensuring that it is used efficiently and effectively. The initiative's sustainability is also enhanced by the potential for the hospital to generate revenue from the machine, allowing it to become self-sufficient and continue providing quality healthcare services.

Alignment with SDGs

The United Nations introduced the Sustainable Development Goals (SDGs) in 2015, with the purpose of promoting global peace, advancing human well-being, and protecting the environment. This universal framework for "social, economic, and environmental sustainability" was the result of a comprehensive consultation process involving national governments and millions of people worldwide. India, along with 193 other nations, ratified and signed the convention as a developing country, pledging to meet the SDG targets by 2030.

BKL Walawalkar Hospital's PET-CT machine Initiative contributing to 6 SDGs

SDG 1
No Poverty

SDG 3
Good Health and Well-being

SDG 9
Industry, Innovation and Infrastructure

SDG 10
Reduced Inequalities

SDG 17
Partnership for the Goals

SDG 8
Decent Work and Economic Growth

SDG 1: No Poverty

By providing a very expensive test at low or no cost, the initiative protects low-income families from catastrophic medical spending and helps them avoid falling deeper into poverty because of a health shock.

SDG 3: Good Health and Well-being

The PET-CT machine at BKL Walawalkar Hospital has resulted in timely and accurate diagnosis of cancer amongst patients, thereby enabling a faster turnaround time for treatment. These interventions significantly reduce the risk of complications and mortality.

SDG 9: Industry, innovation and Infrastructure

The initiative advances SDG 9 by strengthening regional healthcare infrastructure through the installation of state-of-the-art PET-CT technology. By introducing nuclear medicine facilities in a rural setting, it promotes innovation and technological inclusion in healthcare, traditionally concentrated in urban centers. This not only enhances the hospital's diagnostic capabilities but also builds a sustainable healthcare ecosystem that supports continuous innovation, skill development, and improved service delivery in the Konkan region.

SDG 10: Reduced Inequalities

The program is aligned with SDG 10, particularly with target 10.2, which aims to promote and achieve greater equality of opportunity and outcome for all. Locating a PET CT in this hospital brings high end diagnostics closer to underserved communities and reduces the gap between those who live in metro cities and those in smaller towns and rural areas. The hospital's pricing strategy is designed to include economically weaker sections through free diagnosis and treatment.

SDG 8: Decent Work and Economic Growth

When patients are diagnosed and treated in time, they are more likely to return to work and remain economically active; the facility also creates skilled jobs for technicians and clinical staff

SDG 17: Partnerships for the Goals

KMBL's CSR initiatives have leveraged private capital to finance this project, demonstrating a strategic approach to addressing healthcare gaps and enhancing access to quality healthcare infrastructure in underserved areas.

Recommendations and Way Forward
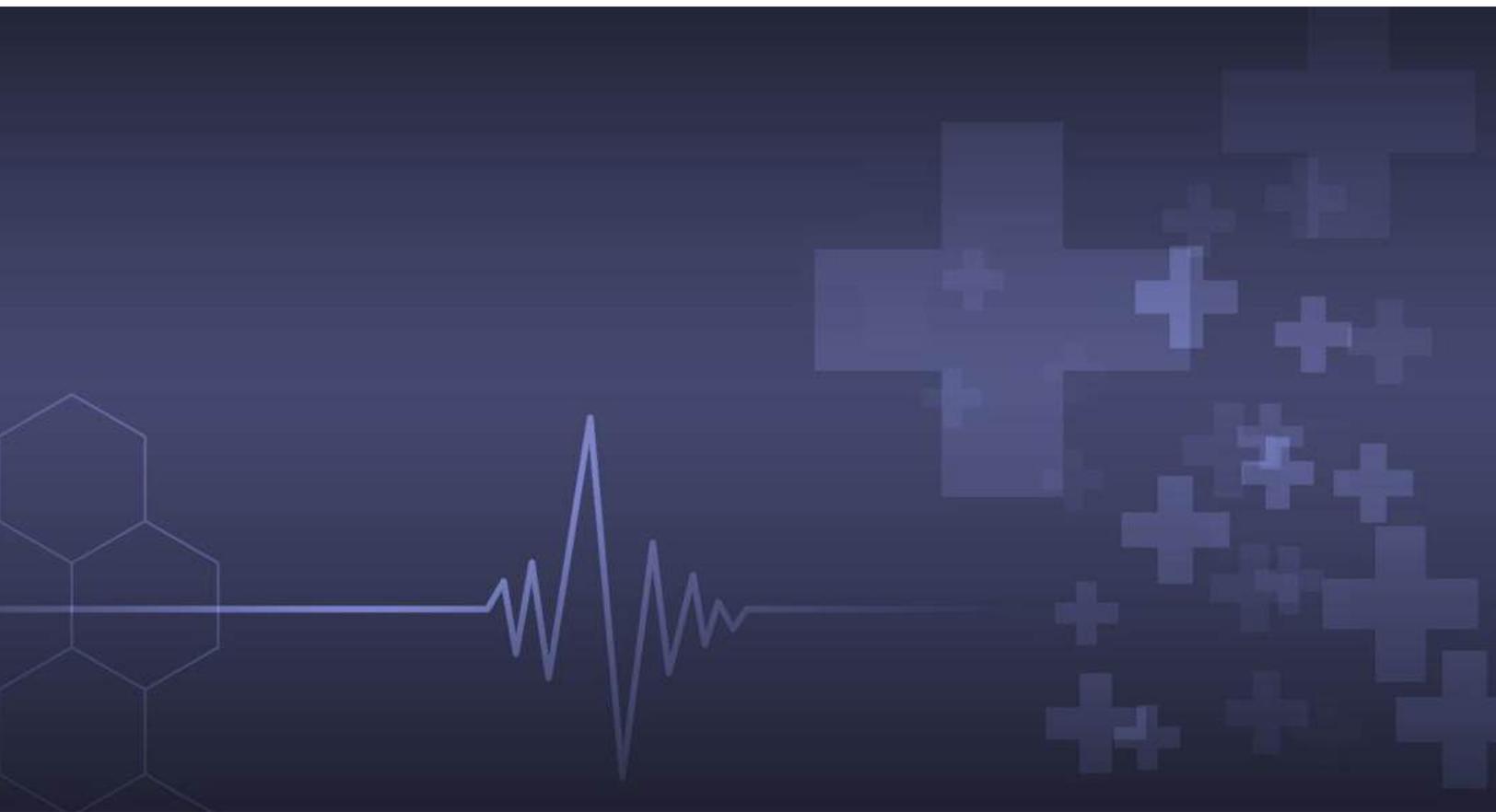
The partnership between Walawalkar Hospital and Kotak Mahindra Bank Limited has yielded significant improvements in **access to quality and affordable healthcare** for communities in and around the hospital's catchment area. The introduction of advanced medical equipment, including the PET CT scan, has **enhanced the hospital's capacity to provide comprehensive, multi-specialty care under one roof**. Patients from diverse socio-economic backgrounds, particularly those from lower- and middle-income groups, have benefited from the intervention, which has improved diagnostic and treatment accessibility.

Beneficiaries have expressed **high levels of satisfaction** with the services provided at Walawalkar Hospital, citing the cleanliness and maintenance of hospital spaces, courteous staff behavior, availability of essential medicines, and efficient patient management systems. The professionalism and attentiveness of doctors and nurses have also been praised, indicating strong confidence in the hospital's quality of care. **All respondents stated that they would recommend Walawalkar Hospital to others in their community, underscoring the institution's credibility, reliability, and patient-centred approach.**

KMBL's support has already facilitated accurate staging, strengthened cancer treatment planning and response assessment across multiple cancer types, especially in settings where advanced imaging is otherwise scarce. The recommendations below are intentionally suggestive, designed to build this positive association and outline pathways for future collaboration that can help Walawalkar reach a larger cohort of cancer patients.

To build upon this strong foundation and further enhance the program's effectiveness and sustainability, the following recommendations are proposed:

Strengthen early diagnosis and navigation	Extend reach through digital oncology	Build community awareness and trust

❖ **Strengthen early diagnosis and navigation**

- Establish a structured **"Cancer Navigation & Survivorship Program"** where trained navigators guide patients from first suspicion through diagnosis, treatment planning, financial counselling, and long term follow up, with special focus on women and low income patients who often delay care.
- Integrate **systematic screening camps** in surrounding blocks (breast, cervical, oral cancers) with fast-track referral pathways to the hospital's imaging and radiotherapy services so that suspected cases get scanned, staged, and treated without multiple visits or loss to follow up.

❖ **Extend reach through digital oncology**

- Build a <u>"Tele Oncology Hub"</u> that uses telemedicine to connect Walawalkar oncologists with primary health centres and local practitioners for virtual second opinions, follow up consultations, and treatment related toxicity management, thereby cutting repeat travel and indirect costs for patients.

- Launch a <u>digital health literacy initiative</u> (apps, IVR, WhatsApp based messages) providing simple explainer videos and reminders on scan preparation, side effect management, nutrition, and follow up schedules so that patients and caregivers can confidently navigate complex cancer regimens from their villages.

❖ **Build community awareness and trust**

- Implement a <u>structured community outreach programme</u> using survivor champions, ASHAs, and local NGOs to demystify "cancer machines" (CT simulator, PET CT etc.), address fear and myths, and encourage early presentation for suspicious symptoms rather than waiting until advanced stages.

- Organise periodic <u>"Cancer Care Days"</u> in cluster villages where mobile units or partner facilities offer basic on site checks and tele consults linked back to Walawalkar, positioning the hospital and Kotak Mahindra Bank as long term partners in the region's fight against cancer rather than one time donors of equipment.

Additionally, considering the hospital's strengths in oncology and PET CT scan services, the following recommendations are made:

- **Develop a Comprehensive Cancer Care Program**: Establish a comprehensive cancer care program that integrates diagnosis, treatment, and support services, providing holistic care to patients and their families.

- **Expand PET CT Scan Services**: Expand PET CT scan services to include more specialized scans and procedures, such as cardiac and neurologic imaging, to further enhance diagnostic capabilities.

By addressing these areas, Walawalkar Hospital can reinforce its position as a leader in community-centred healthcare, demonstrating how strategic partnerships and innovative approaches can strengthen local health infrastructure, promote equity, and deliver lasting social impact across underserved regions *by catering to every cancer journey, so more lives can outgrow the disease*.

About Crisil

Crisil is a global, insights-driven analytics company. Our extraordinary domain expertise and analytical rigour help clients make mission-critical decisions with confidence.

Large and highly respected firms partner with us for the most reliable opinions on risk in India, and for uncovering powerful insights and turning risks into opportunities globally. We are integral to multiplying their opportunities and success.

Headquartered in India, Crisil is majority owned by S&P Global.

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