

TECHNO ECONOMIC VIABILITY REPORT ON EXPANSION OF ROYALCARE SUPER SPECIALTY HOSPITAL

(Phase 3 – Stage 1)

Location: Neelambur, Coimbatore, Tamil Nadu



Prepared for
ROYALCARE SUPER SPECIALITY HOSPITAL LIMITED, COIMBATORE

Prepared by



ITCOT Limited

(Formerly ITCOT Consultancy and Services Limited)
Joint Venture of IFCI, SIPCOT, TIIC, SIDCO & BANKS
Registered Office: 50-A, Greams Road, Chennai – 600 006
Tel.: 044-28290324, 42936800 Fax: +91 44 28293512
E-mail: info@itcot.com Website: www.itcot.com



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This Techno Economic Viability Report (TEVR) and its contents are confidential. This report is prepared based on documents, information and clarifications furnished by **ROYALCARE Super Speciality Hospital Management** and Study & Analysis carried out by ITCOT. This report is intended for the purpose of Expansion of Hospital in Coimbatore to accommodate additional patients aimed at serving the healthcare needs of the community in and around the location. The content of this report should be used only with the written permission of ROYALCARE Super Speciality Hospital.

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1. BACKGROUND AND METHODOLOGY

Royalcare Super Speciality Hospital Limited is a Limited Company, registered under Indian Companies Act, 1956. The Registered office of the Hospital is situated at 1/520, Neelambur Village, Sulur Taluk, Coimbatore – 641062, Tamil Nadu, India. The main objective of the “ROYALCARE SUPER SPECIALITY HOSPITAL” Neelambur, Coimbatore is to provide comprehensive patient care of International quality standards across all strata of the community with innovative technological equipment and by renowned medical specialists. The Hospital would like to create a sustainable health care system for the people of this region. In November 2016, **RoyalCare Super Speciality Hospital** marks a milestone in the health care sector of Coimbatore by launching a 230 Bedded Super Speciality Hospital in Phase 1.

Phase 2: Due to the space constraint with in few months of operation, it is necessitated the hospital to increase the beds and remaining facilities in the month of July 2017 under Phase 2. The total built up area of the existing hospital is 3.99 lakh Sq.ft with modern infrastructure.

The Phase 2 was completed in the month of September 2020 because of delay in plan approval, financial tie up and Covid 19. The existing bed capacity of the hospital is 518, which will accommodate 359 IP patients. The entire bed capacity was operational from January 2021.

At present the hospital is running as a full fledged Tertiary care centre with annual average of 60% -70% Occupancy and has also been instrumental in introducing some of the latest innovations in medical science in the country.

RoyalCare Super Speciality Hospital is the only Neuro-Care centre in all of India, facilitated with expertise and technology that provides an MRgFUS (Magnetic Resonance guided Focused Ultrasound) therapy to Essential Tremors and Parkinson's patients with tremors.

Existing facilities with private rooms (IP wards) are under high capacity utilization, around 90% sometimes unable to accommodate patients in IP wards.

Expansion Plan – Phase 3

Coimbatore is one of the fastest developing cities in India in the state of Tamil Nadu and Coimbatore stands second to Chennai in Tamil Nadu for highly affordable and quality healthcare deliveries of international standards. It is growing forward with the state of art infrastructure and industrial development supported by major manufacturing & commercial hubs and corresponding population base. Keeping in view the increasing demand for quality medical health care services and the growing potential of Coimbatore, RoyalCare has decided to expand the Hospital services.

The promoter has plans to expand the Hospital beds as 1055 bedded by adding another 537 beds including 477 IP beds to extend the healthcare services to more patients. The management has planned to execute the Phase 3 expansion activities in two stages.

The implementation of Third phase will commence by March 2023 and the full-fledged 1055 Bedded Super Speciality Hospital will be in operation from March 2027.

Phase 3 - Expansion Plan		
Particulars	Stage 1	Stage 2
Total No of Beds	119	418
IP Beds (Suite)	56	5
IP Beds (Non AC Rooms)	48	310
ICU	-	58
Project Cost	Rs.296.48 Cr	Rs.362.66 Cr
Project Commencement	Mar-23	Jan-25
Project Completion	24-Dec	26-Dec
Commercial Operation	25-Mar	27-Mar

The Full Capacity of the proposed Super Speciality Hospital will be 1055 beds. For the expansion of 537 Beds from 518 beds, the total project cost is estimated at Rs.659.14 Cr with a debt component of Rs. 448.00 Cr and out of the remaining Rs.211.14 Cr through promoter's contribution / internal accruals.

Report Coverage: This report covers only the project assessment viz. no. of additional beds, fixed assets planned, Implementation schedule, Project, means of finance, Revenue, Profitability etc. related to **Stage 1**.

The Full Capacity of the proposed Super Speciality Hospital will be **637 beds** after execution of stage 1 of phase 3. For the expansion of 637 Beds from 518 beds, the total project cost is estimated at Rs.305.15 Cr with a debt component of Rs. 205.00Cr and out of the remaining Rs. 100.15 Cr through promoter's contribution / internal accruals.

In the above context, State Bank of India, SME Branch, Tiruppur and Royalcare Super Speciality Hospital Limited had appointed ITCOT to conduct the Techno Economic Viability Report and Business Plan for the proposed Hospital expansion project at Coimbatore. The objective of the exercise is to assess the potential for the expansion of operations. This Project Report focuses on the market, features (service offerings, infrastructure, technology and human resources), Project and Operational costs of the Hospital and outlines a Business Plan based for planning, implementation and 10 years of operations of the Hospital.

The approach and analysis by the Consultant included primary and secondary data collection, Internet research, bench marking with similar hospitals and inputs from experts having experience in the health care planning and management. The inputs of specialist in Hospital planning and experts in Technology planning and Human Resources planning form part of this report

1.1 Methodology

CAPTURING PROMOTERS'S VISION TOWARDS EXPANSION

IDENTIFY CATCHMENTS AND PREVAILING SCENARIO IN THE CATCHMENTS AREA

ADDITIONAL INFRASTRUCTURE PLANNING FOR UPGRADATION

PROJECT COST ASSESSMENT FOR THE EXPANSION

OPERATIONAL MODELS AND COSTS FOR EXISTING & PROPOSED INFRASTRUCTURE

MANPOWER AND TECHNOLOGY NEEDS

ROLLOUT PLAN AND SUCCESS FACTORS

1.2 Field Studies

A Primary survey was conducted in Coimbatore covering few existing multi-speciality hospitals to understand the utilization scenario of existing hospitals represented by factors such as bed occupancy, surgical load, Daily OP footfall, availability of department, cost of major procedures carried out in them etc. In addition to the Hospitals, the survey also covered specialist doctors to understand the demand scenario existing for health care facility

Survey of Hospitals

A mix of hospitals having varying bed strengths in the primary catchment of the proposed hospital is covered in the survey. The same has been listed as follows;

List of Hospitals

S.No	Hospital Name	Location
1	Royalcare hospital (MC Unit)	Dr. Nanjappa Road, Coimbatore
2	PSG Hospital	Peelamedu, Coimbatore
3	Kovai Medical Center and Hospital	Avinashi Road, Coimbatore
4	G Kuppusamy Naidu Medical Hospital	Nethaji Road, Pappanaickenpalayam, Coimbatore

5	KG Hospital	Arts College Road, Coimbatore
6	Ganga Hospital	Mettupalayam Road, Coimbatore
7	Kurinji Hospital	Udayampalayam Road, Coimbatore
8	CMC	Trichy Rd, Singanallur, Coimbatore

1.3 Secondary Research Areas:

Current Healthcare Environment

- Healthcare needs and trends (disease patterns, patient needs, in the context of life style changes)
- Current structure of the Healthcare industry
- Segment size and growth potential

Emerging Trends and Potential for

- Health Insurance
- Out sourcing
- Medical personnel
- Medical equipment

Operational costs

- Experience of similar healthcare facilities
- Best fit

Manpower Needs and Costs

- Skill set requirement
- Association modalities
- Lean organization, multi tasking, continuing in house training, motivation and retention

Financial Analysis

- Estimate of project cost
- Revenue base
- Tariff strategy
- Profit and loss statements

2. EXECUTIVE BRIEF

2.1 Market Assessment

- Demographics of the addressable market show significant unmet demand and growth. Affordability and willingness to spend on healthcare are especially marked.
- Neelambur (Sub Urban area of Coimbatore) location will have catchment of about 15 kms radius - covering Coimbatore city and Sub Urban places Viz. Sulur, Pallapalayam, Kannampalayam, Periyanaickenpalayam, Narshimanaickenpalayam, Kuniyamuthur, Madukkarai, Thondamuthur, Othakalmandapam, Chettipalayam, Karumathampatti, Chinniampalayam etc,. The population coverage will be about 2.2 Mn. and the population has predominantly middle & upper middle-income group characteristics.
- The expectation of the needy patient and referring Physician are hassle-free accessible location, availability of medical professionals for all departments and round-the-clock attention by medical professionals, patient-friendly support services and of course, competitive tariff.
- Existing corporate-type hospitals in the catchment are operating with high OPD foot falls, high IP occupancy and attractive revenue.

Size and Facilities Planned in Phase 3:

The current Hospital with 518 Beds will be upgraded to 637 beds in stage 1. The Hospital has following range of services:

Anaesthesiology	Cardiothoracic & Vascular Surgery
Dental & Facio – maxillary surgery	Dermatology & Cosmetology
ENT, Head & neck Surgery	Emergency medicine
Endocrinology	Internal Medicine
Institute of Critical Care Medicine	Interventional Cardiology
Interventional Radiology	Laboratory Medicine
Master Health Check Up	Medical Gastroenterology
Nephrology	Neurology
Neuro Surgery	Ophthalmology
Obstetrics & Gynaecology	Orthopaedics
Paediatrics & Neonatology	Physical Medicine & Rehabilitation
Plastic Reconstructive Cosmetic surgery	Psychiatry
Interventional Pulmonology & Sleep medicine	Radiology & Imaging Sciences
Renal Transplant unit	Rheumatology
Spine Surgery	Surgical Endocrinology
Surgical Gastroenterology	Urology

Vascular Surgery	
Royalcare Institute of Oncology	
Medical Oncology	Surgical Oncology
Haematology & Paediatric Oncology	Radiation Oncology
Nuclear medicine	

2.2 Operating policies

- Due to availability of Land, there is excellent scope for expansion. Considering the available space for construction, the size, mix of private rooms, intensive care wards, Operating Suites etc. have been proposed for Phase 3 by the promoters
- The Hospital obtained NABH accreditation
- Attracting and retaining Full time Consultants / Doctors will be crucial for the success of the Hospital. Considering the importance of high OPD footfalls, the Hospital has employed specialist and Super specialists in almost all departments
- Quality of nursing care will be another important differentiating factor.
- The Hospital will strive to build and sustain an enduring Brand Name built on quality and outcome of Care.
- Ethical practices and transparency in addressing to the needs of patients and employees will be other cornerstones.
- The Hospital will affiliate / tie-up with selected hospitals and clinics in the identified catchment areas. The Hospital will create an extensive Physicians network in the potential localities for getting referral cases.

2.3 Hospital Project

2.3.1 Existing Hospital

- The full-fledged 518 beds Super Speciality Hospital was operational from January 2021. High focus departments are Neurology, Neurosurgery, Cardiology, Cardiothoracic surgery, Pulmonology, Nephrology, Oncology, Surgery, Orthopedics, Micro and Cosmetic Surgeries, Emergency services and Intensive care.
- ROYALCARE Super Specialty Hospital Limited, a public limited company, has provided land to the extent of about 5.05 Acres (2.19 Lakh Sq.ft) for the existing facilities of ROYALCARE Super Specialty Hospital. Out of 5.05 acres, the company has gifted 0.5 acres to Local Authority towards OSR Requirement.

- At present total built up area constructed for Hospital Main Block is about 3,98,628 Sq.ft (Basement, Ground plus 6 floors)
- The Hospital has got all necessary approvals and clearances for hassle-free and patient-safe operations.
- The Hospital has employed around 2200 people in the categories of Medical, Para medical excluding 108 Full time Doctors. Out of 2200 employees around 180 is in contract.
- The association of Medical professionals for all the offered healthcare services is on fulltime basis. Adequate number of professionals and qualified & trained personnel has been deployed for 24*7 service coverage for Emergency, Intensive Care and Inpatient wards. All support services are manned on rotational shifts as well as on-call basis wherever applicable. The Outpatient & elective services departments are operational on all days excluding Sundays and National Holidays from 8 AM to 6 PM.
- The Hospital would derive its revenue from Out Patients and Inpatients (from Investigations, Medical admissions, surgical procedures, minimally invasive / day-care procedures, Intensive Care Unit and Wellness programs).

Summary of the Current Year Performance & Occupancy:

The Details of Patient flow Viz IP, OP, Diagnosis of the Hospital from April 2022 to January 2023 is given below:

Particulars	Uo m	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	TOTAL
No of Bed days Occupied	Nos	5740	7471	6364	6955	8108	8135	6977	7725	8958	7405	73838
Out Patients	Nos	14973	15511	15821	16431	16154	17119	14799	17076	17942	15550	161376
Admission	Nos	1219	1338	1370	1430	1443	1601	1328	1512	1633	1516	14390
Discharge	Nos	1228	1312	1297	1462	1451	1567	1366	1480	1686	1468	14317
Average Occupancy	%	54.62	58.58	62.92	68.24	69.00	73.72	62.21	68.19	70.36	64.62	65.25
Declared Patients	Nos	20	22	14	26	21	42	37	36	21	23	262
MRI	Nos	649	675	686	740	724	804	772	807	817	677	7351
XRAY	Nos	2612	2644	2753	2717	2712	2840	2728	2783	3130	2921	27840
USG	Nos	1691	1789	1744	1810	1722	1769	1535	1834	1912	1643	17449
CT SCAN	Nos	651	702	727	808	837	854	708	800	814	791	7692
Total No of Investigations in Radiology	Nos	5603	5810	5910	6075	5995	6267	5743	6224	6673	6032	60332

At present the hospital is running as a full fledged Tertiary care centre with 60% -70% Occupancy and has also been instrumental in introducing some of the latest innovations in medical science to this region.

2.3.2 Expansion Project – Stage 1

- The promoters have proposed to expand the Hospital bed strength to 637 beds from existing 518 Beds. The 637 beds Super Speciality Hospital is expected to become operational in about 24 months from commencement of construction.
- The existing Hospital Main Block is constructed in the 5.05 Acres (2.19 Lakh Sq.ft). The proposed buildings planned in Phase 3 is adjacent to the existing Main Block. The Company has already in possession of additional land admeasuring an extent of 8.50 acres located adjacent to the existing block.
- The proposed Built up area for the additional departments in the existing main Block is around 60,576 Sq.ft (6th & 7th Floor). The Total Built Up area proposed for the Additional Block in Stage 1 is about 2, 91,735 Sq.ft (2 Basements + Ground + 7 Upper floors) and other utilities like Meter room, Driver/Servant water closet, Lumbar room, Pump room etc is 3155 Sq.ft. The Total aggregate proposed Built up area is 3, 55,465 Sq.ft towards the expansion in Stage 1.
- Major equipment Cath Lab, Robotic System proposed in Stage 1, the balance are minor supporting Equipments with IP beds. Since the existing supporting facilities like OT's, Radiology Dept, Other Diagnostic facilities and ICU beds could cater another 250 beds proposed in the next 2 year.
- The project cost for expansion Stage 1 of Phase 3 is Rs. 296.48 Cr.
- The means of financing the Project cost is Debt from Bank is Rs. 205.00 Crores and from promoters contribution / internal accruals is Rs.91.48 Cr
- The Hospital will seek and get all necessary approvals and clearances for expansion project for hassle-free and patient-safe operations.
- The Hospital is expected to employ 2400 persons in the categories of Medical, Para medical and Administration for the Full-fledged 637 beds Capacity. These will be on-roll full time personnel required at the maximum utilization level of 90%
- At 100% utilization / occupancy the revenue will be Rs. 34.84 Lakhs per day for the IP beds proposed in Stage 1. This works out to Rs.33,500 per bed /day.

The Following Viability indicators are based on Financial Projections

Viability indicator	Standalone – 119 Beds	Consolidated – 637 Beds
Break-even Point	63.38%	67.93%
IRR	11.48%	18.81%
DSCR (Average)	1.32	2.49
Cumulative Cash surplus; by end of FY 2036-37 year projected	216.04 Cr	847.23 Cr

As the Project consultants, ITCOT is confident that the proposed upgradation of Hospital Project from 518 Beds to 637 beds is technically feasible and financially viable. There is a good potential for a larger capacity hospital. In view of the limitation of investment and age of the hospital, the capacity is restricted to 119 beds. The hospital should reach highest capacity utilization in 2nd year, or even early.

Apart from that the promoters are reputed Doctors and have adequate experience in professional practice and they have their own patient network. Besides the Two top notch Doctors, almost about 20 top notch & well known Doctors are associated with Royalcare Medical team.

3. HEALTHCARE INDUSTRY SCENARIO

The best thing about living in the 21st century has to be the rapid rate of change in every sector of society. Healthcare in India, in particular, has witnessed a significant amount of evolution. Right from advanced biomedical tools to unimaginable surgeries performed by robots, the healthcare industry in India is at its historical peak. Moreover, the Indian healthcare system has created some of the finest medical surgeons and tools in the industry.

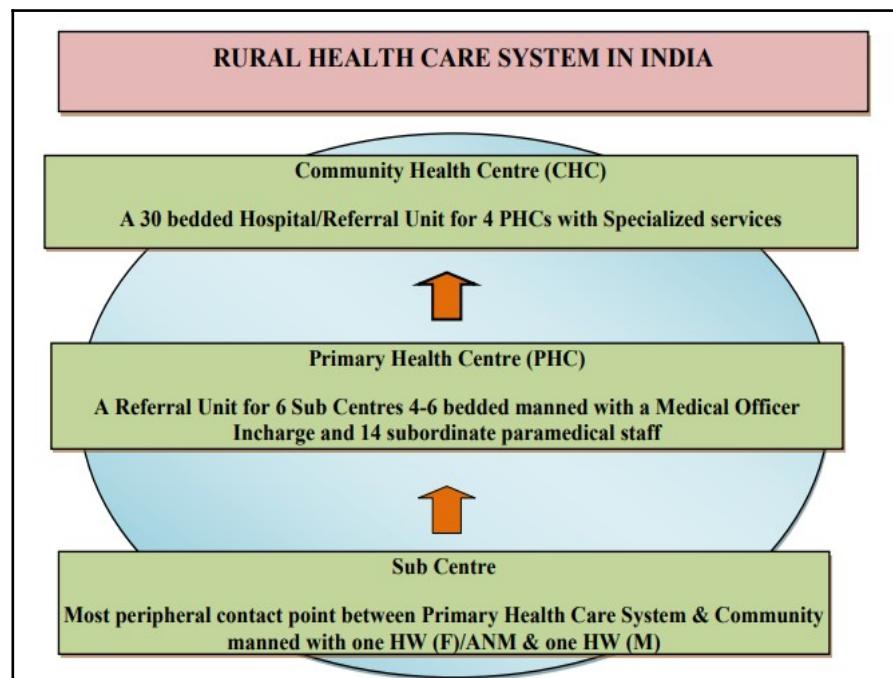
Healthcare is one of the largest sectors both in terms of revenue and in terms of employment. Healthcare comprises hospitals, medical devices, clinical trials, outsourcing, telemedicine, pharma, medical tourism, health insurance and medical equipment. The hospital industry in India accounts for a total of 80 per cent of the healthcare market and the expansion of private players in Tier 2 and Tier 3 locations, beyond metropolitan cities, offers an attractive investment opportunity.

The sector is seeing an expansion drive in terms of adoption of new technologies, investment in cutting-edge diagnostic equipment, tie-ups with insurance companies, expansion to the new geographies and much more.

India's healthcare delivery system has two major parts public and private. The public healthcare system (primarily a state subject in India) has limited secondary and tertiary care institutions in key cities and focuses on providing basic healthcare facilities in the form of primary healthcare centres (PHCs) in rural areas. The private sector provides the majority of secondary, tertiary, and quaternary care institutions with a major concentration in metros and Tier-I and Tier-II cities.

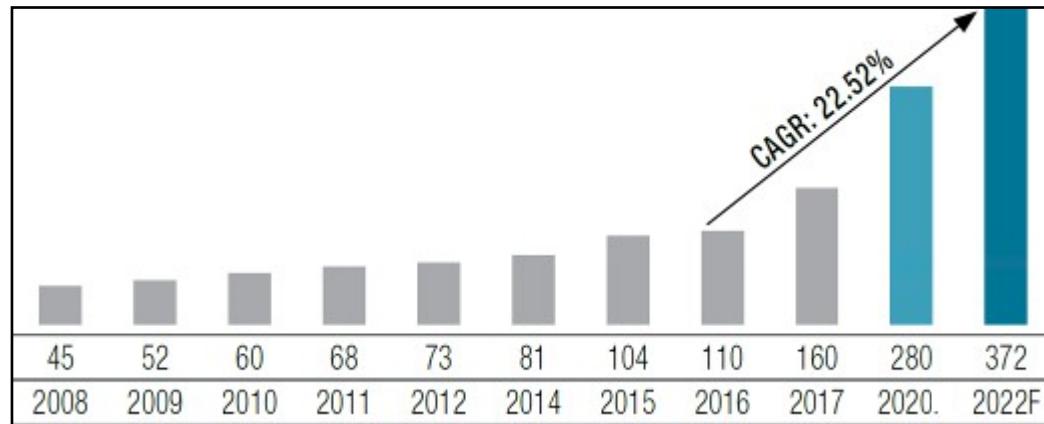
India is also a popular destination for medical tourists owing to the availability of good quality healthcare at its private institutions at a low-cost.

A noteworthy mention goes to the incredible amount of research that has happened in recent years. Owing to this research-oriented approach in 21st century healthcare in India, the quality of treatment and outpatient care has shot up in a positive direction.



3.1 Market Size

The Indian healthcare sector is expected to record a three-fold rise, growing at a CAGR of 22% between 2016 – 2022 to reach US \$ 372 billion in 2022 from US \$ 110 billion in 2016. By FY22, Indian healthcare infrastructure is expected to reach US \$ 349.1 billion.



Healthcare Sector Growth Trend (USD billion)

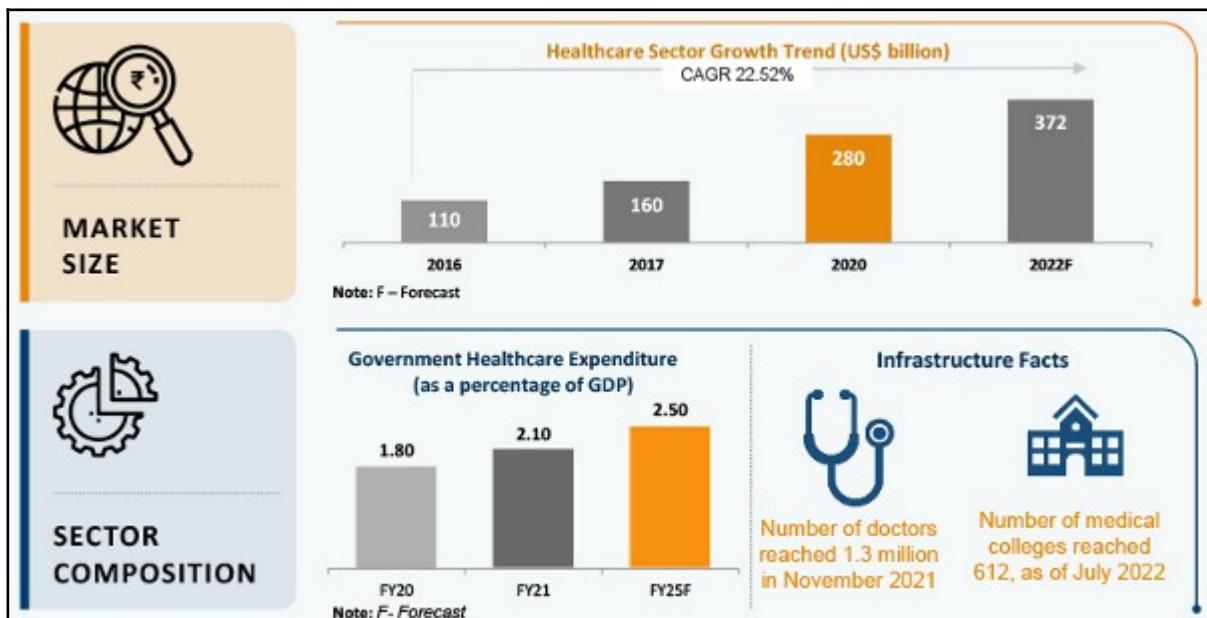
Source: NITI Aayog report

In the Economic Survey of 2022, India's public expenditure on healthcare stood at 2.1% of GDP in 2021-22 against 1.8% in 2020-21 and 1.3% in 2019-20.

In FY22, premiums underwritten by health insurance companies grew to Rs. 73,582.13 Crore (US \$ 9.21 billion). The health segment has a 33.33% share in the total gross written premiums earned in the country.

The Indian medical tourism market was valued at US \$ 2.89 billion in 2020 and expected to reach US \$ 13.42 billion by 2026. According to India Tourism Statistics at a Glance 2020 report, close to 697,300 foreign tourists came for medical treatment in India in FY19. India has been ranked 10th in the Medical Tourism Index (MTI) for 2020-21 out of 46 destinations by the Medical Tourism Association.

The e-health market size is estimated to reach US \$ 10.6 billion by 2025. As per information provided to the Lok Sabha by the Minister of Health & Family Welfare, Dr. Bharati Pravin Pawar, the doctor population ratio in the country is 1:854, assuming 80% availability of 1.3 million registered allopathic doctors and 5.65 lakh AYUSH doctors. The number of medical college increased to 612 as on July 2022.



3.2 Government schemes for health sector

Healthcare in India has seen quite a number of government-sponsored schemes, some of which have been path breaking in nature, aiming to provide good quality healthcare services to the poorest of the population.

The Indian government has displayed a clear inclination to augment India's competitiveness in the global market as a healthcare hub. Foreign Direct Investment (FDI) is permitted up to 100% in the hospital sector under the automatic route (Non-resident investor or the Indian company does not require approval from the Government of India for Investment).

Under the National Health Mission, the government has launched several schemes like:

- **Reproductive, Maternal, New born, Child and Adolescent Health (RMNCH+A)**

This programme essentially looks to address the major causes of mortality among women and children as well as the delays in accessing and utilizing health care and services. It also introduces new initiatives like the use of Score Card to track health performance, National Iron + Initiative to address the issue of anemia across all age groups and the Comprehensive Screening and Early interventions for defects at birth, diseases, and deficiencies among children and adolescents.

- **Rashtriya Bal Swasthya Karyakram (RBSK)**

It is an important initiative aiming at early identification and early intervention for children from birth to 18 years to cover 4 'D's viz. Defects at birth, Deficiencies, Diseases, Development delays including disability. Early detection and management diseases including deficiencies bring benefit in preventing these conditions to progress to its more severe and debilitating form.

- **The Rashtriya Kishor Swasthya Karyakram**

The key principle of this programme is adolescent participation and leadership, Equity and inclusion, Gender Equity and strategic partnerships with other sectors and stakeholders. The programme enables all adolescents in India to realize their full potential by making informed and responsible decisions related to their health and well-being and by accessing the services and support they need to do so.

- **Shishu Suraksha Karyakaram**

To motivate those who still choose to deliver at their homes to opt for institutional deliveries. It is an initiative with a hope that states would come forward and ensure that benefits under JSSK would reach every needy pregnant woman coming to government institutional facility. Since the rate of deaths in the country because of communicable and non-communicable diseases is increasing at an alarming rate, the government has introduced various programmes to aid people against these diseases.

- **National AIDS Control Organisation**

Every person living with HIV has access to quality care and treated with dignity. By fostering close collaboration with NGOs, women's self-help groups, faith-based organizations, positive people's networks, and communities, NACO hopes to improve access and accountability of the services. It stands committed to building an enabling environment wherein those infected and affected by HIV play a central role in all responses to the epidemic – at state, district and grassroots level.

- **Revised National TB Control Programme**

It is a state-run tuberculosis control initiative of Government of India with a vision of achieving a TB free India. The program provides, various free of cost, quality tuberculosis diagnosis and treatment services across the country through the government health system.

- **National Leprosy Eradication Programme**

It was initiated by the government for early detection through active surveillance by the trained health workers and to provide appropriate medical rehabilitation and leprosy ulcer care services.

- **Mission Indradhanush**

Improving coverage of immunization in the country. It aims to achieve at least 90 percent immunization coverage by December 2018, which will cover unvaccinated and partially vaccinated children in rural and urban areas of India.

- **National Mental Health Program**

To ensure the availability and accessibility of minimum mental healthcare for all in the foreseeable future. In order to address the huge burden of mental disorders and the shortage

of qualified professionals in the field of mental health, Government of India has implemented this programme.

- **Pulse Polio**

It is an immunization campaign established by the government of India to eliminate polio in India by vaccinating all children under the age of five years against the poliovirus.

- **The Pradhan Mantri Swasthya Suraksha Yojana (PMSSY)**

Announced with objectives of correcting regional imbalances in the availability of affordable / reliable tertiary healthcare services and to augment facilities for quality medical education in the country by setting up of various institutions like AIIMS and upgrading government medical college institutions.

- **Rashtriya Arogya Nidhi**

Provides financial assistance to the patients that are below poverty line and are suffering from life-threatening diseases, to receive medical treatment at any government run super specialty hospital/ institution. There are huge income disparities, therefore, the government has launched several programmes in order to support the financially backward class of the country. As about 3.2 crore people in India fall under the National Poverty line by spending on healthcare from their own pockets in a single year. The most important programme launched by the government.

- **National Tobacco Control Programme**

Launched with the objective to bring about greater awareness about the harmful effects of tobacco use and about the Tobacco Control Laws and to facilitate the effective implementation of the Tobacco Control Laws

- **Integrated Child Development Service**

launched to improve the nutrition and health status of children in the age group of 0-6 years, lay the foundation for proper psychological, physical and social development of the child, effective coordination and implementation of policy among the various departments and to enhance the capability of the mother to look after the normal health and nutrition needs through proper nutrition and health education

- **Rashtriya Swasthya Bima Yojana**

It is a government-run health insurance programme for the Indian poor. It aims to provide health insurance coverage to the unrecognized sector workers belonging to the below poverty line and their family members shall be beneficiaries under this scheme.

3.3 Emerging Healthcare Business Models

Lease contracts: In the hospital sector, the ownership model has become costly because of the sharp increase in land prices, especially in metros and tier 1 cities, over the past few years. This has compelled private players to look for alternative models such as lease contract.

O & M contracts: Under this model, a large private player undertakes a contract for managing a standalone hospital and overseeing functions such as marketing, operations, finance, and administration. In return, the private player receives a fixed annual management fee and share in revenue or profits.

Medicity: Medicity is an integrated township of super-speciality hospitals, diagnostic centres, medical colleges, research and development (R & D), ancillary, and supporting facilities. The concept of Medicity is based on models already operating in countries such as Scotland, the US, France, and Algeria. In India we have Medanta (Gurgaon), Narayana Hrudayalaya (Bengaluru), and Chettinad Health City (Chennai).

Expansion into Tier 2 and Tier 3 cities: Private players are now foraying into tier 2 and 3 cities as income levels in these cities are fast catching up with those in metros and Tier I cities, and these regions hold a big share of unmet healthcare demand. Some of the major hospital chains are also expanding into these regions at different price formats, thereby creating a continuum of care, with provision of higher super specialty services in Metros / Tier 1 locations.

On-demand On-site health: It is a healthcare technology service that connects patients with nearby doctors on call for 24 hours a day, deliver high quality care in the comfort of patients home, office, hotel or anywhere else with the help of a smartphone. In this model, only physicians are available for all, but the user like any other on-demand mainstream services cannot choose the doctor.

3.4 Technologies That Are Changing Healthcare Delivery

Electronic Health Records (EHR): As the name suggests this solution is designed to manage detailed medical profile and history of patients such as medication and allergies, immunisation status, laboratory test results, and radiology images in diverse formats. Further, EHRs have the capability of analysing data with respect to a specific ailment, generating customised reports, setting alarms and reminders, providing diagnostic decision support, etc. EHRs can be shared between multiple systems allowing doctors from various specialties and hospitals to share the same set of patient data.

Artificial Intelligence (AI) and Block chain: AI in healthcare is a broad term used to describe Machine Learning (ML) algorithms and other cognitive technologies in medical environment. In a nutshell, it mimics human cognition in medical setting to analyse and act on medical data to improve patients health outcome. Healthcare establishments like hospitals are looking at opportunities to deploy AI or/and Block chain in improving their operating efficiency.

Data Mining and knowledge-based analysis: Data is the new gold, especially in today's day and age where petabytes of data are generated every day in the country. This is particularly helpful in the healthcare space where the history of the patient, his present condition (from data generated in radiology & diagnostics) can be cumulated together to get a complete idea which can facilitate in better decision making and predict a better outcome in terms of patients health.

Radiology information system (RIS): RIS is a tool that allows managing digital copies of medical imagery on a network, which is used by doctors to access this data from multiple locations. It is connected to medical equipment, which generate diagnosis results in the form of images and graphs. The RIS directly captures result and feeds them to EHRs, central databases or remote databases.

Mobile-based application: Healthcare delivery is also seeing an influx of mobile-based applications (mobile apps) to assist doctors as well as patients. These apps provide features such as self-diagnosis, drug references, hospital/doctor search, appointment assistance, electronic prescriptions, etc. Furthermore, there are apps that help patients to save their medical records and keep them updated regularly, monitor patients health, give access to healthcare facilities, help in easy payments, can access their home healthcare device and much more.

Telemedicine: Telemedicine is a technology designed to improve accessibility of healthcare services from remote locations. Telemedicine connects doctors at the main hospital and patients at remote locations or telemedicine centres. The doctor analyses the patient through telephonic conversation or video conferencing. Telemedicine or Telehealth is now in great demand because - a) it saves time to go to hospital, which is both time consuming, and for patients it is troublesome as well, b) saves lot of hospitalization money, c) no fear of infections, d) small diagnostic services or medicines could be at your doorstep.

Wearables and sensors: Growing healthcare awareness has resulted in people, especially millennials and Gen-Z, adopting wearables and sensors that keep a track of the vitals of the user. Wearables and sensors also have data about the users historical health records and sends out alerts in case of any irregularities. This kind of technology is also used for patient condition monitoring and therapy delivery, etc. These devices are particularly useful in respiratory monitoring, monitoring of blood glucose and cardiac diseases, geriatric care, neonatal care, etc. According to the recent data from the International Data Corporations (IDC) India Monthly Wearable Device Tracker, India's wrist wear market (inclusive of wristband and watches) grew by a healthy 141.3% year-over-year (YoY) in 2021, ending the year with 14.4 million unit shipments.

3.5 Tamil Nadu Healthcare Scenario

Tamil Nadu has made a mark for itself in public health and is famous for providing quality health services at an affordable cost, especially to the rural people. Significant reforms in healthcare saw a rigorous expansion of rural health infrastructure in the state. The implementation of an effective Universal Immunization Programme, followed by the formation of Tamil Nadu Medical Services

Corporation for monitoring the procurement of drugs and promoting generic drugs were amongst the major factors of the development of the healthcare sector in the state. Moreover, after the state formulated a health policy in 2003, it incorporated the indigenous system of medicine into health care services and laid a special emphasis on low-income, disadvantaged communities.

Government of Tamil Nadu is totally committed in building healthy people, not only by making available quality medical facilities at the door step of every citizen in the remotest corner of the State, but also by providing medical facilities of the highest order, keeping pace with rapid technological developments in the field of medicine. Government of Tamil Nadu provides preventive, curative and primitive care to all classes of the society.

3.5.1 Tamil Nadu Health Care Schemes

- **Makkalai Thedi Maruthuvam-** launched by the state government, through this scheme the citizens of Tamil Nadu state will be provided health facilities sitting at home. About 1172 health sub-centers, 189 primary health centres and security community health centres have been covered under this scheme. Through this Makkalai Thedi Maruthuvam Scheme, medicines or all other health-related services will be delivered door-to-door to all the beneficiaries who are unable to come to the primary health centre, private or government health centre.
- **Varumun Kappom** - a preventive healthcare scheme aimed at conducting medical camps across the State. The scheme, State-wide medical camps will be held in 1,250 places in Tamil Nadu. The camps will have 17 departments including maternity, ortho, ENT and Siddha.
- **Innuyir Kappom Thittam-Nammai Kakkum 48-** The scheme aimed to provide prompt emergency care to road accident victims, with the State government bearing the treatment expenses for the first 48 hours.

3.5.2 Major Aliments Found

- **Influenza (Flu)**

Flu is an illness caused by influenza viruses that are communicated through respiratory droplets, and it can affect the throat and respiratory system. Common flu symptoms include mild to severe fever, sore throat, running nose, headache, fatigue, and body ache. Flu infections are highly common among children compared to older adults. An infected individual can infect others starting from a day before the onset of symptoms till 5 to 7 days after becoming sick.

- **Diarrhoeal disease**

It is one of the leading causes of death in children under 5 years of age. The disease can last in an individual for several days, leaving the body dehydrated and excessive fluid loss leading to death in extreme cases. Diarrhoea occurs due to an infection in the intestinal tract by viral,

bacterial, and other parasitic organisms. It is spread through contaminated food, water, or person to person due to lack of proper hygiene.

- **Hepatitis**

Hepatitis is another infectious disease that results in inflammation of the liver. When left untreated, it can lead to fibrosis, cirrhosis, liver cancer, etc. Predominantly, it is caused by the Hepatitis virus, while other infections and toxic substances such as alcohol and drug consumption can also lead to Hepatitis. Self-limiting Hepatitis can be due to oral ingestion of contaminated water. There are different Hepatitis viruses referred to as types A, B, C, D, and E.

- **Tuberculosis**

Tuberculosis, which is a [communicable disease](#), is caused by Mycobacterium Tuberculosis and predominantly affects your lungs. It can spread from infected people through the air when they cough, sneeze or spit.

People with a weak immune system, living with diabetes, having diabetes, using tobacco have a high risk of contracting tuberculosis. Symptoms might start with a mild cough, fever, night sweats, and weight loss. It can lead to late identification and increase of spread to different people.

- **Headaches**

Everyone suffers the occasional mild headache, but if you experience debilitating pain and/or abnormally frequent headaches, you probably want to find relief. There are countless causes of headaches, which differ for each person, so you'll have to do some experimenting to figure out the cause of your pain. Fortunately, the vast majority of headaches are primary headaches, not the result of underlying medical conditions. The three most common types are cluster, tension-type, and migraine.

A cluster headache affects a specific point of the head, often the eye, and is characterized by sharp, piercing pain. Migraine and tension-type headaches are far more common. "Tension" headaches are now called "tension-type" headaches because pain is not only caused by stress, but also poor posture, depression, and even sexual activity. In fact, recent studies have shown a connection between low serotonin levels and so-called "tension" headaches.

3.5.3 Common critical illnesses

- **Cancer**

Cancer is one of the most common and lethal illnesses in India today. [Cancer treatments](#) are excruciating – physically, emotionally and financially, and the pain is even inexplicable if the breadwinner of the family succumbs to the deadly disease. The top five cancers that are affecting Indians today are Breast, Oral, Cervical, Gastric, and Lung cancers.

- **Cardiovascular Diseases**

The death rate due to heart-related illnesses rose by around 34 percent from 155.7 to 209.1 deaths per one lakh population, says a new global study published in the Journal of the American College of Cardiology. Heart disease and stroke were estimated to account for about 15-20 percent of deaths in India. These illnesses are unsurprisingly the leading causes of death in the country.

- **Renal diseases**

According to data from the International Society of Nephrology's Kidney Disease Data Center Study, chronic kidney disease (CKD) across different regions of India reported a prevalence of 17 percent, with 17 in every 100 individuals in the country suffering from some kind of kidney ailment. Also, the number of patients, including children undergoing dialysis has risen by 10-15 percent annually during the last decade. Diabetes and hypertension are two common causes linked to prevalence of kidney ailments.

- **Liver Cirrhosis**

Liver cirrhosis is a permanent damage of the liver that leaves a non-functioning scar tissue. The only remedy to treat this condition is a liver transplant. According to the latest World Health Organisation, liver disease deaths in India reached over 2.5 lakhs accounting for over 2 percent of total deaths. Factors like fatty liver, excessive alcohol consumption lead to cirrhosis of the liver. Of late, cirrhosis patients suffering from non-alcoholic fatty liver diseases (NAFLD) are on the rise in comparison with the alcohol-inducing variety.

- **Lung Diseases**

Chronic Obstructive Pulmonary Disease (COPD), an incurable and progressive lung condition that can destroy the air sacs responsible for extracting oxygen and expelling carbon dioxide from the body, figured as the second biggest killer in India after heart diseases. COPD is caused by long-term exposure to lung irritants and toxins in the atmosphere. Treatment of critical illnesses like COPD only halts the deterioration of the lung condition and can't be cured completely.

3.5.4 Facilities in Tamil Nadu

States/Union Territory	Name of the District	District wise Health care Center available in Tamil Nadu					
		(As on 31 st March, 2020)					
		Sub Centres	PHCs	CHCs	Sub Divisional Hospital	District Hospital	
Tamil Nadu	Ariyalur	117	32	6	3	1	
	Chennai	0	144	15	3	1	
	Coimbatore	328	77	12	12	1	
	Cuddalore	319	58	13	9	1	
	Dharmapuri	218	43	8	3	1	
	Dindigul	311	59	14	12	1	
	Erode	311	62	14	7	1	
	Kancheepuram	364	64	13	9	1	
	Kanniyakumari	267	38	9	8	1	

District wise Health care Center available in Tamil Nadu						
States/Union Territory	Name of the District	(As on 31 st March, 2020)				
		Sub Centres	PHCs	CHCs	Sub Divisional Hospital	District Hospital
	Karur	168	29	8	6	1
	Krishnagiri	239	51	10	6	1
	Madurai	314	75	13	6	1
	Nagapattinam	258	47	11	11	1
	Namakkal	240	48	15	8	1
	Nilgiris	194	33	4	3	1
	Perambalur	90	25	4	12	1
	Pudukkottai	242	62	13	9	1
	Ramanathapuram	244	48	11	11	1
	Salem	398	87	20	16	1
	Sivaganga	275	40	12	13	1
	Thanjavur	309	63	14	5	1
	Theni	162	33	8	5	1
	Thiruvallur	303	54	14	8	1
	Thiruvarur	195	40	10	9	1
	Tiruchirappalli	307	70	14	16	1
	Tirunelveli	379	85	19	9	1
	Tirupur	242	54	13	10	1
	Tiruvanamalai	410	81	18	9	1
	Toothukudi	253	48	12	7	1
	Vellore	454	99	20	12	1
	Viluppuram	557	88	22	11	1
	Virudhunagar	245	47	11	10	1
	Total Districts = 32	8713	1884	400	278	32

Source: TN Performance Budget 2021-22

3.6 Healthcare sector in Coimbatore

The city has numerous hospitals. Apart from the Government hospital, several multi-facility hospitals function in the city. The district's health department is amongst the best in terms of implementing government-initiated health schemes. In addition, several rare surgical procedures have taken place here. The polio eradication programme is heavily assisted by the city's Rotary Clubs, who also regularly donate ambulances for smaller hospitals. The city also has numerous homoeopathic clinics run by NGOs. Fast pace of industrialisation, spiraling population and the increase in the health awareness have led to the growth of the healthcare industry in Coimbatore.

Coimbatore stands second to Chennai in Tamil Nadu for highly affordable and quality healthcare deliveries of international standards. Coimbatore is also the preferred healthcare destination to the floating population from nearby towns and districts and also nearby districts of Kerala & Karnataka. The growth of the hospitals in the city can be attributed to the vision of the industrialists here to bridge the gap between growing health needs and the existing services. Many of the private hospitals in the city are promoted by industrialists as an extension of their

business portfolios and their services to the society. The first healthcare centre started in 1909, later became the Coimbatore Medical College Hospital (CMCH) during 1960s.

3.6.1 Profile of Coimbatore

Coimbatore Population	14,00,000 (Census 2011)
Number of beds available	12,000 (approx)
As per WHO 3 beds for 1000 patients	0.8 per 1000 patients
Life expectancy age	Male- 67.7, Female 71.4
Crude Birth Rate	9.9 (Tamil Nadu)
Crude Death Rate	9.8 (Tamil Nadu)
Infant Mortality rate	16 (Tamil Nadu)

Source: census 2011 and Report on India's Population Projection 2019

- From the above table it is clear that the city would require more number of beds to achieve the global standard.
- To provide quality healthcare to all more hospital would be required in the city to manage the birth rate.
- As the life expectancy is increasing hence more hospital would be required to meet the demand.

3.6.2 Recent development of Medical infrastructure in Coimbatore

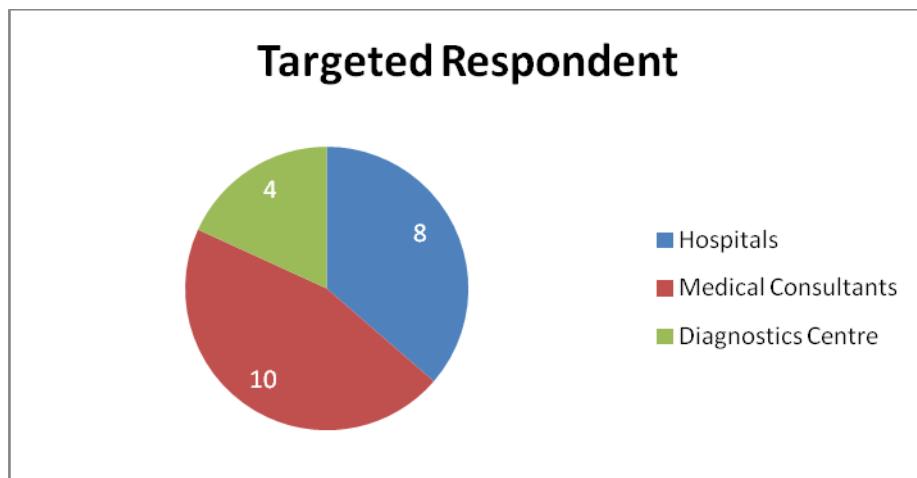
In December 2022 at Coimbatore Medical College Hospital (CMCH) a new Children ward was inaugurated at a cost of Rs. 43 lakhs, medical equipment for children's intensive care units worth Rs. 34 lakhs, critical care operational theater renovated at a cost of 58 lakhs, medical equipment to treat trauma cases worth Rs. 90 lakhs and telemedicine unit set up at a cost of Rs. 25 lakhs in CMCH by the state minister.

4. PRIMARY SURVEY DETAILS

The primary survey conducted with 22 successful targeted respondents in three different categories in the city of Coimbatore to understand the potential market, demand and present status of health care facilities available in city.

The three respondent categories are as follows:

S. No:	Category	Targeted Respondent
1.	Hospitals	8
2.	Medical Consultants	10
3.	Diagnostics Centre	4
	Total	22



4.1 List of Hospitals covered in the survey

S. No:	Name of the Hospital	Address	Year established	Classification
1.	G Kappuswamy Naidu Memorial Hospital	Netaji Rd, Pappanaickenpalayam, Tamil Nadu 641037	1952	Private
2.	Hindustan Hospital	522/3, Hindustan Hospital Rd, behind EB Substation, Peelamedu, Coimbatore, Tamil Nadu 641028	-	Private
3.	PSG Hospital	Avinashi Rd, Peelamedu, Coimbatore, Tamil Nadu 641004	1926	Private
4.	Ganga Medical Centre & Hospitals Pvt Ltd	Mettupalayam Road, Saibaba Kovil, Coimbatore - 641 043	1991	Private
5.	Kovai Medical Center Research and Educational Trust	No.940/1A& B, Kovai Estate, Kalapatti Road, Coimbatore, Tamil Nadu 641048	1990	Private
6.	Royalcare Super Speciality Hospital – Neelambur	No 1/520, Neelambur, Coimbatore - 641062.	2015	Private
7.	K G Hospital	5, Government Arts College Rd, Opposite Court, Gopalapuram, Coimbatore, Tamil Nadu 641018	1974	Private
8.	Government Coimbatore Medical College	1561, Trichy Road, Gopalapuram, Coimbatore - 641018	1966	Government

4.2 List of Doctors / Consultant covered in Survey

Sl. No:	Clinic Name	Doctor's Name	Specialisation
1.	Nanjappa Clinic	Dr. N. Karuppusamy	MD General Medicine
2.	Indus Dental Hospital	Dr. Agaiyaa	BDS Oral & Detal Surgery
3.	Kovai Child Care Centre	Dr. M. Rajaraman	MBBS-Dch-Child Specialist
4.	Akshaya Clinic	Dr. Anuradha Vidya	MBBS-General
5.	Amutham Clinic	Dr. Mrs. V Gowrishankari	Gynecologist
6.	Thirumalai Clinic	Dr. K Thirumalaisami	Consultant Surgeon
7.	Kg Kids Clinic	Dr. KG Srikanth	MBBS-Dch-Child Specialist
8.	Rama Clinic	Dr. K Ramadevi	Obsterician & Gynecologist
9.	Cheran Medical Centre	Dr. Sundhari Govalan	Obsterician & Gynecologist
10.	Rudratsha Diabetes Centre	Dr. Siva Prakash	Physician -Diabetes Management

4.3 List of Diagnostics centres covered in the survey

Sl. No:	Name	Address	Year of Estb.
1.	Pathogarix Labs	Opp Coimbatore Medical College Trichy Road Coimbatore- 641018	2021
2.	Orbito Asia Diagnostics	Puliakulam Road Coimbatore - 641045	2006
3.	Sono Scan-Ultra Sonic Scan Centre	Db Road Rspuram Coimbatore-641002	1984
4.	Aster Labs	Nsr Road Saibaba Colony Coimbatore – 6410011	-

4.4 Hospital findings

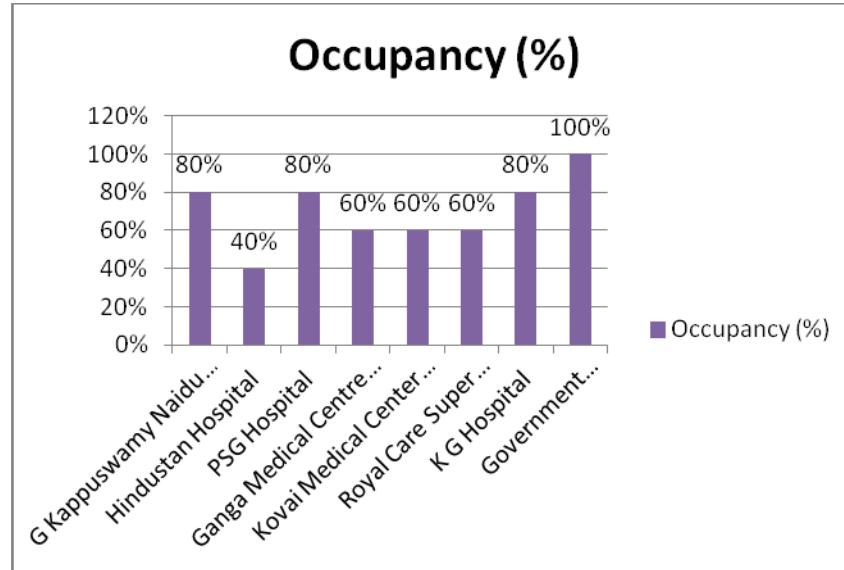
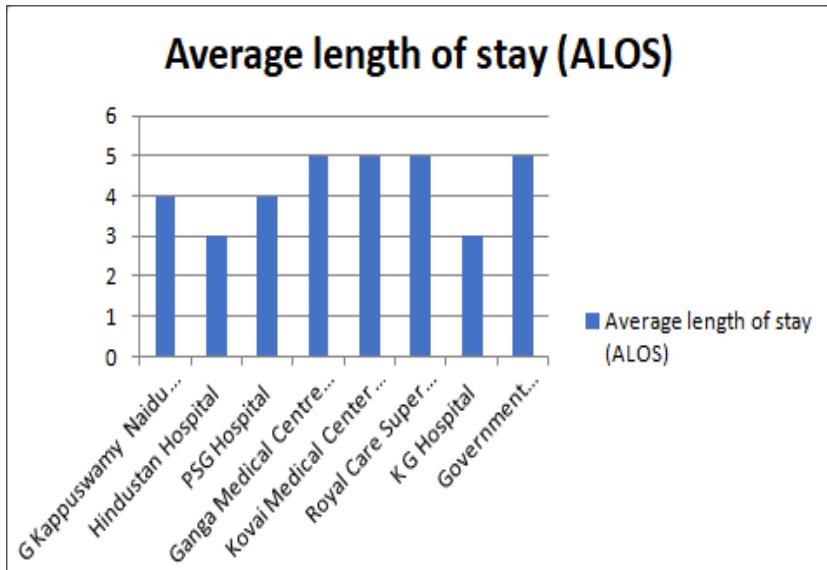
Sl. No:	Name of the Hospital	No. of IP & OP visited per day	No. of Admission per day (OPD) per Day	Average Revenue per bed/day	Occupancy (%)	Average length of stay (ALOS)
1.	G Kappuswamy Naidu Memorial Hospital	300	130	20000	80%	4
2.	Hindustan Hospital	50	10	15000	40%	3
3.	PSG Hospital	800	150	25000	80%	4
4.	Ganga Medical Centre & Hospitals Pvt Ltd	800	150	20000	60%	5
5.	Kovai Medical Center Research and Educational Trust	1000	500	20000	60%	5
6.	Royalcare Super Speciality Hospital – Neelambur	400	100	20000	60%	4
7.	K G Hospital	500	100	20000	80%	3
8.	Government Coimbatore Medical College	2000	800	-	100%	5

4.4.1 Observation

- As we can see from the table above that Government Coimbatore Medical College have highest number of IP & OP visited per day, because it is government and one of the oldest hospital in city with all critical advance treatment facilities.
- Kovai Medical Center Research and Educational Trust have the second highest number of IP & OP visited per day.
- The least is observed in Hindustan Hospital, as it is newly operational.
- The average revenue per day is Rs. 20,000/- per bed / day.



- The average occupancy in hospital
- The minimum ALOS is 3 days and maximum is 5 days.



4.5 Manpower at the surveyed Hospital

S.No:	Name of the Hospital	No. of Full time Consultants	No. of visiting Doctors	No. of Nurses:	No. of Admin	Housekeeping Staffs	No. of Technicians	Management of Radiology- Imaging and Lab. Full time or part time HOD	Accreditation NABH/ NABL	Empanelment with Govt. Schemes and Medical Insurance Schemes
1.	G Kappuswamy Naidu Memorial Hospital	170	30	700	30	50	10	Yes	Yes	Yes
2.	Hindustan Hospital	35	15	115	20	40	10	Yes	Yes	Yes
3.	PSG Hospital	150	15	450	50	60	15	Yes	Yes	Yes
4.	Ganga Medical Centre & Hospitals Pvt Ltd	200	15	600	50	50	10	Yes	Yes	Yes
5.	Kovai Medical Center Research and Educational Trust	300	50	1000	60	100	20	Yes	Yes	Yes
6.	Royalcare Super Speciality Hospital – Neelambur	150	10	900	80	100	20	Yes	Yes	Yes
7.	K G Hospital	250	50	800	60	80	20	Yes	Yes	Yes
8.	Government Coimbatore Medical College	400	-	800	100	150	50	Yes	Yes	-

4.5.1 Observation

- All surveyed hospitals have enough full time Doctors to manage their daily IP and OP visit.
- The hospitals have enough trained and experience nursing staff.
- All surveyed hospital empanelled with Government schemes to facilities their patients.

4.6 Waste management and Parking Facilities

S.No:	Name of the Hospital	Outsourced services	No. and equipped ambulance	Blood Bank	Own pharmacy	Policy of visiting hours	Permission for relative stay with patient	Parking Facility No. of 4 wheeler	Parking Facility No of 2 wheeler	How do they handle Medical Waste?
1.	G Kappuswamy Naidu Memorial Hospital	Medical waste management	4	Yes	Yes	11-1 & 4- 6	One person	200	400	Outsource
2.	Hindustan Hospital	Medical waste management	2	Yes	Yes	11-1 & 4- 6	One person	20	50	Outsource
3.	PSG Hospital	Medical waste management	5	Yes	Yes	11-1 & 4- 6	One person	200	500	Outsource
4.	Ganga Medical Centre & Hospitals Pvt Ltd	Medical waste management	7	Yes	Yes	11-1 & 4- 6	One person	200	500	Outsource
5.	Kovai Medical Center Research and Educational Trust	Medical waste management	10	Yes	Yes	11-1 & 4- 6	One person	200	500	Outsource
6.	Royalcare Super Speciality Hospital - Neelambur	Medical waste management	8	Yes	Yes	11-1 & 4- 6	One person	300	500	Outsource
7.	K G Hospital	Medical waste management	5	Yes	Yes	11-1 & 4- 6	One person	100	80	Outsource
8.	Government Coimbatore Medical College (CMC)	-	20	Yes	Yes	11-1 & 4- 6	One person	-	-	Outsource

4.6.1 Observation

- The waste management is outsourced by the hospitals
- The hospitals have their own pharmacies and blood banks to facilitate their patients
- The visiting hours and number of attendees is similar at al hospitals.
- Enough parking is available at hospitals expects the CMC.

4.7 No. of Beds / Room Tariff

S. No:	Name of the Hospital	No. of Bed	No. of Emergency & Accident Dep	ICU Nos.	No. of OTs	Deluxe Room Tariff	Deluxe Special room Tariff	Single Tariff	Double Tariff	General Ward Tariff	Room tariff include Food and Beverage Y/N
1.	G Kappuswamy Naidu Memorial Hospital	600	10	10	40	5000	10000	4000	2000	1700	Yes
2.	Hindustan Hospital	200	10	4	10	9000	10000	3500	2500	1200	Yes
3.	PSG Hospital	900	10	25	30	650	90000	9500	2000	200	Yes
4.	Ganga Medical Centre & Hospitals Pvt Ltd	710	10	10	32	5000	90000	3700	2500	1800	Yes
5.	Kovai Medical Center Research and Educational Trust (KMCH)	1000	30	150	100	4000	10000	-	-	800	Yes
6.	Royalcare Super Speciality Hospital – Neelambur	500	14	69	10	5500	10000	-	-	-	Yes
7.	K G Hospital	450	10	80	15	5000	8000	3500	3000	1000	Yes
8.	Government Coimbatore Medical College (CMC)	2000	100	180	100	-	-	-	-	500	-
		7610									

4.7.1 Observation

- CMC have the highest number of beds with 2,000 numbers
- The second highest number of beds is at KMCH
- The room tariffs are competitive and based on the facilities provided at respective hospital

4.8 Diagnostic Facilities & Tariff

Sl. No:	Name of the Hospital	MRI-Average of Procedures	CT Scan	EEG/EMG	Dialysis	NICU	IVF	Ambulance use	Bypass surgery	Hip replacement	Joint replacement	ICU
1.	G Kappuswamy Naidu Memorial Hospital	-	4500	-	2500	8000	100000	2000	300000	500000	300000	8000
2.	Hindustan Hospital	-	2500	-	1000-3000	4000	80000	3000	300000	500000	300000	8000
3.	PSG Hospital	5000	3500	1500	1500	6000	100000	5000	200000	500000	-	-
4.	Ganga Medical Centre & Hospitals Pvt Ltd	-	-	-	2000	6000	100000	3000	200000	400000	-	7000
5.	Kovai Medical Center Research and Educational Trust	8000	5500	550	4000	5000	100000	3000	300000	500000	400000	6000
6.	Royal Care Super Speciality Hospital - Neelambur	12000	5000	1000	4000	6000	100000	2500	300000	500000	400000	8000
7.	K G Hospital	8000	4500	1000	4500	6000	100000	2500	300000	500000	400000	10000
8.	Government Coimbatore Medical College	-	-	-	-	-	-	-	-	-	-	-

4.8.1 Observation

- Most Hospitals are equipped with advance scanning facilities
- The cost of major surgeries are very competitive.

4.9 Charges for Consultation & Major Surgeries

Sl. No:	Name of the Hospital	Consultation	Normal Delivery	C-Section Delivery	General Surgery	Open Heart Surgery	Bypass	Knee Replacement
1.	G Kappuswamy Naidu Memorial Hospital	500	40000	80000	100000	300000	300000	500000
2.	Hindustan Hospital	500	45000	100000	50000	300000	500000	500000
3.	PSG Hospital	700	55000	100000	200000	300000	500000	500000
4.	Ganga Medical Centre & Hospitals Pvt	500	60000	125000	50000	200000	500000	500000

	Ltd							
5.	Kovai Medical Center Research and Educational Trust	250 - 500	50000	100000	100000	250000	300000	500000
6.	Royal Care Super Speciality Hospital - Neelambur	400-500	50000	100000	150000	250000	300000	500000
7.	K G Hospital	500	60000	120000	100000	250000	300000	500000
8.	Government Coimbatore Medical College	-	-	-	-	-	-	-

4.9.1 Observation

- Average consultation fee is Rs. 500 in the private hospital
- Cost of Normal delivery is Rs. 50,000 and Rs. 1, 25,000 for C- Section.
- Major surgery cost is very competitive when compare with the surveyed hospital.

4.10 Health Check up details

Sl. No:	Name of the Hospital	Routine Health Check up	Master Health Check up	Comprehensive Health Check up	Comprehensive Diabetic Check up	Complete Heart Check up	Mini Heart Check up	Executive Health Checkup	Senior Citizen's Health Check up for Men	Senior Citizen's Health Check up for Women	Pre-employment checkup	Women's Health Checkup	Silver Health Check up	Premium Master Health Checkup	Diabetic Health Check-up	Cancer Screening Program with whole body PET scan / Tumor Markers
1.	G Kappuswamy Naidu Memorial Hospital	1350	3500	5600	5700	2500	1350	-	7200	7000	1500	4000	5000	-	-	-
2.	Hindustan Hospital	2000	3000	-	1200	-	700	-	-	-	1000	3500	-	-	-	-
3.	PSG Hospital	2000	4000	8000	5500	-	2000	5600	6600	6600	1500	5000	-	4000	1000	20000
4.	Ganga Medical Centre & Hospitals Pvt Ltd	3000	5000	8000	-	-	-	-	-	-	2000	-	-	-	1000	-
5.	Kovai Medical Center Research and Educational Trust	3000	8000	3000	4000	-	-	10000	-	-	2000	-	-	-	2000	25000
		3000	8000	3000	4000	-	-	10000	-	-	2000	-	-	-	2000	25000

	Speciality Hospital - Neelambur															
7.	K G Hospital	3000	8000	3000	4000	-		10000			2000				2000	25000
8.	Government Coimbatore Medical College	-	1000	-	-	-	-	-	-	-	-	-	-	-	-	-

4.10.1 Observation

- All major hospitals do have major health check up facilities.
- PET scan is also available at major hospital
- Master health check up is available at all hospital
- PSG hospital and KMCH have the most number of heath check up packages.

4.11 Survey Finding- Doctor's

Sl. No:	Name	What are the major ailments/ disease that you come across from your patients?	What are the inadequacies/ drawbacks in the facilities available in the catchment- Chennai?	No. of Patients seen/day	No. of Admissions referred /day?	Where do you refer/advice the patients for advanced multi-discipline specialty care?	Do the Hospitals give feedback of referred cases?	Paying source : Own / Corporate / Insurance	Availability and quality of paramedical personnel (Nurses and Technicians)?	From where do patients come (catchment area)?	Does the Consultant have interest and time to associate with other hospitals?	Willingness to refer new hospitals?	Any other info. That the consultant wants to say?
1	Dr. N. Karuppusamy	Viral Fever/Common Cold/Diabetes	24 Hrs Healthcare Facilities with Adequate Doctor & Nurse	15	0	GH-CMC	Nil	Own	1:1	2 KM Around	No	Yes	Nil
2	Dr. Agaiyaa	Tooth Cavity	Awareness of oral care is raising in public so there is very less number of good dental hospital in Coimbatore	10	0	NIL	Nil	Own	1:1	2 TO 3 KM Around	No	Yes For Major Surgery	Nil
3	Dr. M.	Common Cold /Fever	Nil	15	2	Balaji Nursing Home/ Sheela Hospital	Yes	Own	2:1	3 KM	Yes-Neonatal Intensive	Yes	Nil

Sl. No:	Name	What are the major ailments/ disease that you come across from your patients?	What are the inadequacies/ drawbacks in the facilities available in the catchment-Chennai?	No. of Patients seen/day	No. of Admissions referred /day?	Where do you refer/advice the patients for advanced multi-discipline specialty care?	Do the Hospitals give feedback of referred cases?	Paying source : Own / Corporate / Insurance	Availability and quality of paramedical personnel (Nurses and Technicians)?	From where do patients come (catchment area)?	Does the Consultant have interest and time to associate with other hospitals?	Willingness to refer new hospitals?	Any other info. That the consultant wants to say?
										Care Unit			
4	Dr. Anuradha Vidya	Seasonal Fever/ Common Cold/ Fever/ Diarrhea/ High Bp	Nil	20	0	Ganga Hospital	Yes	Insurance	1:1	2 KM	Nil	Yes	Nil
5	Dr. Mrs.V Gowrishankari	Common Cold /Fever/ Diabetes / BP	Nil	15	0	Ganga Hospital	Yes	Own	1:1	1 KM	No	Yes	Nil
6	Dr. K Thirumalaisami	Common Cold / Fever	24 Hrs Proper Care Facilities Need For Emergency	15	0	CMC	Yes	Own	1:1	Saibaba Colony	No	Yes	Nil
7	Dr. KG Srikanth	Common Cold / Fever	Enough Number Of Nicu For New Born	15	0	Kokanadu hospital	Yes	Own	1:1	2 KM Around	Yes	Yes	Nil
8	Dr. K Ramadevi	Gyno Case	Hospital With Good Equipped 24hrs Emergency Care	10	0	Sheela hospital / kokanadu	Yes	Insurance	1:1	2 KM Around	No	Yes	Any New Upcoming Hospital Should Have Adequate & Trained Manpower For Treatment
9	Dr. Sundhari Govalan	Child Birth And Pregnancy	Emergency Care Unit For Delivery	15	2	Royalcare hospital	Yes	Own	2:1	2 TO 3 KM Around	No	Yes	Nil
10	Dr. Siva Prakash	High Sugar & BP	Nil	20	0	Nil	Yes	Own	3:4	3 KM	No	Yes	Nil

4.11.1 Observation

- Over ten doctors in different location of the city were interviewed to know their view and suggestion on improvement of healthcare industries in Coimbatore
- Most of the Doctor's express that if new hospital with 24 hrs emergency facility with proper Doctor and nursing is set up it would be best facility.
 - Most of the hospital lack 24hrs emergency facilities with doctor and nurse.



- Coimbatore is the major city for medical treatment for neighbouring cities and town of Tamil Nadu and Kerala.
- Most hospitals are equipped with good infrastructure and manpower
- The common disease in the city is viral fever, Diarrhea,
- The major diseases are Kidney stones, High BP, diabetics, Neuro diseases, Oncology, Cardiology, Obstetrics & Gynaecology etc.

4.12 Survey Findings – Diagnostics centre

Diagnostics	PATHOGARIX LABS	ORBITO ASIA DIAGNOSTICS	SONO SCAN-ULTRA SONIC SCAN CENTRE	ASTER LABS
MRI Scan	0	8000	0	0
CT Scan	0	3000	0	0
Ultra Sound & Colour Doppler Scan	0	1500	2500	0
Digital X-Ray	0	3000	0	0
ECG	0	1200	0	0
Digital ECG	0	1500	0	0
Digital EEG	0	1300	0	0
CT / MR Angio	0	5000	0	0
Mammography	0	2500	0	0
BMD Scan (Bone Densitometry)	0	3000	0	0
PFT (Pulmonary Function Test)	0	900	0	0
Tread Mill	0	1000	0	0
Liver Profile / Nephro profile	0	500	0	700
Lipid Profile	180	400	0	500
Clinical Pathology: urine, motion, pregnancy, etc	200	500	0	5000
Haematology: CBC, ESR, RBC, etc	150	500	0	500
Biochemistry: blood urea, creatinine, etc	150	600	0	500
Histopathology, FNAC & Cytology	0	1500	0	10000
Thyroid Test	200	900	500	550
Semen Analysis	0	500	0	0
HIV/AIDS Tests	300	500	0	550
Immunology & Tumor Markers; T3, T4 & TSH	0	3000	0	0
Malaria / Filaria	100	200	0	3000
Master Health Check Up	0	4000	0	700-8000
Others (Pl. Specify) -Blood Culture/Fetal Medicine/Genetic Test	180	0	3000-15000/15000	
In your experience, which are the major diseases reported in and around catchment area?	Malaria/fever/ sugar etc	Fever/heart disease	Infertility	

Diagnostics	PATHOGARIX LABS	ORBITO ASIA DIAGNOSTICS	SONO SCAN-ULTRA SONIC SCAN CENTRE	ASTER LABS
Referral Centres	Nil	Nil	Nil	Nil
Treatment	Nil	Nil	Nil	Nil
How many such patients do you refer/advise per month on an average?	Nil	Nil	Nil	Nil
In your experience, which diseases are mostly referred for treatment outside the district?	Nil	Nil	Nil	Nil
In your opinion, what percentages of patients directly go to Specialty Hospitals in other cities? ----- %	10%	15%	10%	12%
In your opinion, is there scope for a new multi-specialty hospital in Chennai? Yes/ No and reasons thereof	Yes with better facility	Yes	Yes	Yes
Any other relevant remarks	Nil	Nil	Nil	Nil

4.12.1 Observation

- The city has got enough number of diagnostic centers with facilities to find nature of disease.
- The fee of most the tests are minimal.
- Most of the patients are referred by hospitals
- Patients from other cities also come for diagnostic

4.13 Drivers of Growth

Growing population

India and China accounted for nearly 37% of the world's population in 2015 - The World Urbanization Prospects, The 2018 Revision by the United Nations this report projects India's population to increase at 1% CAGR to 1.5 billion by 2030, making it the world's most populous country.

Increasing urbanisation

Urban Indians are increasing fast. The urban population which was at about 31% of India's total population in 2010 is projected to be 40% by 2030. India added about 100 million urban populations between 2000 and 2020 - it is expected to add another 120 million urban populations between 2020 and 2030. The growth in urbanisation will benefit private healthcare spends.

Growing senior-citizen community

Not just in India, people everywhere in the world are living longer. India's demographic profile is changing owing to improving life expectancy. As of 2011, nearly 8% of the Indian population was of 60 years or more; this number is expected to be about 12.5% by 2026. The ageing population will require increasingly higher healthcare services. Notable points are the pace of population ageing is much faster than in the past and by 2050, 80% of these old people will be living in low and middle-income countries.

Growing Non-communicable diseases

Lifestyle-related illnesses or non-communicable diseases (NCDs) have been growing exponentially in India over the past decade. While the world will need nearly \$30 trillion by 2030 for NCD treatments as per the World Economic Forum, India's burden of this colossal loss will be a huge \$5.4 trillion. According to WHO statistics, 41 million of 55 million global deaths in 2019 were due to NCDs, 47% of premature deaths before 70 is due to NCDs. Each year 15 million people die because of NCD between the age of 30 and 69.

Diabetology

As per Indian Council of Medical Research (ICMR) data, India has the second largest adult diabetes population in the world and the last three decades saw a 150% jump in the number of adult diabetes patients. Increasing sedentary lifestyles, unhealthy diets, obesity are some of the major reasons for this increase. However, according to ICMR, what was more alarming is the lowering of the age group for type 2 diabetes which is now in 25-34 years.

Cardiology

Cardiovascular diseases (CVD) is one of the leading causes of all the deaths in India and it is estimated that about 25% of all deaths is caused by some kind of CVDs. According to a study conducted in 2021, prevalence of diagnosed CVD is 29.4% among the adults aged 45 or above. In India, out of about 10.5 million deaths happen annually, CVD led to 20.3% of those deaths in men and 16.9% of all deaths among women. Some of the primary reasons of CVDs are high cholesterol, obesity, physical inactivity and diabetes.

Growing health insurance penetration

Health insurance coverage has significantly increased from 17% in fiscal 2012 to 37% in fiscal 2020. As per the Insurance Regulatory and Development Authority (IRDA), nearly 499 million people have health insurance coverage in India (as of fiscal 2020), as against 288 million (in fiscal 2015). With health insurance coverage in India set to increase, hospitalisation rates are likely to go up. In addition, health check-ups, which form a mandatory part of health insurance coverage, are also expected to increase, boosting demand for a robust healthcare delivery platform.

Union Finance Ministry data suggests in 2020-21 Rs 58,572 Crore was collected as insurance premium whereas Rs 73,330 collected during the next financial year. While 70% of the people are either eligible or protected by some health insurance scheme, 30% of the people, who primarily work in unorganised sector, are still out there without any protection. Governments at the Center and State have introduced path-breaking insurance schemes that provide access to underprivileged masses in India.

PMJAY: Ayushman Bharat PMJAY or Pradhan Mantri Jana Arogya Yojana is the world's largest health insurance scheme funded by the Government of India. It provides an annual Rs 5 lakh cover to a family for secondary and tertiary care hospitalisation across enlisted public and private hospitals. Over 10.74 crore poor families will be benefited from it. In 2021-22, PMJAY was allocated Rs 6,400 Crore, double the money spent in 2019-20.

NK48: Accident victims in Tamil Nadu will be given free treatment for 2 days under their Tamil Nadu Governments NK48 scheme. This scheme is not just for the natives, but it extended to the visitors from outside the state as well. Total insurance cover will be upto Rs 1 lakh and 81 life-saving procedures are included. Government empanelled 609 hospitals and allocated Rs 50 Crores for it.

4.14 India's Strength in Medical Sector

Strong Demand: Healthcare market in India is expected to reach US \$ 372 billion by 2022, driven by rising income, better health awareness, lifestyle diseases and increased access to insurance.

Rising Manpower and Medical: Availability of large pool of well trained medical professionals in the country. The number of allopathic doctors with recognized medical qualification registered with the state medical councils/ national medial council increased to 1.3 million in 2021 from 0.83 million in 2010.

Government support: In Union Budget 2022- 23, Rs. 86,200.65 Crore was allocated to the Ministry of Health and Family Welfare (MoHFW). In March 2022, the parliament passed the National Commission for Allied & Healthcare Professionals Bill 2021, which aims to create a body that will regulate and maintain educational and service standards for healthcare professionals. The Indian government is planning to introduce a credit incentive programme worth Rs. 500 billion to boost the country's healthcare infrastructure.

Attractive opportunities: Two vaccines (Bharat Biotech's Covaxin and Oxford-AstraZeneca's Covishield manufacturer by SII) medically safeguarded the Indian population and those of 100+ countries against COVID-19.

4.14.1 India's Healthcare Industry - Challenges, Opportunities and Threats

Challenges

- Indian healthcare sector has grown at a healthy double-digit rate. But there is a significant challenge - access to quality and affordable healthcare persist in large parts of the country. India has less than 1 physician per 1,000 populations - well behind its peer countries.
- India needs an additional 3.6 million hospital beds to reach the recommended capacity. In India, the out-of-pocket expenditure on health is 62.4% as against the world average of 18.2%. It will take considerable effort for India to bridge the yawning gap.
- In spite of the presence of a vast number of schemes for the economically disadvantaged population, ineffective public healthcare and insurance models have rendered this herculean effort marginal at best.
- Furthermore, extended hospital wait times, the perception that public health care in India is of poor quality, and significant labour and infrastructure shortages are all systemic impediments to access.
- Lack of infrastructure specially in semi-urban and rural areas poses a significant challenge as more than half of India resides in these pin codes.

Opportunities

- Growing health awareness creates demand for quality medical care. Because of the internet and other popular methods of mass media, medical information is widespread. This creates knowledge about different medical needs and conditions.
- Growing numbers of geriatric population and multiplying incidence of lifestyle ailments across ages and cultures is increasing need for more hospitals.
- Hospitals with very good infrastructure are rare in rural and semi-urban areas. Most big groups are focusing on building infrastructure in tier II cities.
- Medical Tourism is one of the most sought after services among people of many foreign countries who want to visit India. This reality is growing the opportunity to create additional world-class health infrastructure.
- The Government's increasing thrust on strengthening healthcare infrastructure through investment inducing policies is widening opportunities in India.

Threats

- Regulatory Changes and regulatory scrutiny. Healthcare Industry continues to evolve with this threat

Cybersecurity: Medical devices and greater requirement to keep Medical records attracts the attention of malicious hackers. A robust system for cybersecurity in healthcare could prevent data theft and loss of information.

4.15 Certificate required for hospitals In India to establish

S.No:	Licenses	Issuing Authority
1.	Director Index No (DIN NO) for each individual director	Ministry of Corporate Affairs, Govt of India
2.	Private Ltd company registration / Partnership firm registration / Proprietorship	Ministry of Corporate Affairs, Govt of India
3.	Registration under societies registration act, 2001	Local state Authority
4.	Rental Lease agreement registration	Registration Dept of the state government
5.	Plan approval and Occupancy certificate of the building	Under purview of Local Municipal Corporation / state Authority
6.	Approval for High Tension Transformer for electricity	Dept. of Electricity, State Govt and CEIG (Chief Electrical Inspector to Government) who approve the transformer and panel board design.
7.	Fire Department NOC	State Disaster Response and Fire services department
8.	Building occupancy certificate	Local municipal corporation.
9.	Pollution Control board CFE/CFO (Consent For Operation)	State Pollution control board under the State Ministry of Environment.
10.	Bio medical waste Authorization from PCB	State Pollution control board under the State Ministry of Environment.
11.	Udyog Aadhar for MSME registration	Ministry OF micro, Small and medium enterprises, Govt of India
12.	Trade License registration	Municipal Corporation
13.	Pharmacy registration for medical shop	Office of the Drug Controller
14.	Drugs-Bulk license	Office of the Drug Controller
15.	License for storing and usage of Narcotic Drugs and Psychotropic Substances (NDPS)	Office of the Drug Controller
16.	license for operating a kitchen	Food Safety and Standards Authority of India
17.	Canteen/ F & B license	Food Safety and Standards Authority of India
18.	Provident Fund and ESI act	Ministry of labour, state Government
19.	Income Tax PAN and Professional Tax registration	Income Tax Department, Government of India.
20.	Radiation Protection certificate	BARC and Atomic Energy regulatory body (AERB)
21.	RSO Level I , II & iii certificate for recruitment	AICTE
22.	Registration for Modality License to operate(CT/IR)	BARC
23.	License for radioactive substances	BRAC
24.	License to procure Radioactive Material (Diagnostic/Therapy)	BRAC
25.	License to Operate Nuclear Medicine Lab	BRAC
26.	RSO Level II PERSON recruitment	BRAC
27.	License to operate Radiation Therapy Department RSO Level II PERSON recruitment	BARC
28.	PNDT act license	Commissioner of Family Welfare, Ministry of Health, State Government
29.	DMHO (District Medical and Health Office) registration	Director of Health, Ministry of Health and Family Welfare, State Government
30.	Nursing Home Establishment Act	State Health Authority
31.	Water	Local municipal Authority
32.	Electrical installation certificate	chief electrical office of the district
33.	License for operating lift	Labour department
34.	Sewage disposal	Local municipal Authority

S.No:	Licenses	Issuing Authority
35.	Permit to store LPG cylinder	Controller of Explosives under the Petroleum act, 1934
36.	License to Store Compressed Gas	Local health Authority & Controller of Explosives
37.	License for possession and use of Rectified / denatured spirit	Local excise department
38.	Permit for storing Diesel	Controller of explosives
39.	Arms licenses under arms act 1959	If arms are possessed by the hospital or its employees (for example by security guards), a license for the same should be available
40.	Approval certificate of radiation emitting equipment	BARC
41.	Certificate for using Boilers under the Indian Boilers act, 1923	Boiler inspectors of the district
42.	Ambulance vehicle registration	RTO
43.	Qualification certificates of doctors	National Medical Council (Previously MCI)
44.	Registration of doctors	National Medical Council (Previously MCI)
45.	Qualification certificates of nurses	State Nursing council
46.	Qualification and registration of Dentists	State Dental council
47.	Qualification and licenses of clinical psychologist	Rehabilitation Council of India (RCI).
48.	Qualification certificates of therapists	AICTE / Other body
49.	Technicians qualification certificate	AICTE
50.	Registration for EPF	EPF
51.	License for provision of Psychiatric services	District health Authority
52.	Registration for transplantation of human organ	Appropriate Authority under Transplantation of Human Organs Act, 1994.
53.	License for operating blood bank	Drug Standard Control Organization
54.	Registration under MTP act	Local District health Authority

4.16 Observation

The health care facilities in the tier II cities are growing very fast as people expenditure towards health care has increased due to increase in income and they want the treatment in their town, so expansion of the exiting hospital would be a better option as the demand has increase in the Coimbatore.

- The new facilities should have 24 hrs facilities with round the clock doctor and nurse.
- Facilities of equipped ambulance would be an added advantage for the new facility
- The nursing and Para medical personal should be well trained to manage the new patients and provide good treatment.
- The location of Coimbatore city plays an important role and an also due to pioneer in healthcare facilities in the early days.
- Due to the location the neighbouring state patients come to city for treatment.
- Also due to the national level development of roads, railways and airways many patients from different state also visit for treatment due to advance technology and affordable treatment.
- Coimbatore is a hub for affordable treatment for foreign as many patients from European, East Asia and other neighbouring visit the city for various treatment.

4.17 Way forward

India's healthcare sector is extremely diversified and is full of opportunities in every segment, which includes providers, payers, and medical technology. With the increase in the competition, businesses are looking to explore the latest dynamics and trends which will have a positive impact on their business. The hospital industry in India is forecast to increase to US \$ 372 billion by FY22 from US\$ 132 billion) in FY17 at a CAGR of 16–17%.

India is a land full of opportunities for players in the medical devices industry. The country has also become one of the leading destinations for high-end diagnostic services with tremendous capital investment for advanced diagnostic facilities, thus catering to a greater proportion of the population. Besides, Indian medical service consumers have become more conscious towards their healthcare upkeep. Rising income levels, an ageing population, growing health awareness and a changing attitude towards preventive healthcare is expected to boost healthcare services demand in the future. Greater penetration of health insurance aided the rise in healthcare spending, a trend likely to intensify in the coming decade.

The Government aims to develop India as a global healthcare hub, and is planning to increase public health spending to 2.5% of the country's GDP by 2025

5. ABOUT THE COMPANY & PROMOTERS

'Royalcare Super Speciality Hospital Limited' (Royalcare), has been promoted by a group of eminent doctors of Coimbatore. It is Public Limited Company registered under Companies Act 1956 on December 2012. Royalcare is the result of the vision of these accomplished doctors, who are some of the leading super specialists in the country today in developing the most advanced super specialty healthcare center of excellence with admission to become a leader in providing health care services in Coimbatore and neighbouring districts.

Royalcare would eventually offer a network of comprehensive services that include primarily prevention and wellness, primary, advanced secondary but especially super-specialty services, hospital care, ambulatory, diagnostic and treatment services, and home health care within Coimbatore and the adjacent areas.

Coupled with its medical education objectives in near future, Royalcare would offer a broad agenda in the field of research. The physicians would be involved in research and development as they keep abreast of changing modalities of medical care. As an academic medical center, it would continuously attempt to improve patient's quality of life through the research efforts of its medical staff.

The hospital is located in the outskirts of Coimbatore at Neelambur around 6.00 km away from Airport in the Avinashi Road and L & T By pass Road Junction and connecting the By pass roads from Palakkad, Pollachi, Karur, Tirupur and Erode.

'Royalcare Hospital' in Coimbatore is located in as strategic location and is easily accessible by Air/Rail/Road

5.1 Major Milestones of Royalcare

The Company has owned Land bank of 13.55 acres is available for construction of hospital at Neelambur, Coimbatore.

Phase I completed in the month of November 2016. The hospital recognized by people for its 'affordable', 'caring' and 'curing' treatment, within year of its set-up become first choice for getting treatment with people of western Tamil Nadu region.

Due to the space constraint with in few months of operation, it is necessitated the hospital to increase the beds and remaining facilities in the month of July 2017 under Phase II. The total built up area of the hospital is 3.99 lakh sq ft with modern infrastructure.

The Phase II was completed in the month of September 2020 because of delay in plan approval, financial tie up and Covid 19.

The bed capacity of the hospital is 518 that will accommodate 359 IP patients. The entire bed capacity was operational from January 2021.

The hospital has made sincere efforts to bring the latest advances in medical science within reach for people of this region. It takes pride in being a forerunner in introducing pioneering treatment and the latest advancement in medical technology to the people of this region. The hospital is ensuring NIL Medical errors and well maintained infection control to prevent further spread

5.2 Promoters / Board of Directors of the Company

S.No	Name	Designation
1	Dr. K Madeswaran	Promoter
2	Dr. K Chockalingam	Promoter
3	Mr. Alagesan K P	Promoter
4	Mr. Subramanian K M	Director
5	Ms. Shanmugapriya M	Director
6	Mr. Chandrasekar K K	Director
7	Dr. Paulvannan Subramanian	Director
8	Dr. Sudhakar N	Director
9	Dr. Selvaraj Palanisamy	Director
10	Dr. Chokkalingam P	Director
11	Dr. Kalyanakumari S	Director
12	Dr. Sudhakaran Manickam	Director
13	Mr. M P Prabhu	Director
14	Dr. Pattabhiraman V R	Director
15	Dr. S P Thiruppathy	Independent Director
16	Mr. Thangavel Balachander	Director
17	Mr. K. Muthusamy	Independent Director

5.3 Profile of the Key Promoters / Directors

5.3.1 Dr. K. Madeswaran, M.Ch – Managing Director

A leading Neurosurgeon based at Coimbatore with over 15 years of professional experience, he is one of the leading Super specialists in Coimbatore region and neighbouring districts. Operating more than 10,000 cases in Neuro and Spine surgery being no small achievement, he developed special interest in Tumour surgery and is acknowledged by all as one of the well-acclaimed specialists in this complex field. He has to his credit more than 1500 tumour surgeries, which is a big number by all means

It was always his passion to also bring the latest in medical care to the Kongu region and what better way than to start his own hospital. Conceived in 2012, Royalcare Hospital was established in the year 2015, as a 50 bedded unit at Gandhipuram with all contemporary facilities. Well patronised by the society, it soon went on to become a referral centre for all complex cases in Neurosurgery, Cardiology and Cardiothoracic Surgery and outgrew its capacity necessitating an early commissioning of his flagship 518 bedded super speciality project.

Professional Experience

- Tuticorin Medical College, 2002 - 04, Asst. Prof of Neuro Surgery
- Government Rajaji Hospital, Madurai, 2004, Asst. Prof of Neuro Surgery
- Coimbatore Medical College, 2004-06, Asst. Prof of Neuro Surgery
- Since 2006 Senior Consultant Neuro Surgeon, Coimbatore

5.3.2 Dr. Chokkalingam, M.B.B.S, M.D, D.M (Cardio) – Director

An eminent and one of the leading Cardiologists of Coimbatore with vast experience in Clinical Cardiology and its various techniques and procedures of Interventional cardiology viz Angiography, Angioplasty etc., providing world-class quality services for the people of Tamil Nadu. He has been professionally associated and worked together with Dr. Madeswaran for more than a decade.

5.3.3 Mr. K.P. Alagesan, M.A – Director

Mr. K.P. Alagesan has completed his schooling at govt. higher secondary school, Alampalayam near Andhiyur and govt. higher secondary school ganapathypalayam near erode. He has completed bachelor degree in Vasavi College, erode and master degree in Presidency College, Chennai in the year of 1977 to 1982. Also completed diploma in labour law with administrative law in Annamalai University in the year 1983. He was the best out going student in master degree in Presidency College in the year 1982.

He was worked as a personnel officer in Ponni sugars, erode district from 1983 to 1987. He was worked as a personnel manager in Anamallis engineering, Pollachi at Sakthi group of companies from 1987 to 1994. He was started his own business carrier as a distributor of welding electrodes of various companies for all over Tamilnadu from 1994 to 1997.

In 1997, he started his own manufacturing of welding electrodes industry in the brand name of mega at Coimbatore and distributing all over Tamilnadu, Kerala and Karnataka with the support of around 15 distributors and 600 direct sub dealers to till date.

5.3.4 Mr. K. M.Subramanian – Director

Leading Industrialist from Tirupur engaged in manufacture of cotton yarns and hosiery unit. Also engaged in export of garments. 25 years of business experience. He is Partner in K M Knitware, Theepam Knit Compactor, Director in Netaji Apparel Park, Northgate Global Impex P Limited & Managing Director in K M Knitware P Limited and Jeyavishnu Clothing P Limited.

5.3.5 Mr. K.K.Chandrasekar – Director

Engaged in manufacture of garments and export business at Tirupur in the name of M/s Saran Garments for the last 30 years. Got more awards from export business and the unit is categorised as a Star Trading House.

5.3.6 Mr. M.P. Prabhu – Director

Engineering graduate taking care of ancestral poultry farms at Sankagiri and diversified his business at Coimbatore of Two wheeler dealership in the name of M/s P V Motors and real estate at Coimbatore for the 15 years.

5.3.7 Mr. M Shanmugapriya – Director

Young women entrepreneur hailing from Thiruchengode of Namakkal district engaged in her family business – Compressor & rigs. Also diversified for real estate and financing.

5.3.8 Dr S.P. Thiruppathy Mch (Neuro) Fns (Japan); PGDMLE – Independent Director

Dr Subbiah Thirupathy, Senior Consultant Neurosurgeon at ABC hospital, Trichy is a well accomplished Neurosurgeon with over 15 years of experience and has worked as a consultant in various corporate hospitals. He is also a member of various prestigious professional bodies including Neurological Society of India, Neuro Spinal Surgeons foundation, etc. He has held various organisational responsibilities in various capabilities in IMA, MNA, TNSB, etc. He also has to his credit many publications in reputed medical journals and has also participated in various National and International conferences. He is also a founder member of Mission Green City, Trichy known for its initiative for bicycle corridor in Trichy.

5.3.9 Sri K Muthusamy – Independent Director

Completed BSc Horticulture in TNAU (Tamil Nadu Agricultural University in the year 1976 80 and MSc Horticulture in the year 1981 – 83.

Joined in Canara Bank as Agricultural Extension Officer in the year 1984 (16 07 1984) and worked in various capacities and retired as DGM (Deputy General Manager - after completion of 34 years of service) in the year 2018 (03 06 2018) from Head Office, Bengaluru.

5.4 Hospital Team

The promoters of the Hospital are leading Medical Professional having vast experience in Coimbatore for more than 30 years. Royalcare has a full-fledged management team comprising of the Promoters and a group of well-experienced professionals. The promoters already formed a very healthy mix of Medical, commercial and business expertise. The operational level team has been selected from Medical Industry.

5.4.1 Medical Team

Details of the Key Medical team are listed below:

S.No	Name	Qualification	Speciality
1	Dr. S. Krishna Kishor	MS., DNB (CTVS)	Consultant Cardiothoracic Surgeon
2	Dr. S. Kalyanakumari	MS (O&G),, Dip. Gyn. Endoscopy (Germany) MBA (Healthcare & Hospital Admin)	Consultant Gynaecologist & Laparoscopic Surgeon
3	Dr. S. Arun	MD., PG. Diab (Boston),.	Consultant Physician & Diabetologist
4	Dr. V. R. Pattabhi Raman	MD., DNB., (Resp. Dis)	Consultant Interventional Pulmonology & Sleep Medicine
5	Dr. Arjun Srinivasan	MD., DM (Pulm. & Crit. Care)	Consultant Interventional

			Pulmonology & Sleep Medicine
6	Dr. S. Mahadevan	MD (Resp. Dis)	Consultant Interventional Pulmonology & Sleep Medicine
7	Dr. S. Paulvannan	Ms., DNB. FRCS (Glasg)., FRES (Gen. Surg.) CCST., HPB Fellow (Cambridge, UK)	Consultant Surgical Gastro, Advanced Laparoscopic HPB and GI Onco Surgeon
8	Dr. K. Vijayan	MD., DNB., DM.,	Consultant Neurologist & Neuro Sonologist
9	Dr. N. Sudhakar	MD (R.T)., DM (Onco).,	Consultant Medical Oncologist
10	Dr. B. Paranthaman Sethupathi	MBBS. MMD Psych (UK)., MRCPS & Ch (UK), MBA.,	Consultant Psychiatrist & Medical Director
11	Dr. M. Sudhakaran	MBBS., MS (Ortho), DNB (Ortho), MNAMS., MRCS (Edinburgh), FNB (Spine Surgery)	Consultants Orthopaedic Spine Surgeon & Spine Endoscopist
12	Dr. R. Chandramohan	MD., DM (Cardio)	Consultant Interventional Cardiologist
13	Dr. C. Karthikeyan	MS (Ortho)., DNB Ortho., MRCS (ED)., Fellow in Arthroscopy	Consultant Orthopaedic Surgeon, Specialist in Trauma, Arthroscopy, Paediatrics Orthopaedics
14	Dr. C. Dinesh	MBBS., MS (Ortho)., FOTS	Consultant Trauma Surgeon & Arthroscopy Surgeon
15	Dr. P. Chokkalingam	B.Sc., MBBS. FRCS (OTOL). FRCS (ORL-HNS) UK.,	Consultant ENT, Head & Neck Surgeon
16	Dr. K. Brindha	MBBS., MD (Paed).	Consultant Paediatrician
17	Dr. K. Anita Sudhakaran	MD (DVL).	Consultant Dermatologist & Cosmetologist
18	Dr. G. Suresh	MDS	Consultant Oral & Maxillofacial Surgeon and Implantologist
19	Dr. N. Senthilkumar	MD., DMRD. DNB (Radiology).	Consultant Radiologist
20	Dr. P. Selvaraj	DA., DNB. FIPM.	Consultant Anaesthetist
21	Dr. Abraham Jerald Henry	MBBS., MD (Anaes)	Consultant Cardiac Anaesthesiologist
22	Dr. P. Chinnasamy	Ph.D., FICS., MAACC (USA)., FIFCC., FNACB (USA)	Chief of Laboratory Medicine and Blood Bank
23	Dr.P. Rameshkumar	MS(Ortho)., MIS (Germany) Fellowship in Joint Replacement & Tumor (USA)	Consultant Orthopaedic Surgeon
24	Dr. K. Ragurajaprakash	MRCS (UK)., DNB (Surgery)., FMAS., CNMT (USA)., M.Ch (Neuro)	Consultant Neuro Surgeon
25	Dr. K.Chockalingam	MD, DM	Consultant Interventional Cardiologist
26	Dr. V. Arul Selvan	MD, DM(Neuro), MRCP(UK), CCST, FRCP (London & Edin)	Consultant Neurologist
27	Dr. Cheran Govalan	MBBS, MS, M.Ch (Urology), FMAS, FILU	Consultant Urologist & Andrologist
28	Dr. R. Senthil Kumar	MBBS, MS (Gen Surg), MCH (Neuro Surgery), DNB, MNAMS	Consultant Neuro Surgeon
29	Dr. K.Raja Sukumaran	MDS	Consultant Dental & Facio Maxillary Surgeon
30	Dr. P. Karthikeyan	MD, DM (Gastro)	Consultant Medical Gastroenterologist
31	Dr.A.Sandip	M.B.B.S;M.S(General Surgery);	Consultant Laparoscopic &

	Chandrasekar	M.ch(SGE);DNB(SGE);FALS(Bariatric)	Endoscopic Surgeon
32	Dr. P. S. Chandrasekar	MBBS,MRCP,DCH	Consultant Paediatrician & Neonatologist
33	Dr. T.Y. Brithika	MBBS., DNB (Nuclear Medicine)	Consultant, Nuclear Medicine & PET - CT
34	Dr. S. Kalaivani,	MBBS, MS(OG), DNB(OG)MNAMS	Consultant Obstetrician and Gynaecologist
35	Dr. R. Eniyavel	MD,(PGI ,Chandigarh),DNB	Consultant Radiologist
36	Dr. Madeshwaran Mani	MD., DM., (Rheumatology)	Consultant Rheumatologist
37	Dr. G. Nivedita	MBBS,MS.,(Ophthal)	Consultant Ophthalmologist
38	Dr. S. Murugananth,	MD, DM (Nephrology)	Consultant Nephrologist
39	Dr. S. Senthilkumaran	M.D.,(Radio Diagnosis)	HOD & Consultant Radiologist
40	Dr.N. Balasubramaniyam	DA	Consultant Anaesthetist
41	Dr. P.Sampathkumar,	MD, DNB (RD), PDCC.	Consultant interventional Radiologist
42	Dr.Nachimuthu Kumar,	MD (Internal Medicine), PGI Chandigarh	Consultant Internal Medicine
43	Dr. E. Muthu Kumar	MBBS, MD, DNB, PDCC (Cardiac)	Consultant Anaesthetist
44	Dr. S. Rajadhirajan,	MBBS, MD(RD)	Consultant Radiologist
45	Dr. Velayutham,	MD, DM (Endo), PGI Chandigarh	Consultant of Endocrinologist & Diabetologist
46	Dr. M. Praveen Kumar	MBBS, MD, DNB	Consultant Anaesthetist
47	Dr.Sathish Kandasamy	MD, DNB, DM(Neuro Radiology)	Consultant Interventional Radiologist
48	Dr. R. Priyavadhana,	MD (PMR), DNB (PMR), DPMR	Consultant Physiatrist
49	Dr.R.K. Sabarieswaran,	MBBS, MD,DNB, PDCC, MNAMS	Consultant Anaesthetist
50	Dr. P. Kiruthika	MBBS, MD (PGI chandigarh)	Consultant Radiologist
51	Dr. N. Premalatha	DGO, MRCOG(UK), DIUI(France), FRCOG(UK)	Consultant Obstetrician and Gynaecologist
52	Dr. T. Kannan,	MBBS, DAEM, MBA (HM)	Consultant Emergency Physician
53	Dr. R. Kirubanand K Jaganathan	MS, MRCSED, MCH (Uro), DNB (Uro), FRCS (Urol)	Consultant Urologist & Laparoscopic Urological Surgeon
54	Dr. L Mohanakrishnan	M.S., M.ch.,	Consultant Cardiothoracic & Vascular Surgeon
55	Dr. K. S. Elavarasan	MBBS, MEM	Consultant Emergency Physician
56	Dr. P. Janarthanan	MBBS, MD (Cardiology), PG DIP in Endocrinology & Diabetes (RCP UK)	Consultant - Master Health Checkup
57	Dr. S. Sathish	MBBS, DNB (Emergency Medicine)	Consultant Emergency Physician
58	Dr. D. Gandhiraj	M.Sc., (Med. Micro), Ph.D., MBA (HM), ICC NY.,	Consultant
59	Dr. Dayanand Jairaj	MBBS, MS, M.Ch (Plastic Surgery)	Consultant Plastic, Reconstructive & Aesthetic Surgeon
60	Dr. A. Divya	MBBS., DNB	Consultant Emergency Physician
61	Dr. P. Nalini	,MBBS, MD (OG)	Associate Consultant Obstetrician and Gynaecologist
62	Dr. K Vijayakumar	MS., M.ch.,	Consultant Cardiothoracic Surgeon
63	Dr. Jaswanth Muppalla	MBBS, ONB(CVTS),	Junior Consultant, Cardiovascular and Thoracic Surgeon
64	Dr. S. Vasudevan	MBBS, PGDHM(UK), MBA(HA),	Chief Operating Officer

		PGDMLS, PGDHIM, PGDHM	
65	Dr.Peyush Maniyambath	MBBS,DA,MD(Anaesthesia), JIPMER D A, FRCA(LONDON)	Consultant Pain Management
66	Dr.Ramesh Kumar	MBBS, DMRD, DNB (Radio diagnosis),	Consultant Radiologist
67	Dr. S. Annapoorni	MBBS, MD (Path)	Consultant Pathologist
68	Dr. M. N. Sivakumar	DA, DNB, IDCCM, EDIC,	H.O.D Critical Care Medicine
69	Dr.S.Noorul Amin Shahid	MD(PMR), D.Phys Med, D.SEM (UK)	Consultant in PMR & Sports Medicine
70	Dr. P. Vivekananthan,	MBBS, DA, FRCA, FFICM, EDIC	Consultant Intensivist
71	Dr. K. Preetha Rani	MBE, MS, MCI, Plastic Surgery (PGI Chandigarh)	Consultant Plastic, Reconstructive & Cosmetic Surgeon
72	Dr. T.A. Senthilnathan	MBBS,MD, IDCCM,EDIC	Consultant Intensivist
73	Dr. T. Sujit	MBBS,DMRT,DNB	Consultant Radiation Oncologist
74	Dr. V. Nandakumar,	MBBS, MD, IDCCM, EDIC	Consultant Intensivist
75	Dr. J. Gerard Vinodh	MBBS, DNB(General Medicine),DNB(Nephrology),FICM	Consultant Nephrologist
76	Dr.S.K.Chaitanya Juluri	MBBS,DNB(Gen Med),IDCCM	Consultant Intensivist
77	Dr. M.R. Jeeva Priya	M.D (Irrnmuno-Hematology & Blood Transfusion), DDVL	Consultant Transfusion Medicine & Blood Bank Medical Officer
78	Dr. M. Selva Kumar,	DNB (Family Medicine), PDFICM	Consultant Intensivist
79	Dr.Mallikai Selvaraj	MBBS., DCH,, Pgd DN	Consultant Developmental & Behavioral Pediatrician
80	Dr. M. Sakthivel,	MBBS,MD,FNB	Consultant Intensivist
81	Dr.N. Vijay Vishnu Prasad	MBBS,MD(Pathology)	Consultant Pathologist
82	Dr.S. Malathi	MBBS,DNB, IDCCM	Consultant Intensivist
83	Dr.Ram.G.Arunk	MBBS,DNB, IDCCM	Consultant Intensivist
84	Dr. C.Senthilkumar	MS,MRCS(UK), Mch(Plastic)	Consultant Plastic & Cosmetic Surgeon
85	Dr.V.Saranya	MD(PATH),DNB,PDF(Oncopath TMC)	Consultant Pathologist
86	Dr.A.C. Sureshkumar	MBBS.,DRM,DNB,FEBNM	Consultant Nuclear Medicine & PET/CT
87	Dr.R.S. Senthilkumar	MBBS,MD, IDCCM,EDIC	Consultant Intensivist
88	Dr.S.Lakshmikanth Charan	MBBS,MD, IDCCM,EDIC	Consultant Intensivist
89	Dr.P.Nandakumar	MBBS,DA,DNB, IDCCM	Consultant Intensivist

5.4.2 Key Finance and Administration personnel

The Key Finance and Administration Personnel are listed below:

S.No	Name	Designation
1.	Mr. T. Balachandar	Director Finance cum CFO
2.	Mr. K. Rangasamy	Company Secretary
3.	Dr. Paranthaman Sethupathy	Medical Director
4.	Dr. S. Vasudevan	COO

5.5 Share Holding Pattern as on 31.12.2022

S.No	Name	Shares	Percentage	Category
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1	Dr.K Madeswaran	22567200	13.73	Promoters
2	Dr.K Chockalingam	3500000	2.13	Promoters
3	Mr.Alagesan K P	2000000	1.22	Promoters
4	Mr.Subramanian K M	5705000	3.47	Directors
5	Ms.Shanmugapriya M	5750000	3.50	Directors
6	Mr.Chandrasekar K K	5399446	3.28	Directors
7	Dr.Paulvannan Subramanian	2710000	1.65	Directors
8	Dr.Sudhakar N	2330000	1.42	Directors
9	Dr.Selvaraj Palanisamy	1895888	1.15	Directors
10	Dr.Chokkalingam P	2044340	1.24	Directors
11	Dr. Kalyanakumari S	1790000	1.09	Directors
12	Dr.Sudhakaran Manickam	1170000	0.71	Directors
13	Mr.M P Prabhu	1000000	0.61	Directors
14	Dr. Pattabhiraman V R	370000	0.23	Directors
15	Dr. S P.Thiruppathy	50000	0.03	Directors
16	Mr.Thangavel Balachander	250000	0.15	Directors
17	Shree Kala M	193173	0.12	Promoters Relatives
18	Minu Madeswaran	31622	0.02	Promoters Relatives
19	Vasanthi A	1000000	0.61	Promoters Relatives
20	Vangatachalapathy K	5780000	3.52	Promoters Relatives
21	Sharmila Karthick	970000	0.59	Directors Relatives
22	Venkadesh S	210000	0.13	Directors Relatives
23	Chandra Mohan	1250000	0.76	Directors Relatives
24	Palanisamy R	262000	0.16	Directors Relatives
25	Amsaveni P	258000	0.16	Directors Relatives
26	Sangeetha Balasubramaniam	750000	0.46	Directors Relatives
27	Shankaranarayanan Annapoorni	215000	0.13	Directors Relatives
28	Selvi Paulvannan	1600000	0.97	Directors Relatives
29	Kaluveripalayam K Balasubramaniam	3000000	1.83	Directors Relatives
30	K Rajeswari	954000	0.58	Directors Relatives
31	P Karthikeyan	1000000	0.61	Directors Relatives
32	P. Vijayan	1985000	1.21	Directors Relatives
33	Kowshiha Paulvannan	80000	0.05	Directors Relatives
34	Arjun Srinivasan	250000	0.15	Directors Relatives
35	K Anita	310000	0.19	Directors Relatives
36	Naven K	1125500	0.68	Directors Relatives
37	Suba Home Private Limited	1055000	0.64	Directors Relatives
38	Arun Anithaa Spinners Ltd	90000	0.05	Directors Relatives
39	Arun Anit Shelters Limited	1520000	0.92	Directors Relatives
40	Rajeswari Home Developers India Pvt Ltd	180000	0.11	Directors Relatives
41	V Sasikala	1495000	0.91	Directors Relatives
42	Sai Chandini K	250000	0.15	Directors Relatives
43	Dr. K .Vijayan	900000	0.55	Directors Relatives
44	P K Ganeshwar	7000000	4.26	Directors Relatives
Promoters/ Directors & group		92246169	56.12	
Other Public Shareholding		72130774	43.88	
Grand Total		164376943	100.00	

5.6 Uniqueness and Achievements of the Medical Centre

5.6.1 Unique facilities in the region



The Emergency Department is well equipped with contemporary facilities to handle complex trauma, cardiac, neuro and all medical, surgical & paediatric emergencies and managed by Senior Emergency consultants by 24x7 throughout the year. A standby full-fledged trauma team for maximum attention during "Golden Hour" and a stroke brigade involving Neuro interventional radiology, Sono thrombolysis, mechanical thrombectomy and neuro & neurovascular surgery facility for advanced stroke care extend multi-dimensional support to the patients round the clock. The hospital is again one of the very few centers where "Carotid Endarterectomy procedures are done".

This hospital has a well-endowed woman care department where complex gynaecological problems are addressed to with Endo Gynaecology work and single port laparoscopic procedures, which are more patient friendly.

An exclusive Cancer block established on par with world class standards will bring to this region one of the most advanced facilities in India for Comprehensive Cancer Care providing high quality cancer treatment services based on established protocols derived out of extensive research and time tested methodology.

Topline Physical Medicine and Rehabilitation (PMR) Center with latest sophisticated Equipments and larger space.

5.6.2 Achievements

- First hospital in the country to introduce
 - Bronchial Thermoplasty for treatment of difficult to treat asthma cases.
 - Kinova 900 high resolution operating microscope to reach inaccessible areas in the brain for complex neurosurgery
 - Dedicated double RO for dialysis along with Ozone treatment to ensure the highest quality of dialysate
 - Royalcare Super Speciality Hospital is the only Neuro-Care center in all of India, facilitated with expertise and technology that provides an **MRgFUS (Magnetic Resonance guided Focused Ultrasound)** therapy to Essential Tremors and Parkinson's patients with tremors
- First hospital in South India to introduce
 - O2 arm - the latest intra-op CT along with integrated computer aided surgical navigation technology to facilitate advanced Brain Surgery, Head and Neck Surgery, Spine Surgery and Minimal access Spine Surgery
 - NIR enabled Laparoscopy system to view critical anatomy to perform complex laparoscopic surgeries

- The Critical Care Units have been specially designed to prevent cross contamination and dreaded Infection. All the bed units are self-contained with advanced monitoring systems , which are fully networked to a central monitor and also linked by an automated vitals charting system (ICCA) to administer personalized and targeted intensive care for speedy recovery.
- First hospital in the city
 - To be accredited by NABH Safe-I for following Quality standards in infection control practices
 - To introduce Fully integrated modular voice enabled Operation Theatre, Radial probe for EBUS, IVUS, 5 D ultrasound, Latest generation MRI, ECMO, etc
 - Fully equipped trauma Ambulance with online patient monitoring by base ICU

5.7 Past Financial Performance

The audited performance of the company since FY 2018-19 is given below

Rs in Crore

Year	2018-19	2019-20	2020-21	2021-22
Capital	131.82	164.38	164.38	164.38
Revenue	135.35	174.55	224.04	305.37
PAT	-18.97	-17.37	4.17	21.23
EBIDTA	18.24	33.11	46.98	72.12

The company's financial performance has been improving in recent years, and it made a profit in the most recent fiscal year.

5.8 Awards & Accreditations

The company has received following awards and accreditations in the year 2021 / 2022.

- July 2021 – Waste Care Technologies Certificate.
- November 2021 – Best Hospitals of India – Coimbatore Region Rank 5.
- November 2021 – Mighty Indian Book of Achievers Records to Dr K Madeswaran Our Chairman – By Worldwide Media Corporation Group
- December 2021 – Icon of Coimbatore City – Award by Radio City.
- December 2021 – Excellence in modern healthcare – Times of India
- January 2022 – NABH Accreditation Board for Hospitals & Healthcare Providers - Constituent Board of Quality Council of India
- April 2022 – ACE Certificate of Recognition for successful completion of Audit in CSSD compliance – By CAHO
- June 2022 – Excellence in Super Speciality Hospitals – Fantastic Brand Awards
- June 2022 – Inspiring Pulmonologists of India to Dr V R Pattabhiraman – Director -By Times Strategic Solution Limited

6. FACILITIES BRIEF, FUNCTIONAL BRIEF, SERVICE OFFERINGS- FFB

- 5.1** The in-depth market study, the service range & operations of existing Royalcare 518 Bed hospital, the emerging healthcare patterns, the location and catchment potential have provided the additional facilities / services in the existing Hospital.
- 5.2** This chapter captures the range of Existing and proposed additional services, departments, right combination of OPD, Surgical care, Intensive Care units, Emergency, IP wards, Diagnostics etc. Another important aspect of planning the facilities mix is driving high utilization and high revenue per bed day. This is a challenging task considering additional investment and additional buildable space including additional block within the Development control regulations norms prescribed by Town & Country planning. ITCOT's specialist team have considered all these comprehensively to define the additional Hospital's facilities in the following pages.

6.3 Functional features

The functional brief (FB) is intended to explain the features of the healthcare facility in sufficient detail in order to establish common language and understanding between architects and engineers on one hand and health administrators and planners on the other.

The facilities brief is essentially the service offerings of the Hospital. It is necessary to capture the service offerings as comprehensively and accurately as possible. This would ensure correlation between the operational aspects, revenue capability; need serving capability etc. with the infrastructure planning.

These two briefs together offer a planning guide with functional level perspective, describing the scope of services and activities carried out in every department. Traffic, transportation of patients and materials, communication flow, need for adjacent spaces and critical relationship with other departments must all be incorporated into the systems and processes to integrate the healthcare facility. In a healing institution, aesthetic as well as physical and emotional needs are important to the eventual patient outcomes.

The inputs for these documents are derived from the vision and expectations of the Royalcare management as well as from the market study. **The Promoter has planned to upgrade the 518 Bed Super Speciality hospital to 637 Beds in Stage 1 of Phase 3 with High focus on IP admissions. Furthermore, RCSSH has started Nursing Institution.**

Most of the hospitals functioning in the catchment area, mainly in Avinashi Road and neighbourhood, have high occupancy; modest OP foot falls and is have Super speciality facilities. It has been our endeavour to derive out of this scenario and taking into account of need supply gap, determine the service offerings, which would complement the needs of the catchment. Minimal duplication and higher focus on departments where definite gap is perceived are the basis for recommendation of Functional and Facilities brief. We also had the insights of

practitioners in the area pointing out to certain shortcomings and the facilities brief recommendation has attempted to overcome such deficits.

The objective of the chapter on Functional and facilities brief is to provide adequate and precise inputs to integrate the above. At this stage of planning, this briefing is intended to serve the macro level planning of site, service offering range and broad operating policies/guidelines. **The estimation of the project cost for expansion, financial workings and viability projections of later chapters are linked to adherence / incorporation of FFB. The planning of the hospital-infrastructure, medical equipment, manpower and revenue estimates have very important dependence on FFB.**

In order that the inputs of this chapter are in tune-with the ground reality, especially in the context of large built up space possibility, the service offering / facilities description have taken into account the feasible space plan of the Hospital Planner- Architect to ensure the optimal allocation of space for the facilities planned.

The contents are provided under different sub heads for clarity, as below:

a. Community

- Good accessibility & adequate parking space
- Wide ranging healthcare services under one roof
- Healing and friendly environment
- Caring nursing and sensitive to their culture – patient-centric support services
- 24*7 basis availability of medical attention
- Capability to handle all emergencies like accidents, paediatrics problems, breathing difficulties, chest pain, strokes, poisoning, burns etc
- Affordable pricing, without compromising on quality and viability

b. Environment

- Architecture that is Community friendly in line with the healthcare industry
- Green building with water saving, spacious landscape with comforting features, use of natural light and ventilation etc.
- Fulfilling mandatory and local regulations of waste handling, Pollution control, use of solar power etc.

c. Infrastructure

- Air-conditioning, hot water, steam to meet with functional stipulation, patient and staff comfort
- Compliance with NABH norms for patient safety and comfort
- Healing interiors and surroundings
- Centralize support services
- Limited outsourcing for non core functions-F&B, Laundry and House keeping
- Traffic flow based on OP nos., and separate Emergency and Staff entries

- Adequate parking in basements & open areas around the building
- Practical use of solar heating and in line with statutory requirement of the local approving authorities, may be considered
- Central Medical gas supply with Oxygen, Compressed air and vacuum lines available all over the hospital to be taken into account (with adequate storage space for cylinder banks)
- Communication and data power lines to be made available all through
- Adequate waiting areas(for OPD, Radiology& Imaging, OT and ICU complex), Utility, mother's support, Children friendly waiting space may be considered. Space for stretchers, wheel chairs, portable equipment etc. also should be provided
- Adequate provision for toilets, Male/Female/Children/Baby change provisions to be Considered
- The Hospital have OPD chambers for the use of Consultants, Councillors, diagnostic equipment such as MRI, Ultrasound, Echo, TMT, PFT Lab- and treatment /dressing rooms in Emergency and OPD. Full time consultants, part time consultants and visiting specialists, will occupy the Consultation Suite. The Consultation rooms in the Emergency and OBG Department and will serve as additional Consulting chambers.
- The Hospital OPD (including Emergency) should be planned for handling more than1000 Ops per day, with the expected 2 attendant relatives per OP. The OP hours will be from 8 am to 5 pm. The peak traffic will be during OP timings. In the OPD, Diagnostic and Consultants' floors the following should be provided for;

Offices for Hospital Administrator, PR/ Guest Relations, Counselling cum Dietician chamber, Doctors' Lounge and a meeting room cum library for senior management & medical professionals. An exclusive room for Anaesthetists should be provided near OT/ ICU complex.
- Separate sample collection space in two locations and male/Female separation may be considered.
- Exclusive Immunization and waiting room for VIPs and for Wellness screening may be provided.
- All areas of the Hospital should be disabled-friendly
- Space for blood storage, cross matching and issue adjacent or along with laboratory location to be provided as per blood bank norms.
- 10-20 of IP rooms will be designed for keeping Isolation cases, as and when demand necessitates.
- Exclusive parking lot for the Doctors of the Hospital.

d. Technology (Medical equipment)

- High-end radiology and Imaging with MRI, MRgFUS (Magnetic Resonance guided Focused Ultrasound), CT, digital X-ray system.
- Full Fledged High end Cath Lab
- Multipurpose U/S with 3 probes& color imaging
- Fully auto lab with equipment for Biochemistry, Hematology, Microbiology
- Facility to store Blood components, screen and issue
- Portable equipment for ICU, OT and wards.

- There will not be any Emergency or Minor OT. A good treatment cum minor procedures room in the Emergency will double as area to handle non sterile cases.
- OBG dept. with two labor rooms, Maternity OT & Baby nursery
- Full fledged Sterilization equipment to be managed
- Critical equipment and areas to be supported by standby and UPS support
- Equipment range to handle from Pediatric to adult cases.
- FDA approval, sourcing from reputed suppliers, water tight up gradation, warranty and uptime guarantee to be provided for.
- Provision for adequate ambulances, 2 equipped with advanced life support systems

e. Personnel

- Lean multi tasking administrative team
- Full time consultants for high focus departments
(Internal Medicine, General Surgery, Obs &Gyn., Orthopedics & Pediatrics)
- Rotational manning for RMO and Emergency
- Adequate full time Anesthetist and panel of Anesthetists on-call basis to supplement in emergencies
- Dialysis unit will be handled by Nephrologist and specifically trained technician.
- Visiting and time-share Consultants for all departments.
- Registrars for Ward and ICU on payroll
- All main Consultants and Dept. HODs on payroll
- Structured Nursing Department for high quality patient care
- Qualified and experienced paramedical personnel.
- Ambulance operators will be available in adequate numbers
- With limited outsourcing (Housekeeping, Security, Laundry). Basement space will be available only for packing linens for sending out, storing and issue of Linens and housekeeping supplies. Laundry equipment will not be available. In house dietary kitchen will only cater to Patients, relatives and hospital employees.
- Attractive packages, job-satisfaction, skill enlargement through continuous training and job rotation, multi-tasking, incentive schemes etc. will guide HR policies.

f. Practices

- Should be the best and benchmark in the industry
- Patient – centric support systems for speedy handling, hassle free admission & discharge
- Registration, Unique Identity No; and EMR to be introduced.
- Consultants and Nurses to be trained in IT usage
- Round-the-clock and 365 days support of Emergency dept., Ambulance, Pharmacy and all essential functional departments
- OPD to operate on all weekdays during designated timings. Diagnostics departments to function

24hrs x 365 days-

- IPD and ICU will be 24hrs x 365 days
- OTs will be functional from 8AM to 6 PM on 6 days a week basis, except for emergencies
- Visiting hours restriction, visitors by passes, permission for one relative to stay with patients in all categories of rooms and Hospital provided diet for IPs will be enforced.
- System of Appointment for OPD will be encouraged.
- Hospital will be indemnified through appropriate and prevailing professional practices

g. Operational Policies

- To maintain NABH accreditation
- Transparency and ethical practices will be the corner stone
- To get empanelled from Insurance companies, TPAs, State and Central Governments and CGHS
- Community screening, wellness promotion, education and training orientation will be integrated with operations
- Tie ups/networking with all established healthcare facilities, reputed practitioners and related organizations in the catchment.
- Hospital will seek and establish policies for association of part time and visiting professionals for medical and surgical specialties, mainly from Coimbatore & Surrounding places whenever essential
- Policy of association of doctors will be flexible, incentive based and FT Doctors will have minimum guarantee payment plus 75% of income generated for hospital above the minimum guarantee. 25% of Part time and Visiting Consultants collections will be taken by hospital.
- An appropriate payment system will be developed for on-call Doctors and technicians for attending cases outside normal working hours will be
- The Hospital will not permit any referral payments for referring, in-house and part time consultants.
- Service will be made available for the entire cross section of the society in the catchments.
- Evidence based clinical governance practices will be introduced

h. Viability

- Professional management and corporate governance practices will be driving principles
- Adequate operational surplus for sustainable operations and for plough back for periodic up gradation and growth will be targeted.
- Selective premium pricing, cross subsidy for providing treatment for poorer sections and special pricing for cases referred by Doctors in Coimbatore will be explored
- Costs and pricing will be driven by market forces and distinguishing high quality of services

i. Visibility through Differentiators

Comprehensive services rendered for Accident & Trauma cases since the location is in NH-47, Neurology, Cardiology and Obstetrics (with capability for high-risk cases), neonatal babies

transfer with specially equipped Ambulance, Pediatrics, etc will be unique in the catchment.

The hospital will have to project such unique features, which would differentiate it from other hospitals in the catchments area. While doing so, the Operations will ensure that it will co-exist with other hospitals and perform a complementing role, rather than competing role.

The combined efforts of the healthcare providers should go towards providing high quality medical services to the catchment population, create wellness awareness and reduce the need for any one from the catchment to go outside Coimbatore

6.4 Facilities Brief with the range of Service offering:

It is proposed to expand the Super-specialty Hospital in Neelambur, Coimbatore. Hospital will be upgraded to **637 beds from existing 518 beds** – with an array of

- Diagnostic
- Preventive
- Surgical and
- Rehabilitative capabilities

These capabilities shall be rendered through assembly of technologies (Medical equipment) coupled with the expertise in

- Medical
- Technical
- Nursing
- Paramedical and
- Rehabilitative care personnel

6.4.1 Additional facilities proposed in Stage 1

- Additional 35 OP Departments in a phased manner.
- Exclusive New Labour ward and Labour OT with Pre OP & Post OP facilities.
- Additional Cath lab
- Introduction of Robotics
- Additional 56 Suite rooms and 48 single rooms (Non Ac).
- Two underground parking facilities to accommodate 200 cars
- New kitchen and dining area to cope up the existing as well as proposed phase.

The operations of this Hospital shall be managed by a team of management professionals, assuming responsibilities with regard to

- Marketing
- Hospital-Operations
- Finance
- HR
- Accreditations and

- Patient-care & Hospitality

Sections below are divided into:

1. Departments with high focus
2. Clinical & Surgical Departments (OPD & IPD)
3. Diagnostic & Investigative Departments
4. Trauma & Critical Care
5. Rehabilitative Support
6. Other services

Coverage of Departments

I. Departments with High Focus (Full Time Consultants / Surgeons)

Departments	OPD	IPD
Neurology – 3 FT	✓	✓
Interventional Cardiology – 2 FT	✓	✓
Cardio Thoracic & Vascular Surgery - 4 FT	✓	✓
Obstetrics and Gynecology-3 FT-with PT/Visiting (including high risk pregnancies)	✓	✓
Pediatrics- 2 FT	✓	✓
Gastroenterology – 2 FT	✓	✓
Orthopedics- 3 FT	✓	✓
Plastic and Cosmetic surgery (incl. Vascular, Micro surgeries)- 2 FT	✓	✓
Oncology	✓	✓

II. Clinical and Surgical Departments-Full Time

Departments	OPD	IPD
Internal Medicine	✓	✓
Cardiology	✓	✓
General Surgery	✓	✓
Gastroenterology	✓	✓
Neurosurgery	✓	✓
Orthopaedics	✓	✓
OBG	✓	✓
Oncology	✓	✓
Endocrinology	✓	✓
ENT (Otorhinolaryngology)	✓	✓
Respiratory Medicine/ Pulmonology	✓	✓
Nephrology	✓	✓

Departments	OPD	IPD
Urology	✓	✓
Ophthalmology	✓	✓
Poly-trauma	✓	✓
Plastic Surgery/Hand Surgery & Microsurgery	✓	✓
Dentistry	✓	✓

III. Speciality Clinics

Clinics	IPD
Maxillo- Facial; an extended offering of Plastic surgery – Less of Cosmetic cases and more of corrective cases	✓
Rheumatology	✓
Surgical Oncology	✓

IV. Diagnostic and Investigative Modalities

Facilities	OPD / IPD
Radiology and Imaging (incl., MRI, MRgFUS, CT, Sonography, X-Ray., etc.)	✓
Ultrasound	✓
Bone Densitometry	✓
Laboratory Services (Microbiology, Haematology, Biochemistry & Histopathology)	✓
Blood Bank	✓
Cardiac Diagnosis (Cath Lab, Echo, TMT, ECG etc)	✓
Neuro Diagnosis / Endoscopic Investigations	✓
Fetal Diagnosis	✓

V. Intensive Care units will be as below:

ICU – Category	Existing	Proposed Expansion in Stage 1
Medical ICU	17	-
Surgical ICU	17	-
Neuro ICU	15	-
Coronary Care Unit (CCU)	5	-
Neo Natal ICU	4	-
Cardio Thoracic ICU	5	-
Neutropenic ICU	6	-
Total	69	0

There is no ICU beds proposed in Stage 1 of Phase 3 and around 58 beds are planned in Stage 2 of Phase 3

VI. The Surgical capabilities of the Hospital are as under:

Operating Theatres	Existing
General Surgery / Urology / Gastro Surgery	2
Cardio Thoracic Surgery	3
Orthopaedic Surgery / Neurosurgery / Micro Vascular/ Plastic Surgeries	2
Orthopaedics	1
Maternity, including OT for septic cases (minor)	2
Total	10

The hospital has sufficient operational suites (OTs) to accommodate 800 IP beds. Therefore, no additional OTs are proposed in Phase 3.

VII. The allied support services are listed below:

Support services
Emergency with 14 beds & Including Day Care 40 Beds
Dialysis – 13 Machines with 8 Beds
Ambulances with life support system (5 with full life support)
24 X 7 Pharmacy services
CSSD department with 3 Auto claves, ETO sterilizer and area for batching instruments for sterilization and for issue
Immunization/Health check up / Wellness packages, sharing the investigation modalities

VIII. Rehabilitative services shall comprise:

Support Services	OPD
Physiotherapy	✓
Dietary counselling	✓

IX. Hospital Bed Classification (IPD)

Bed type	Existing (518 Beds)	Proposed Expansion (119 Beds)
Presidential Suite	1	-
Suite	8	56
Deluxe Rooms	12	-
Single Occupancy Rooms (A/C)	39	-
Single Room (Non A/C)	112	48
Shared Rooms (Twin Sharing)	20	-
General Ward (Male & Female)	84	-
Sub Total	276	104
ICU Category Beds	69	-
Emergency/ Casualty	14	0
Labour & Dialysis	10	
Sub Total	93	0

X. Non- Count Beds

Bed type	Existing	Proposed Expansion in Stage 1 of Phase 3
Neonatal	4	-
Pre and Post-Surgical	20	-
OPD	91	9
Others	44	6
Total	159	15

XI. Bed Count

Bed Type	Existing	Proposed Expansion in Stage 1 of Phase 3
IP Wards	276	104
Emergency/Casualty/Day care	14	-
ICU Beds	69	-
Pre & Post-Surgical	20	-
Neonatal	4	-
Dialysis	8	-
Labour	2	-
OPD	91	9
Others	44	6

Total	528	119
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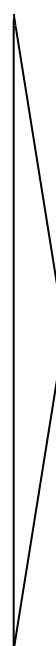
High Focus Departments**TRAUMA CARE- Emergency*****Practice areas***

- Respiratory emergencies
- Heart attacks
- Stroke
- Multi-organ trauma
- Pediatric emergencies
- Poisoning etc.

Key Facilities

- Cardiac ambulance
- Golden hour protocols
- 24X7 support of multispecialty expertise
- Triage
- Emergency Treatment room

Practice areas***Key Facilities***

*Practice areas**Key Facilities***NEUROSCIENCES***Practice areas*

- Stroke
- Neurovascular disorders
- Neuromuscular disorders
- Epilepsy service

Key Facilities

- Video EEG& EMG with EP
- OR-complex with Poly-Trauma, Surgical Oncology & Plastic surgery capabilities
- Intensive Care Units
- Rehab. support

Practice areas

Key Facilities

OBG

Practice areas

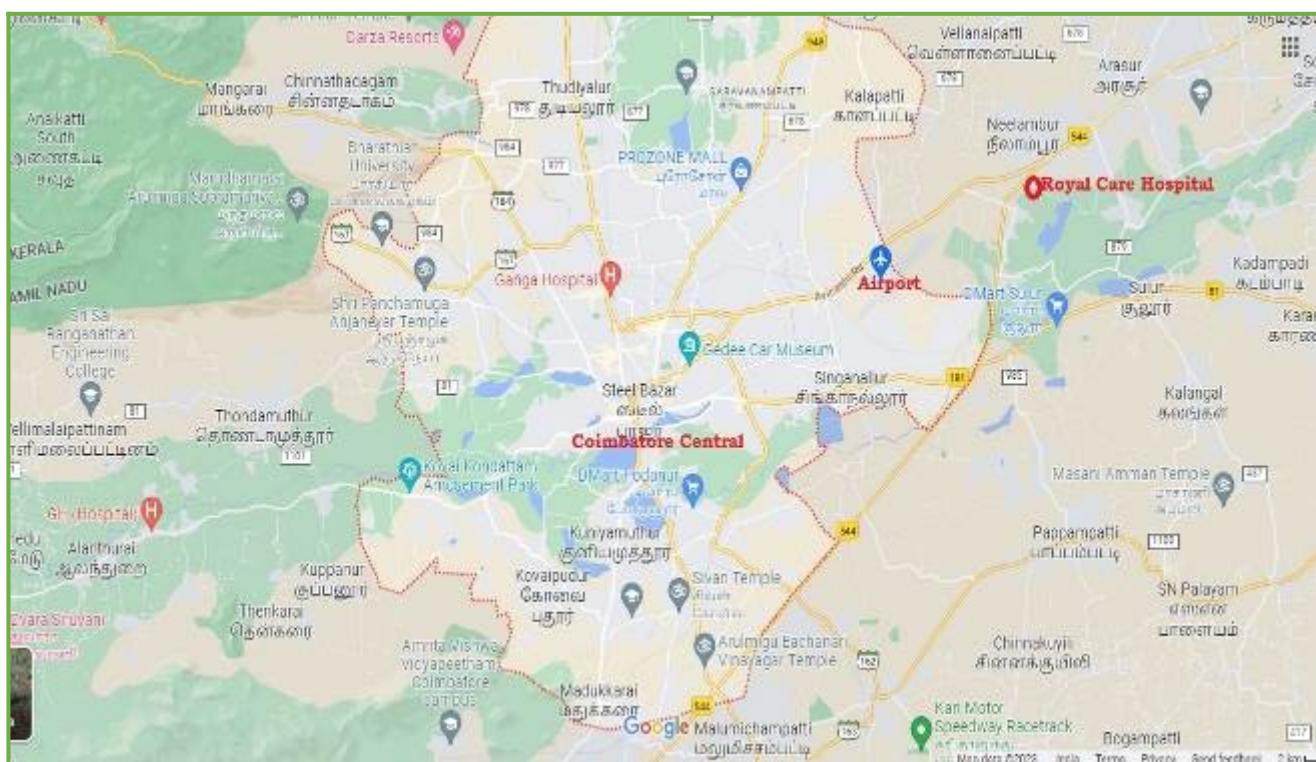
Key Facilities

7. LOCATION, SITE FEATURES & INFRASTRUCTURE REQUIREMENTS

6.1 Location Details

The Existing super specialty hospital is spread in a land parcel of 5.05 acres at the junction of Coimbatore- Avinashi road and the existing Coimbatore – Palakkad - L & T bypass, at village Neelambur, Palladam Taluk, and Coimbatore district. The location, geography and extent of the land is excellent for such proposed Super- Specialty Hospital. Adjacent to the existing hospital campus, the company has owned another 8.50 acres of land for the expansion. The Land parcels are contiguous.

Coimbatore Map



There are six major arterial roads in the city: Avinashi Road, Trichy Road, Sathyamangalam Road, Mettupalayam Road, Palakkad Road and Pollachi Road.

Apart from state and National Highways, the city corporation maintains a 635.32 kilometres (394.77 miles) long road network. Coimbatore has several major bus stations. The town buses (intra-city) operate from the town bus stand in Gandhipuram to other bus stations across the city. Inter-city buses that connect Coimbatore operate from five different bus stands:

Distance of the site from major locations of the city

- ❖ Coimbatore Railway Station – 15 Kms
- ❖ Coimbatore Airport – 6 Kms
- ❖ Gandhipuram Bus Stand – 15 Kms
- ❖ R.S. Puram – 20 Kms

6.2 Note on infrastructure for the proposed Expansion

Architectural brief explains the operational policies, types of services provided, inter relationships and interdependency of various sections / departments of the hospital.

The following factors provide adequate and specific inputs for the hospital planning and design exercise to be used by the Architect:

Site information: This includes:

- Bearings, boundaries, topography and surface area
- Landmarks
- Existing utilities
- Nearest Rail and road terminals
- Weather

Functional content: Sizes function and content of departments. It includes the number of beds in wards. It also includes:

- Bed and departments mix proposed
- Major equipment planned.
- Intramural and extramural communications.
- Work and traffic flows
- Workload: Timings of various departments and peak periods of work.

Staffing: This includes number and type of staff.

Equipment: The type of medical equipment and quantity shall be enumerated.

Policies and procedures: This includes process and procedures related to:

- Patient and staff movement.
- Supply delivery
- Services – laundry, CSSD, catering, etc.
- Fire protection
- Mains and standby electrical supply
- HVAC
- Infection control
- Pollution control
- Future expansion provision

Zoning: This specifies grouping of departments

Financial aspects: This includes:

- Development Works
- Building Works
- Engineering Works
- Interior Works
- Equipment
- Preliminary and preoperative expenses
- Construction cost

Medical architecture

- Design should follow function. This is being handled by specialist Hospital Architecture supported by inputs from an expert team of healthcare management consultant
- Utilization of space must be optimized. There shall be economy in utilization of space and materials without sacrificing functional efficiency
- Patient focused architecture is planned and designed. The facility must provide a safe, comfortable and humane environment, which will be a catalyst for healing. It facilitates high quality of care and access in a setting, which is supportive of human relationships during time of anxiety, fear and helplessness.
- Barrier-free environment, planned and designed for access & usage by disabled
- Go green concept i.e. incorporation of excellent practices that result in environment protection, water conservation and energy efficiency, usage of recycled products and use of renewable energy shall be put to practice. Considering the location, site size etc. there is very limited scope for this. Mandatory stipulations of rain water harvesting and use of solar energy will be included.
- Need lead planning must be planned along with resource lead planning. The planning and designing shall be realistic and achievable within the time frame and available resources.
- Primeval forces of nature i.e. light, sun, water and air to be maximally utilized
- Design shall facilitate easy and safe movement of people and materials
- Facility shall correlate to the real needs of the community
- Feasible extent of flexibility and expandability will be incorporated. Here again, with the constraint of buildable space, features for replacing some sections with facilities of high demand and profitability is being considered. Design shall ensure easy and cost effective maintenance
- It shall provide seamless integration of clinical requirement with building planning and designing issues. There shall be a harmonious convergence of the clinical, administrative and hospitality dimensions in healthcare.

Support services requirement:

Water: Water conservation and re-utilization by rainwater harvesting ensured. Landscape that requires minimum irrigation designed. Recycling water to support the entire mechanical and

horticultural requirements planned. Approximately 500 litres of water per bed day are required excluding requirement of water for fire fighting, gardening and steam.

Energy Efficiency: The building designed for energy efficiency.

Indoor Air Quality: Indoor air quality has a direct relation to the occupant health and productivity as well as to energy conservation, building material and specification, and HVAC system design. The comfort level of interior environment shall be achieved through energy efficient lighting and ventilation system.

Plumbing: Water supply and drainage system has direct bearing on control of hospital infection. Hence, selection of piping material made out of polyethylene is recommended.

Flooring: Flooring is one of the most important component of buildings, especially that of healthcare facilities. Floor finish characteristics such as wear resistance and clean-ability shall take into consideration, the type of expected traffic and safety factors.

Surface Materials

- Fixtures and fittings shall be designed to facilitate easy cleaning and discourage accumulation of dust
- Horizontal, textured or moisture retaining surfaces shall be avoided
- Inaccessible areas where dust and moisture would accumulate shall be avoided
- Surfaces shall be smooth, impervious and easily cleaned.
- There shall be of seamless materials in sterile areas such as operating units, ICUs and obstetric units

Walls and Ceilings

- Wall materials in areas such as operating units shall be impervious, joint less, non-absorbent, and easily cleaned
- X-ray view box, electrical plugs / switches shall be flush with the wall surface to facilitate cleaning
- Walls and floors, if situated above ground level of imaging such as lead, are constructed to prevent radiation exposure
- Corner of the walls shall be protected against physical impact by stretches / trolleys

Doors and Windows

Doorways shall have minimum 90 cm clear opening width to allow easy passage to patients / visitors / staff including those on wheelchairs. A level space of at least 152 cm wide shall extend about 45 cm on either side of the doorway for facilitating opening / closing by a wheel chaired person.

In pediatric rooms, two sets of door handles shall be provided one at a high-level and one at low-level for use by children. Patient rooms shall have windows having external views and use of natural light shall be optimized.

Each window and / or glazed door shall have direct glazed area of not less than 15 % of the floor area of the room.

Ramps, Stairs and Lifts

Ramps: Ramp facility has been considered inside the hospital and appropriately designed ramp for basement car parking will be provided. Short ramps for moving patients on wheel chairs at the Emergency and OPD entrances will be provided.

Stairs: Recommended height of risers is 0.15 m having 0.30 m treads. It shall have level and non-skid surfaces. Handrails shall be positioned on both sides of stairs and extended beyond the first and last step to facilitate people with leg braces to pull themselves beyond these points.

Lifts: Passenger lifts are ideally recommended for all healthcare facilities having patient services located on a level other than ground floor. Lifts required for transporting patients on beds and emergency lifts shall be capable of accepting hospital beds with emergency equipment and attendants. 5 bed lifts, 4 passenger lifts and one service lift (can be used for staff movement) are planned. Lifts will be accessible to all levels including the basements.

Outpatient Department: The following are the design considerations:

- An OPD shall be readily accessible from the hospital's main entrance and people shall not have to pass through the wards
- Patient accessibility shall be accordingly designed
- Effective, comprehensible, and standard signage shall be planned
- Peak hours shall be estimated to cater effectively to peak load
- Entrance shall be near the reception to efficiently answer patient queries
- Dignity and privacy of patients must be maintained

Inpatient Services: The following must be emphasized during planning / designing inpatient wards.

- Design follows function
- Safety and privacy for patients shall be ensured
- Efficient nursing care shall be provided with minimum nursing fatigue factor
- It shall maximize usage of shared support services
- It shall provide a humanized environment to the healing process
- 2 or 3 rooms in the IP wards will be usable for isolation cases to handle infected cases, eliminating the cross-infection risk.

Operating Unit:

No Operation Theatres proposed in the Stage 1 of Phase 3, since the medical centre has 10 full-fledged OTs, which will cater up to 700 beds. So Operational suites are planned in the next stage.

Intensive Care Unit:

The Existing ICU bed capacity will be sufficient for the additional ward beds proposed in Stage 1.

Lighting: It is recommended to have a 300-lux light illumination for patient areas with anti-glare arrangement, 100 lux for corridor, 150 lux for staff area and floor lights for monitoring drainage seal and suction equipment.

Facilities for Disabled and aged: The aim shall be to provide a barrier free environment to the disabled persons. The recommended design parameters for people with disabilities are as follows:

- Accessible parking spaces close to entrances shall be available for the disabled
- There shall be accessible route for the handicapped throughout the healthcare facility connecting all service areas / facilities.
- There shall be accessible front entrance with ramp facilities.
- There shall be no protrusions and obstacles in the passageways that are likely to be a disturbance for visually handicapped, elderly and the non-ambulatory.
- Motorized height-adjustable treatment and examination tables, and chairs shall be available.

Laboratory Services: The various areas that need to be planned for facilitating the laboratory services are as follows:

- Waiting area, examination cubicles and toilets for patients.
- Specimen and blood collection area having a workbench space for patient seating; hand washing facilities and a urine and faces collection room equipped with a toilet and hand basin.
- Chemistry including urine analysis & toxicology.
- Hematology
- Microbiology
- Histopathology

Cath Lab:

An additional High-end Cath lab with latest specifications has been planned in this stage. The supplier also finalized – GE healthcare.

Medical Gases: will be provided by a combination of central piped supply or mobile cylinders. The main function of the centralized medical gases pipeline system is to provide the following gases for patient care activities

Medical Oxygen: As oxygen is essential for life; events leading to hypoxic situations for the patient have to be treated immediately and carefully. Therefore, oxygen is given for treatment and

/ or prevention of a variety of cardiac, pulmonary and other diseases. Oxygen is a ubiquitous drug, which is used by a wide range of medical professionals in hospitals, by practitioners, in ambulances as well as in homecare.

Nitrous Oxide: This gas is used in general anesthesia in hospitals all over the world. It is used for induction and maintenance of inhalational anesthesia in combination with other drugs such as volatile compounds, anesthetics, muscle relaxants, analgesic compounds and others. Due to its analgesia effects, nitrous oxide is also used in a mixture with oxygen for analgesia in painful interventions in hospital environment

Medical Air: Compressed air required in hospitals to operate surgical instruments such as pneumatic drills, saws, OT tables, etc. in orthopedics, dental and ENT departments. Air is also used to run ventilators in OT and intensive care units and may be used as a carrier gas in anesthesia. Although oxygen may also be used, it is more expensive than medical air.

Vacuum Suction: Besides the gases mentioned, it also provides a centralized vacuum suction system at all outlet points that can be used in lieu of portable suction machine, and anesthetic gas scavenging system (AGSS) for the excess anesthetic gases in OTs.

Laboratory areas are broadly sub-divided into those areas / rooms which process donor samples; and those which are used for component separation; basic or advanced; depending upon the type of hospital.

Public access areas, i.e. donor reception office; counselling room, medical examination room, bleeding room and refreshment / rest room (including toilet & pantry)

Storage and issue counter: Adequate and appropriate storage facility is an imperative requirement and it shall have proximity to the issue counter.

Administrative areas: These include the office of the medical officer in charge of the blood bank, other medical officers, library, study / research presentation room, etc.

Stores Department:

Within the ambit of the hospital stores department, it is always advisable to subdivide into various units according to nature of items.

Medical & drug stores: These consist of emergency drugs, general drugs, special drugs, chemicals and so on.

Machinery and equipment stores: these deals with procurement and maintenance of machinery and equipment.

General stores: The items of general stores are cleaning materials like soaps and detergents, ward / general furniture, small electric items and so on.

Linen stores: Linen stores include clothing items (cotton and synthetic) for patient care and staff, woollen articles and furnishings.

Stationery stores: All the stationary including medical forms and papers for medical documentation.

Medical Record Services: The medical record office shall have provision for the following areas / rooms:

- Office of medical record officer.
- Modular workstations for different functions with scope for control.
- Issue desk / counter with photocopying equipment.
- Storage room / area for active records.
- Storage room /area for inactive records.

Administrative Functions: The following are the facilities recommended for the administrative functions.

- Office accommodation for administrative medical, supervisory nursing personnel and clerical staff.
- Meetings and conference room with facility for multimedia presentation.
- Storage of stationery, supplies and office equipment.
- Toilet facilities for administrative / clerical staff.
- Dining for staff.

Hospital housekeeping and waste management:

- It is imperative to stress that more than the housekeeping office and storage areas, in the design and planning considerations for all the patient care areas, housekeeping areas shall receive due consideration.
- Regular washing of patient care areas, toilets and corridors require adequate sewerage system for exit water, soil and detergents and electrical points where sanitation equipment is used.
- A janitor's closet or room is a necessity for each nursing unit with sinks, spaces and shelters for stores.
- Proper bio-medical waste management in the hospital requires color-coded plastic bins lined by color-coded plastic bags for collection of segregated bio-medical waste.
- There shall be provision for dedicated intramural transportation system along with designated lifts / vertical transportation systems.

- Access to the storage spaces / areas shall be based on need, so as to prevent theft and pilferage.

Laundry Services: The location of a laundry shall be convenient to the user unit and close to the service elevator. Depending on the type of health care building, it may be located in the basement with proper drainage system. If possible, it shall be in close proximity to the CSSD and dietary services due to the common requirement of steam from the boiler plant by these services. In this case, the laundry operations will be outsourced. The Laundry stores will have reserved space for Laundry equipment and washing and drying will be done inside, only the manpower will be outsourced.

Central Sterile Supply Department:

- There shall be no back tracking of sterile goods.
- Materials / items from contaminated and sterile areas shall be separated from each other.
- There shall be separated receipt and dispatch areas.
- A physical barrier shall separate the clean and dirty areas.
- The floor surface shall be smooth, impervious, non-skid and robust.
- Light fittings shall be recessed
- Relative humidity shall be maintained at 45 + 5 %.

Fire safety in hospitals: All possible preventive measures shall be taken to prevent fire hazards within the hospital buildings.

- Use of non-combustible construction materials in load bearing elements, stairways and corridors.
- All heating appliances must be used with a plug and socket of proper amperage.
- Electrical wiring to be laid in separate duct and be sealed at alternate floors.
- Good housekeeping and proper waste disposal.
- Proper storage conditions, and segregation of combustible and explosive materials, like gases, chemicals and X-ray films.
- A regular plan for periodic formal inspection of floor areas, exit facilities, fire detectors and extinguishing equipment.

Lighting : The following are recommended:

- Load segregation of power supply shall be planned and implemented

There will be adequate back up facility for lighting in the following critical areas until the alternate power supply system is restored

- Surgical, obstetrical, emergency, operating and procedure rooms.
- Laboratory, imaging, recovery rooms, ICU, nursery, nursing station, labor rooms and medical store.

- Essential lifts.
- Alarm systems.
- Fire fighting pumps, smoke extraction and damper systems.
- Blood bank refrigerator.
- Security lights.

Way Finding: The following are recommended

- Simplicity, consistency, flexibility & visibility to be give due consideration.
- Signboards shall be placed in the natural line of vision.
- Displayed content shall be concise and unambiguous.
- Use of universally accepted symbols / pictograms shall be made
- Use materials that will resist damage and easily replaced if required.
- Signs shall be positioned at major decision points.
- Appropriate and comprehensive sign posting shall be provided.
- Luminance contrast of minimum 30 % between lettering and background.
- Internal signage maybe ceiling or wall mounted

Functionalities of the existing hospital obtained NABH accreditation and it should be maintained for the additional facilities too.

6.3 List of approvals required for Hospital Project

Generally, Hospital establishment and operations will have to seek and obtain the following licences, approvals and clearances. The management has obtained all the approvals for the existing operations.

Licenses, Permits and Registrations	Act / Rules / Regulations / Codes	Agency / Authority
Trade licenses for hospital and pharmacy	Concerned Municipality Act.	Municipal authorities.
License / Registration for establishing hospital.	Clinical Establishment Act or Shops and Establishments Act. (Wherever applicable).	Directorate of Health services
Drug license for pharmacy and medical store in hospital.	Drugs and cosmetic Act 1940 and rules 1945.	Drug controller of concerned state / India.
Permit for use of rectified spirit and absolute alcohol	Narcotic drugs and psychotropic substances Act and rules 1985 and Manufactured drug rules 1960.	Excise department.
Permit for use of Inj.Morphine, pethidine and Other such drugs. (If Required)	Narcotic drugs and psychotropic substances Act and rules 1985 and Manufactured drug rules 1960.	Excise department.
License for storage and use of acids, acetone, others hazardous chemicals etc. (If Required)	Manufacture, storage & import of hazardous chemical Rules 1989.	Municipal authorities
license for running dietary services, kitchen, cafeteria, etc.	Prevention of food Adulteration Act & rules.	Municipal authorities
Registration for handling and management of Biomedical waste (including sewage treatment plan)	Biomedical waste (management and handling rules) 1998.	Concerned pollution control board/committee.
Registration for plying of vehicles and ambulances.	Motors vehicle act, 1939.	Transport department, Municipal authority.
Registration of hospital for obstetrics and gynaecology facility (including MTP services)	Medical termination of pregnancy Act, 1971	Health department of State / Central Government
License for use of lifts(Elevators)	Concerned Building Bye laws and lift rules.	Electrical department, Municipal authority

License for installation of cylinders and manifold services.	Indian Explosives Act 1884 and rules.	Chief Controller of Explosives.
Registration for use of ultrasound	The prenatal diagnostics Techniques (Regulation Act 1994.	Concerned state / Health Directorate/centre.
Clearance for land use and approval of building plans.	Planning Act / Development Act/Municipal Act or applicable statutes)	Clearance may be Required from respective Urban Commission.
Clearance (NOC) from fire department (for Buildings more than 15m high) in two stages; planning clearance and building permit clearance.	Fire safety guidelines according to national building code of India 2005	Chief fire officer, Municipal Authority.
Permit to install and use diesel generators for backup power.	The Air (Prevention and control of Pollution)Act 1981, amended 1987; and Environment (protection) Amendment Rules, 2003.	Pollution Control Board of State / Centre.
Rain water harvesting.	Master plan / Zonal plan / Building Byelaws of Concerned city / town (mandatory in some areas e.g. .Delhi.)	Municipal authorities.
Environmental clearance	As per master plan or Zonal plan of the city.	Ministry of Environment.
Specific Clearance from coastal Regulation Zone Authority, Heritage committee / ASI in applicable areas.	Building byelaws in consonance with National Building Code of India , 2005	Concerned authorities as per requirement.

7.3.1 Status of the Statutory Approvals for the Expansion Project – Phase 3

The Present status of the statutory approvals for the proposed Phase 3 expansion project is given below. Even though the development will be in two stages, the approval will be obtained for additional 537 beds and total built up area of 7.12 Lakhs Sq.ft planned in Phase 3.

Approval/Consent	Agency	Status / Time Line
Land Acquisition for Additional Block	Registration Department	Completed
Conversion	Revenue Department	Completed
Environmental Clearance	Government of India Ministry of Environment, Forest and Climate Change	Environmental Clearance Obtained vide EC Identification No. EC23B038TN157288 Date of Issue

		EC - 24/02/2023
Building Plan Approval	DTCP	Application submitted approval in progress
Height Clearance NOC	Airport Authority of India	Noc obtained vide Letter No: COIM/SOUTH/B/121222/730904 dated 05.01.2023 and valid upto 04.01.2031
Pollution Control (Consent to Establish)	State Pollution Control Board	Application submitted approval in progress
Fire Safety Approval	Tamil Nadu Fire & Rescue Dept.	Application submitted approval in progress
Electrical Licence	CEIG	Yet to be obtained
Lift Licence	Lift Inspector – Tamil Nadu Liftb7 Escalator Rules	Yet to be obtained
Additional Power Load	TNEB	Yet to be Obtained

7.4 Land

The Existing Hospital Block is situated in Land admeasures approximately 2.19 Lakh Sq.ft (5.05 Acres). The Promoter has already acquired additional land to an extent of 8.50 acres for expansion. At present, the total contiguous land area available for Hospital project at Neelambur is 13.55 acres

The land is located in various Survey nos at Neelambur Village, Palladam Taluk, Coimbatore District. The entire 13.55 Acres is contiguous land having direct road (60 ft) access for NH-47. The entire 13.55 acres registered in the name of Royalcare Super Speciality Hospital Ltd and sale deed executed in the name of Royalcare Super Speciality Hospital Ltd between 2013 to 2017

Details of the Land with Survey Nos are given below:

Existing Hospital Land

S.No	Doc. No	Survey No	Extent in Acres
1	13736/2013	555/2 P	0.27
		555/4 P	0.13
		554/4B (P)	0.81
		554/3	1.62
		555/1	0.05
		555/2 P	0.77
2	13737/2013	555/3 P	0.64
		555/4 P	0.64
3	1379/2016	554/2B	0.12

		Total	5.05
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Land Earmarked for Expansion – Phase 3

Stage I					
S.No	Document No	Date	SF No	Extent Acres	Area (In Acres)
1	7923/2017	09.10.2017	555/4B2	1	
			554/6B	0.85	
			554/7	0.03 (3/4)	
			554/8	0.02 (1/2)	
			555/4B1	1.08	2.9925
Stage II					
S.No	Document No	Date	SF No	Extent Acres	Area (In Acres)
2	7924/2017	09.10.2017	554/6B (P)	1.32 (1/2)	1.33
3	7925/2017	09.10.2017	555/5	0.62	
			555/6	0.63	
			555/7	0.58	
			555/8	0.28 (1/2)	
			555/9	0.32	2.43
4	7927/2017	09.10.2017	555/4B1 (P)	0.24	0.24

Total land Earmarked for the development of Phase 3 is around 7.00 acres.

Site Photographs

View of the Existing Hospital Block at 5.05 acres



Aerial view of the Proposed Land earmarked for Expansion



View of the Existing Hospital Block from the proposed land



Boundaries of the Existing Block and Proposed Land



View of the South side Boundary of the proposed site

Google Image of the Site



7.5 Existing and Proposed Building Infrastructure Plan:

The Existing Built up area is around 37,047 Sq.mt. (3, 98,628 Sq. ft.) for the 518 beds. The Existing building is supported with engineering and utilities, unique for such a hospital. About 40%

of this space would constitute circulation area, for the comfort and safety of patients and their relatives, and for efficient patient-handling.

The proposed space plan, internal features and cross infection control features will be far superior to those prevailing in the catchment area. The building with the engineering support services adhere to all mandatory regulations and NABH compliant.

7.5.1 Existing building:

The total area the site is approximately 5, 90,238 Sq. ft. considering the road width 60 ft in front of the site and extent of site, an FSI of 2.50 is applicable for the Hospital. With certain exemptions such as basement, covered parking, outside services (time office, cafeteria, plant room, receiving stores) etc., this would enable the site to permit about 14.75 lakh sq. Ft. of built up area. The Hospital has already been constructed with Basement, Ground plus Five floors. The Total Built up area including Basement, G + 5 Floors with utility buildings is **37,047 Sq.mt. (3, 98,628 Sq. ft.)**

7.5.2 Proposed Building – Stage 1 of Phase 3

At present, the promoters have proposed to construct additional Block consist of 2 Basements, Ground plus 7 floors with built up area of 2,91,735 Sq.ft and also proposed to construct 60,576 Sq.ft in the existing Hospital Main Block. In addition to that, Utilities Block Viz Power House, etc are proposed with built up area of around 3155 Sq.ft.

Hence the Total proposed built up area is around 3,55,465 Sq.ft

The Management has already obtained the Environmental Clearance from SEIAA and Building plan approval from DTCP is awaited

The total additional built up space 3,55,465 sq. ft. is based on typical requirements as envisaged in the functional and facility brief. The land usage, floor wise heights, total height etc. will depend on the Architectural design as well as the local municipal regulations. The design will have to be amenable for expansion of capacity and facilities, within the scope of permissible FSI and height regulation.

7.5.3 DCR Regulations:

S.No	Particulars	Permissible FSI Area	Existing & Proposed
1	FSI	2.50	1.90
2	Plot Coverage	30% (MSB)	25%

For the FSI calculations, 13.55 acres (5.90 Lakh Sq.ft) is considered. Hence, the Existing and Proposed Buildings are planned as per the Development control regulations prescribed by the Town & Country planning authority.

7.5.4 Cost of infrastructure:

3,55,465 Sq. Ft. Additional Hospital building space at an average cost of Rs 5,400/- per sq. ft. is being provided for in the project cost. This includes structural & civil works, M,E,P works and

provisions for standard interiors / finishing and communication/PA/CCTV/Nurse call /Signage. Landscaping and special finishing, if any are excluded from this estimate. Considering the huge land, Land development cost is considered in the Land cost.

The total cost estimate for the above is Rs. 18,135.29 Lakhs and provided 5% provision for contingency (for expenses from 01st April 2023 to COD) in Total Project Cost. The foundation will be of raft type. The space and cost include ramp, staircases, 3 elevators, Transformer, 100% power back up DG sets, Fire detection and fighting system, HVAC, STP, water treatment and supply, EPABX, CCTV & IT Networking etc.

The Centre is a Super-specialty Hospital having multiple rates per Sq. ft. based on different types of care offered. The cost estimates are as furnished by the Company and the quotations corroborating the cost of the interiors, and other infrastructure by the turnkey contractor for the project shall be submitted by the Company to the Bank while releasing the term loan

7.5.5 Building Break up and Built up area details

The proposed hospital will be 637 beds Super Speciality Hospital in an area of around 7,54,090 sq. ft. It is Tertiary care hospital known for all comprehensive protocols including Clinical, Nursing, Diagnostics, and allied areas. It will pursue an all facilities under one roof approach offering good quality affordable medical services.

7.5.5.1 Details of the Floor wise Built up Area - Schedule of Accommodation

Existing Main Block

Floor	Hospital Building Phase 1 & 2		
	Approved Area		Alteration
	FSI	Non FSI	FSI
Upper Basement	1222.02	3663.78	733.70
Ground Floor	5121.83		465.18
First Floor	5306.53		234.80
Second Floor	5086.76		207.27
Third Floor	4526.38		426.75
Fourth Floor	4526.38		428.99
Fifth floor	4526.38		382.74
Sixth Floor			
Seventh Floor			
Total - A	30316.28	3663.78	2879.43

Utilities			
Generator room	155.00		
Total - B	155.00		
Gross total Sq.mt	30471.28	3663.78	2912.21
Gross total Sq.ft	327870.97	39422.27	31335.38

Proposed Hospital Block – Stage 1

Block	Floor	Proposed Stage I	
		Sq. Mt	Sq. Ft
Existing Block			
	Sixth Floor	4907.35	52803
	Seventh floor	722.39	7773
	Sub Total	5629.74	60576
Proposed New Block			
	Lower basement	3938.46	42378
	Upper Basement	3931.61	42304
	Ground Floor	3734.06	40178
	First Floor	2411.95	25953
	Second Floor	2126.76	22884
	Third Floor	2126.76	22884
	Fourth Floor	2126.76	22884
	Fifth Floor	2126.76	22884
	Sixth Floor	2126.76	22884
	Seventh Floor	2126.76	22884
	Terrace Floor	336.25	3618
	Sub Total	27112.89	291735
	Other Structures		
	Meter Room	119.04	1281
	Driver Water Closset	68.20	734
	Servant Water Closset	33.95	365
	Lumbar Room	36.00	387
	Pump Room	36.00	387
	Sub Total	293.19	3155
	Gross Total	33035.82	355466

7.5.5.2 Summary of the Total Built up area

The Summary of the Existing and Proposed built up area including Hospital Main Block and proposed New Block for the 637 Bed Hospital in given below:

S.No	Description	Existing area	Proposed	Total area in
------	-------------	---------------	----------	---------------

		in Sq.ft	area in Sq.ft	Sq.ft
1	Main Block	396608	291735	688343
3.	Additional Built up area	0	60576	60576
4.	Utility	2020	3154	5174
	Total Built up Area	398628	355465	754093

7.5.6 Stacker Plan

The proposed stacker Plan of the Hospital Main Block is given below:

Proposed Main Block

Seventh Floor	Suite rooms and IP private rooms (Single Non AC)
Sixth Floor	Suite rooms and IP private rooms (Single Non AC)
Fifth Floor	Suite rooms and IP private rooms (Single Non AC)
Fourth Floor	Suite rooms and IP private rooms (Single Non AC)
Third Floor	Suite rooms and IP private rooms (Single Non AC)
Second Floor	Suite rooms and IP private rooms (Single Non AC)
First Floor	Isolation, Outborn, Cath Lab etc
Ground Floor	OPD Chambers, Procedure Rooms, Ultra sound, Lobby etc
Basement 1	Parking
Basement 2	Parking

8. MEDICAL EQUIPMENT

The proposed 637 Bed Super Specialty Hospital, which will cater to a wide range of healthcare services. In order to achieve the proposed expansion objective, the additional medical equipment proposed will support the diagnostic and therapeutic services offered. The medical equipment selected will have to conform to international standards and capable of up gradation in future.

Guidelines for selecting medical equipment

1. The equipment selected must have a proven record of maximum utility with minimum maintenance over a period of 7 to 10 years.
2. It must conform to international standards of regulation namely FDA, URL, and CE.
3. The equipment proposed must have future upgradability with minimum investment.
4. In case of imported equipment, availability of skilled service personnel, availability of spares and guarantee for uptime and rectification time should be sought from the supplier.
5. Impact on Capital cost and Architectural planning must be studied.
6. Availability of knowledge, experience and trained/trainable skills pertaining to the equipment utility must be considered.

In order to be competitive and cost effective, the selected equipment will have a mix of imported and Indian sourcing, meeting the specifications. In general, the selected features and specs are based on high and mid end models of reputed vendors.

Recommended process for evaluation and selection of medical equipment

Within the above broad parameters the evaluation and selection process will be based on following factors:

- Volume and "peak hour" case loads envisaged for the various medical and surgical departments.
- Availability of the updated software to aid the physician in arriving at, accurate diagnosis.
- Scope for up-gradation (modular design and software)
- Integration through networking, interconnection and remote viewing.
- Possibility of remote servicing to minimize down time.
- Distinction between relevant and irrelevant features and configuration
- Optimal rather than "the best specification".
- Impact of obsolescence and useful life cycle
- AMC rates for years after the initial warranty period

Suggested measures that can be taken to reduce/ control prices within the budget:

- Categorizing the equipment as indigenous and imported and opting for indigenous models wherever feasible.

- Equipment of certain categories such as radiology and imaging, laboratory, physiotherapy etc., can be sourced from a single vendor for effective pricing and guarantee of uptime and maintenance.
- Especially for laboratory equipment, reagent usage cum rental agreement option with the vendor might be considered.
- Limited possibility for usage/ case load based payment to vendor may be explored.

NORMS AND ASSUMPTIONS

Medical equipment planning has built in following norms and assumptions:

- Bill of Quantities / list of equipment are based on the FFB.
- The price estimates are the landed cost, including insurance, freight, custom duty handling and transport to the Hospital.
- Configuration and specifications considered are optimal and are based on our experience for similar situations.
- The quantity is based on departmentation, the capacity considerations (patient flow, peak hour traffic, location of department etc., and also operational convenience, such as portable equipment and intra-operative equipment).
- Compatibility with HIS networking & remote diagnosis / maintenance possibilities
- Wherever possible modular, upgradeable versions have been considered

Selection process

Appropriate technology, professional attraction to Doctors and an optimal capital cost outlay are the factors that influence the medical equipment selection process. This is an iterative process with involvement of persons having adequate exposure contributing as a team. This includes the project chief, bio medical engineer, materials-in-charge and project finance chief. Inputs from user department heads and later by potential users for freezing configuration and specifications will be beneficial.

Given the competition from vendors, the need to balance between the optimal technology features with servicing comfort, it is imperative that the process is carried out in a transparent manner with all reputed vendors given adequate opportunities and the final recommendations and rankings professionally documented.

Site preparation for equipment installation, correct assessment of site readiness, the storage life of electronic tubes, sensitivity to dust and heat and warranty period for equipment must be given due weight age by project management.

Orders should be placed at the right time so that installation, commissioning and trial run would be over just a few days before patient-intake by the hospital.

The total cost of purchase of additional Medical equipment is Stage 1 is estimated as Rs. 2468.52 Lakhs as informed by the RCSSH.

8.1 Existing equipment of the Royalcare are given below:

- **Radiology and Imaging:**
 - 3 Tesla 70cm widebore 128 channel MRI scanner - GE Signa Architect
 - 1.5 Tesla MRI Scanner - Siemens Amira
 - 128 slice Cardiac CT Scanner - GE Revolution Maxima
 - 16 slice CT Scanner - Siemens Somatom Scope Power
 - 4 High end Ultrasound /Doppler Scan Machines with 4D/5D capability
 - DR System - Fujifilm Smart X
- **Cardiac Care:** Flat panel Cathlabs, 4-D colour doppler, stress test machines, Holter systems, heart-lung machines and Extra Corporeal Membrane Oxygenerator (ECMO) systems
- **Neurology:** **Neurology Dept is Equipped with MRgFUS** (Magnetic Resonance guided Focused Ultrasound) at the only Neuro Center in the entire Indian Subcontinent. Royalcare Super Speciality Hospital is the only Neuro-Care center in all of India, facilitated with expertise and technology that provides an MRgFUS (Magnetic Resonance guided Focused Ultrasound) therapy to Essential Tremors and Parkinson's patients with tremors
- **Urology:** equipment for extra corporeal and intra corporeal lithotripsy, Holmium and Thulium lasers for uro-surgeries, video endoscopy and laparoscopy
- **Orthopedics:** navigation systems and instrumentation for complex surgeries
- **Gastroenterology:** diagnostic and therapeutic video endoscopes
- **Women Care:** labor rooms, delivery and recovery beds and operation theatres
- **Critical Care:** modular monitors, ventilators, syringe and infusion pumps supported by a facility for central monitoring and control
- **Pediatric:** Conventional mechanical ventilation, high frequency oscillatory ventilation and Nitric oxide therapy and Extra Corporeal Membrane Oxygenation (ECMO) therapy
- **Emergency:** ambulances with life saving equipment such as transport ventilators and defibrillators

8.2 Details of Additional Medical equipment & Instruments proposed in Stage 1

Royalcare has proposed additional Medical equipment towards meeting the requirements of the 637 Bed Hospital in Stage 1. The List of proposed Medical Equipments and Suppliers are given below:

S.No	Particulars	Quantity (Stage 1)
1	Innova Igs 630 Biplane Cath lab System With Latest Detector Gen-3	1
2	Versius Robotic System	1
3	Cot With Mattress Patient (Model-6000)	128
4	Monitor (Patient)	31
5	Anesthesia Work Station	1
6	Ecg Machine	8
7	Infusion Pump	35
8	Examination Couch	9
9	Syringe Pump With Power Guard	28
10	Act Machine	1
11	Defibrillator With Pacing Lead	1
12	Ge Monitor B125m	1
13	Weight Machine -150kg	16
14	Iv Stand	128
15	E-Entropy Module	1
16	E-Nmt Module	1
17	Patient Stretcher	1
18	X-Ray Lobby Double View	9
19	Trolley - Big (Vitals)	28
20	Isoflurane/Sevoflurane Vaporizer	1
21	Trolley Medicine (Stock)	7
22	Trolley - Medium (Vitals)	21
23	Oxygen B Type Cylinder	14
24	Trolley - Small (Vitals)	21
25	Warmer (Bed)	1
26	Wheel Chair	17
27	Trolley Injection	7
28	Trolley With Bin (Dressing)	7
29	Bp Apparatus	30
30	Pulse Oximeter	23
31	Display Unit Imported	4
32	Tray Injection	21
33	Fogging Machine	1
34	Nebulizer Machine	21
35	Stethoscope	30
36	Focus Light	1
37	Pendent	-
38	Ventilator Servo I	-
39	Ultrasound Machine	-
40	Monitor With X3	-
41	Incubator With Power Guard	-
42	Ventilator Paediatric & Neon	-
43	Table Ot	-
44	Ecmo	-
45	Cot With Mattress Patient (Model-8000)	-
46	Monitor With Power Guard (Cardiac)	-

47	Autoclave Machine	-
48	Stacker	-
49	Niv	-
50	Infusion Pump Bd	-
51	Defibrillator	-
52	Bubble Cpap With Humidifier	-
53	Syringe Pump Bd	-
54	OT Light	-
55	Hfnc	-
56	Deep Freezer - 80 Degree	-
57	Humidifier	-
58	Bed Pan Washer	-
59	Pump Feeding	-
60	Radiant Warmer	-
61	Deep Freezer 500 Litre	-
62	Photo Therapy Single Surface	-
63	Ultrasound Table	-
64	Ctg Machine Single	-
65	Medical Fridge 240ltr	-
66	Mobile Ot Light	-
67	Single Disk Machine (Hk)	-
68	Transport Ventilator	-
69	Photo Therapy Double Surface	-
70	Abg Machine	-
71	Labour Board	-
72	Ctg Machine Twin	-
73	Laminar Airflow	-
74	Micro Flow Hood	-
75	Biosafety Cabinet	-
76	Pace Maker (Dual Chamber)	-
77	Vacuum Machine	-
78	Cooling Incubator	-
79	Shaking Incubator	-
80	Electronic Balance	-
81	Hand Fetal Doppler	-
82	Shaker Bath	-
83	Baby Weight Machine	-
84	Spot Light	-
85	Infant Vein Detector	-
86	Lyophiliser	-
87	Andtrosion Forceps	-
88	Bp Apparatus Stand Type	-
89	Infantometer	-
90	Tray (IV Cannula)	-
91	Mortuary Chambers 4 Cabinet	-
92	O2 Hood	-
93	Ortho Wheel Chair	-
94	Theatre Vacuum Unit With Movable Trolley 2000MI	-
95	Trolley (Icu)	-
96	Trolley (Intubation)	-
97	Trolley (Myo)	-
98	Trolley Big (Procedure)	-
Total		656

1.2.1 Features of the Modern Equipments proposed

Access to comprehensive patient information is vital in the clinical decision-making process. Nowhere is this more evident than in the hospital critical care environment, where patient care generates a massive amount of data. Yet the ability to integrate, aggregate, and analyze this data remains a tedious and time-consuming process for most healthcare facilities. The company has proposed some of the latest Equipments from reputed manufacturers.

The features and benefits of the high end Equipments proposed in stage 1 are discussed below:

A. Innova IGS 6 with AutoRightTM

Application: IGS 630 Configuration Biplane Image Guided System For Interventional Neuroradiology and Combo use

Features:

- Perform Faster Interventions
- High Definition 3d Imaging For Neuro Interventions
- AutoRightTM 1a is the 1st AI-based interventional image chain^{1b} in the industry, trained on 6,000+ datasets for automatic IQ-Dose optimization. Benefit from high DQE detectors, tailored to your clinical specialty.
- Improve Outcomes with Augmented Reality Guidance



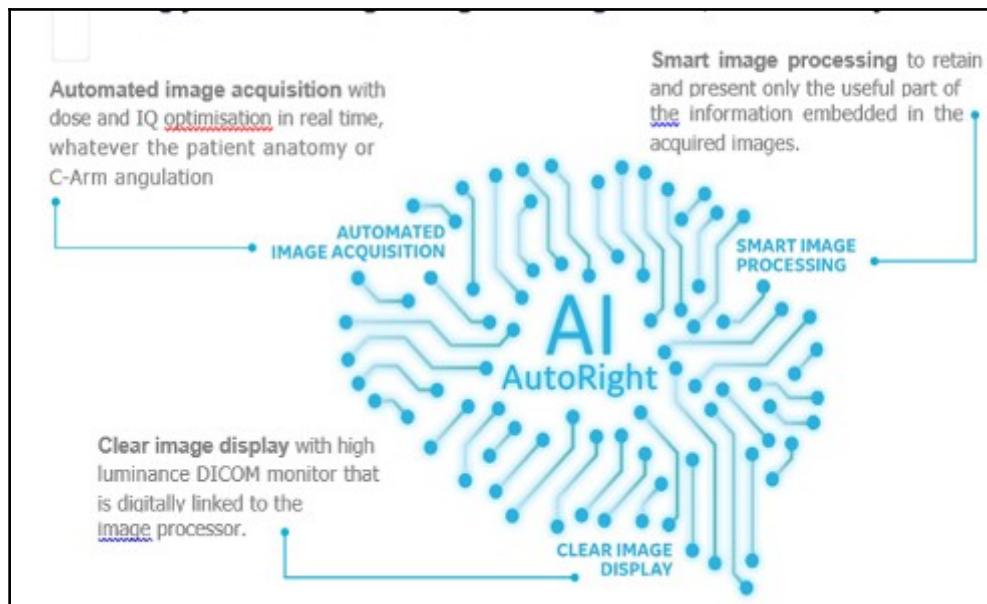
Benefits:

Built on reliable foundations, the Innova IGS 6* interventional biplane X-ray system delivers innovative 2D and 3D imaging solutions for the head, the neck and spine.

With advanced applications and the capacity to customize, it helps the master the most complex cases, while a comprehensive set of versatile features can enable the hospital lab to expand its mix of procedures to other interventional radiology and cardiovascular applications

Advantages: The Latest advantages for simplifying the workflow are given below:

- Exclusive Gantry Ergonomy
- User Interface meant for simplicity
- Optimized table for endovascular work
- Accelerated gantry motions and faster positioning
- AutoRight is the 1st AI-based, interventional image chain in the industry, trained on 6,000+ datasets
- Automatic adjustment of up to 6 parameters in real time to optimise image quality and dose
- 2/3 of hardware and software renewed in the image chain



B. Versius Surgical Robotic System

Versius® is a next-generation surgical robotic system used to perform minimal access surgery. The system was designed by CMR Surgical, a global medical devices business headquartered in the UK.

Versius comprises of a surgeon console; a visualisation bedside unit (a modular robotic arm with an endoscopic camera attachment); and up to three instrument bedside units which can be connected to a range of wristed surgical instruments.



Think laparoscopically. Operate robotically. A surgical robotic system that fits into virtually any OR and works around the existing set-up.

Versius has been designed to bring all the benefits of robotics, whilst lowering the barrier of adoption to minimal access surgery. Versius has fully wristed instruments, natural instrument control, and full HD 3D vision, to help improve the surgeon's dexterity, precision and control within the abdomen and pelvis.

Being small, Versius doesn't dominate the OR. Its modular and portable design enables you to move it between ORs, and only use the number of arms that need for any given procedure.

By placing a wrist at the end of the robotic arm, this enables a greater freedom of setup making the Versius system suitable across a range of different specialties. This helps each setup to be tailored to the patient, while the wrist on the instruments gives the surgeon greater dexterity inside the patient.

The console has been designed to minimise physical strain on the operating surgeon by giving them the option to either sit or stand whilst operating, all in an ergonomic pose. This potentially allows them to keep operating at peak performance for longer and prolong their surgical careers.

The open console design provides a clear line of sight to facilitate verbal and non-verbal communication between the surgeon and the bedside surgical team.

Versius is designed to give the surgical team access to the patient at all times, due to its small form factor and 'collaborative arm technology'. This allows the teams to reposition the arms and move the elbows out of the way without interrupting the surgical procedure, enabling easy access to the patient at all times

C. Philips IntelliSpace Critical Care and Anesthesia (ICCA)

IntelliSpace Critical Care and Anesthesia – like other Philips clinical informatics and patient care solutions – is designed to simplify clinician workflow and improve financial outcomes

Philips IntelliSpace Critical Care and Anesthesia (ICCA) is an advanced clinical decision support and documentation solution. Specializing in the complex critical care environment, ICCA works

with other documentation systems and features interoperability that supports patient documentation throughout the continuum of care.

ICCA centralizes and organizes patient data, including admissions documents, vital signs, labs, and consult notes — to put the clinical information that you need front and center. Through embedded clinical decision support, ICCA presents patient data into actionable information, helping you make informed decisions, warning about potential adverse events and augmenting the quality of patient care



Clinical workflow support

- Quick access to the right information
- Create an ongoing record
- Easy distinction among drug lists for different units
- Integrated order management
- Fixed volume dosing for N ICU drip orders
- Increased mobility
- Adverse Drug Event (ADE) identification

8.3 Other Electricals and Furniture Fittings

List of required Electricals and Furniture Fittings for the proposed expansion facilities are listed below:

S.No	Particulars	Quantity (Stage 1)
1	MEP Works*	-
2	Tv 43" Sony	104
3	Dish Washer	2
4	Work Table	10
5	Table Cardiac	128
6	Exhaust Unit	1
7	Canteen Utensils	1
8	Rack Steel (Canteen Storage)	40
9	Cot With Mattress (Attender)	128

10	Sofa (3 Seater)	56
11	Furniture (Dining Table Set)	50
12	Combi Oven	1
13	Bed Side Locker	128
14	Refrigerator Small	57
15	Water Doctor (100 Litre) Uv With Ozone	10
16	Sofa (Single Seater)	56
17	Trolley (Room Service)	10
18	Tea Coffee Machine	2
19	Under Counter Chiller	6
20	Four Door Chiller	2
21	Hot Bain-marie Counter	8
22	Micro Oven	57
23	Vegetable Conveyer	1
24	Dosa Tava Jumbo	4
25	Dust Bin Colour (Bio)	35
26	Cooking Mixer 400 Lit	1
27	Table Corner	56
28	Trolley Code Blue	7
29	Steam Unit 50 Lit Cap	6
30	Onion Peeling Machine Dry	1
31	Freezer	2
32	Milk Boiler Induction	1
33	Chair (Doctors)	9
34	Grinder 20 Lit	3
35	Foot Stool	128
36	Chair (Executive Revolving) Nurses	16
37	Chair With Arm (Plastic)	220
38	Cold Bain-marie Counter	2
39	Electric Kettle	57
40	Refrigerator 180ltr	7
41	Trolley Big	2
42	Double Burner	3
43	Rice Washer	1
44	Trolley Mopping (Hk)	7
45	Pillow	222
46	Linen Segregation Bin 240Ltr	16
47	Tea Counter Setup	1
48	Oil Kadai	3
49	Vegetable Washer	1
50	Tandoor Aduppu	1
51	B Type Trolley	14
52	Potato Peeler	1
53	Dust Bin Closed Type 18Ltr	137
54	Magnetic Board	8
55	Chair Rolling Type (Patient Op)	9
56	Chair (Patient Attender)	9
57	Three Burner	1
58	Single Sink	3
59	Patient Information Board	7
60	Chinese Double Burner	1
61	Sealing Machine	1
62	Trolley (Canteen)	5
63	Wall Mounted Clock	7
64	Baby Receiving Equipments	-
65	Baggage X-Ray Scanner	-
66	Basinet	-
67	Birth Ball	-
68	Board Room Video Conference	-

69	Book Shelf Steel	-
70	Boom Barrier	-
71	Cash Counter Machine	-
72	Chair (Board Meeting)	-
73	Chair (Multi Hall)	-
74	Chair (Phlebotomy)	-
75	Chair Visitors (3 Seater)	-
76	Chair Visitors (4 Seater)	-
77	Chair With Writing Pad	-
78	Comfortable Chair (Conference)	-
79	Counselling Record Software	-
80	Cradle With Bed	-
81	Flask Clamp	-
82	Fly Catcher	-
83	Icu Video Conference	-
84	Jacuzzi Sized Tub	-
85	Ladder 7Ft (Aluminium)	-
86	Medicine Rack	-
87	Metal Detector	-
88	Notice Board	-
89	Sofa (2 Seater)	-
90	Table (Dinning)	-
91	Table (Meeting)	-
92	Teapoy	-
93	Trolley Linen	-
94	Trolley Without Bin (Store)	-
95	Trolley Without Bin Cssd	-
96	Tv 65"	-
97	Tv 75"	-
98	Tv Led 55"	-
99	Hot Air Oven	-
100	Induction Stove	-
101	Neon signage works	-
102	Pneumatic Tube System (PTS) (Imported)	-
103	Solar Systems	-
104	UPS 20 KVA	-
105	UPS 60 KVA	-

8.4 Details of Computers & Software – Stage 1

Details of required Computers & Softwares for the proposed expansion facilities are listed below:

S.No	Particulars	Quantity (Stage 1)
1	Computers and Laptops	
a	Desktop Computer Intel core i5 processor, 8GB RAM, 1TB , SATA HDD, No Operating system, 18.5" Monitor, Wired keyboard and mouse, 3Years warranty	150
b	COW with Laptop Intel core i5 processor, 8GB RAM, 1TB SATA HDD, Windows 11 OS, 15." Screen, 3Years warranty	10
2	Radiology Solutions	
a	iMac Systems For Radiology With Osirix Intel core i5 processor, 16GB RAM, 1TB SATA HDD, Mac OS, 3Years warranty	-
3	Printing	

a	Printers and Printing Software solutions	1
4	PACS & HIMS Servers	
a	HCI server HPE DL380 G10 G node each with 1 x Intel Gold 6238R (2.2 Ghz/ 28 core) CPU /512 B/ 2x480 GB SSD for Boot / 6 x 1. 92 TB SFF SSD/ 2xDP 10GbE with SFP+ Transceivers / ILO Adv/ 2 x 1600 W Power supply	3
b	VMware Essential Plus kit	1
c	Windows Server 2022 Standard - 08 Core License Pack Windows Server 2022 - 1 User	5
d	SQL Server 2019 Standard Core - 2 Core License Pack	-
e	Backup and DR Solutions HPEDL380 G10 H node each with 1 x Intel Silver 4216 (2.2 Ghz/ 16 core) CPU /192 GB/ 2x480 GB SSD for Boot / 20 x 1.2 TB SAS HDD / 2xDP 10GbE with SFP+ Transceivers / ILO Adv/ 2 x 1600 W Power supply / simplivity rapid dr 25 vm HPE 1660 with 32 TB Capacity Zerto Zerto Virt ECE VM 3yr Sub/Maint E-LTU/ quick start	-
5	Location Tracking and Navigation Systems	
a	Inhouse Navigation &Tracker System Asset Tags	500
b	Bed Tags for In house Navigation System	150
c	Porter Coaster for Navigation System	100
d	Staff Tag for Navigation System	250
e	Software cost including Inhouse Navigation	1
f	Navigation system Hardware and antennas	1
6	Networking Solutions	
a	24 PORT Network Switch For Network Data Points	25
b	10G Core Switch 24 Port with Layer 3 and Network management software's	2
c	Fibre Core switch stacking option management software	4
7	Hospital WIFI Solutions	
a	Wireless Access Point with WIFI Controller and Management Software	140
b	POE switch for Access Point-24 Port gigabyte	5
8	Data Security	
a	Information security -Firewall with HA	
b	Total Project Management and Documentation	
9	IT (Civil)	

9. HUMAN RESOURCE & MANPOWER PLANNING

9.1 Human Resources (HR) Planning:

"Right staffing is the single most important factor for Hospital's efficient operation". An integrated approach is called for to arrive at an optimal personnel function. The integration consists of FFB, sufficient availability of qualified, experienced and motivated people in all categories to perform the duties and tasks required to meet organizational objectives and 24*7 service availability. The ultimate test for effectiveness is attraction and satisfaction to the potential clients- that is patients.

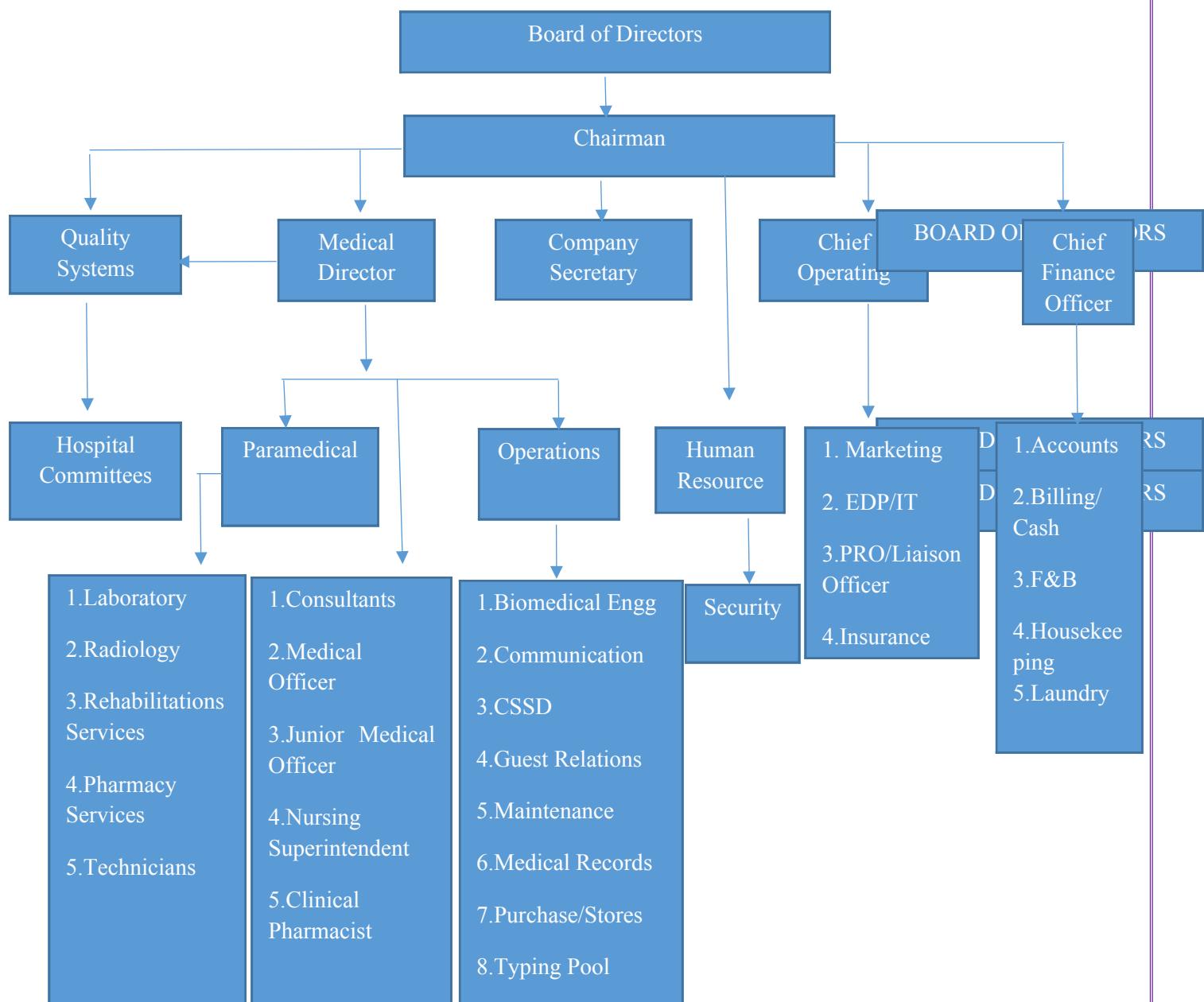
An outlook on International hospital key facts can be an indicator, but also local specifications and requirements needs to be taken into account. The provision of hospital care is dependent on a complex framework of social, political, economic, demographic and epidemiological factors, which all challenge the scope of work of the hospital workforce. The requirements for health workforce varies across countries and depend on variations in population age and structure, mortality and morbidity characteristics, utilization patterns of health services and the accessibility. The benchmarks have to be interpreted against the background of hospital market specific impact factors.

People provide the soft aspect to any services-based project. The ability to attract, recruit, orient and retain good-quality people shall form the basis of success. The project planning process shall take into account of the relevance of the "skills aspects" of operations. Continual learning and validation according to work environment is a prerequisite to create an ever-learning HR function, with patient care and comfort as its top priority.

Core tenets of the HR function shall rely on the following:

- Alignment of people with the quality, performance and patient care and satisfaction policies of the Hospital
- Creation of a professionally-competent and growth-savvy workplace to ensure workplace creativity
- Ensuring adequate transparency to confer rewards and a fair approach to motivate people, all on a continual basis
- Extend essential training to people for effective delivery of their domain of services as well as to help them achieve their deliverables
- Set-up a process-charged and operations-centric team to contribute effectively to the organization's goals
- Create a fair-environment for open communications
- Install support systems to arrest and fight attrition related risks;

9.2 Organogram



9.3 Manpower Distribution under various categories – Functions

Computation of mix of medical and non-medical professional falls under the below mentioned heads:

1. Top management

The top management consisting of Head of Operations, Medical & Nursing Services

2. Medical Professionals

The team of medical professionals is a combination of Sr. Consultants, Consultants, Registrars and Residents for the recommended departmentation

Additional strengthening of focus departments and servicing of other departments will be taken care of by associating adequate no: of visiting and time-share Consultants. This will include Super Specialists and Specialists for the respective departments. The round the clock ward management will be under medical specialists who have specialization in respective departments.

3. Allied Health Personnel / Paramedical and non-clinical support functions

The technicians are to be planned covering all the major diagnostic modalities including radiology, imaging, pulmonary functions, cardiology, Dialysis, operating rooms etc. This cadre of staff is arrived based on working hours of the machine & departments.

Pharmacy, Biomedical Engg . Housekeeping etc. come under non-clinical support functions.

4. Nursing Personnel

The nursing personnel are taken across the following category:

- Medical & Surgical Wards
- Operating rooms
- Critical care units
- Wards, including Birthing suites (LDRP)
- Other areas including Recovery, Rehabilitation, MHC etc.

5. General Administration

The administration Staff consists of core administrative functional head & staff including Finance, Personnel, Marketing and Materials.

9.5 Department-wise existing and proposed Consultants

9.5.1 Full time Medical professionals

Details of the Existing Full time Medical professionals for 518 beds and Additional Medical Professionals required for the proposed 1055 beds (Phase 3)

S.N o	Name	Existing	After Expansion
1	Department of Neuro Surgery	3	4
2	Department of Neurology	2	3
3	Department of Interventional Cardiology	2	3
4	Department of Cardiothoracic Surgery	4	5
5	Department of Interventional Pulmonology	3	5
6	Department of Medical Gastroenterology	1	3
7	Department of Surgical Gastroenterology	3	4
8	Department of Orthopaedic & Spine Surgery	3	5
9	Department of Endocrinology	1	2
10	Department of Obstetrics & Gynaecology	5	6
11	Department of Paediatrics & Neonatology	2	3
12	Department of Psychiatrist	1	2
13	Department of Medical Oncology	1	2
14	Department of Radiation Oncology (AOI)	1	2
15	Department of Nuclear Medicine (AOI)	2	3
16	Department of Nephrology	2	2
17	Department of Urology & Andrology	2	3
18	Department of Dermatology & Cosmetology	1	2
19	Department of Plastic and Cosmetic Surgery	3	3
20	Department of Intensive Care	12	20
21	Department of Emergency Medicine	5	8
22	Department of Anesthesiology	5	6
23	Department of Internal Medicine	2	3
24	Department of Radiology	9	14
25	Department of ENT & Neck Surgery	1	3
26	Department of Oral & Maxillofacial Surgery	2	2
27	Department of Clinical Pathology	3	3
28	Department of Physical Medicine & Rehabilitation	2	3
29	Department of Geriatrics		2
30	Department of Master Health Checkup	1	2
31	Department of Ophthalmology	1	1
32	Department of Hematology		1
33	Department of Transfusion Medicine / Blood bank Medical Officer	1	1
34	Department of Rheumatology	1	1
35	Department of Surgical Oncology		2
35	Department of Laboratory Medicine	1	1
37	Department of Microbiology	1	1
38	Department of MRgFUS		1
39	Department of Hematology		1
	Total	89	138

This Full time will be supported and enhanced with association of Super Specialists and Specialists as Visiting and part time Consultants if required. This combination will provide high quality patient care for all departments and will generate about 1500 out patients per day.

The above nos. are consolidation of Stage 1 & 2 of Phase 3, around 14 consultants will be enrolled in stage 1.

9.6 Existing Manpower

The details of the existing manpower across all the categories except Consultants are given below:

Type of Employee	Existing as on 31 st Jan 2023
Duty Doctors	24
Nurses	826
Paramedics	328
Other employees (Admin, Canteen, Drivers, Security, attenders & Housekeeping)	1036
Total (excluding full time consultants)	2214
Permanent Employees	2034
Contracted Employees	180

9.7 Summary of the proposed Manpower Requirement

At present the Total no of Manpower recruited is around 2214 nos. for the operation of 518 Bed Hospital. For the proposed 637 Bed Hospital the total number manpower required is estimated as 216 nos. Before commencing the operations of additional 119 Bed Hospital during March 2025 100% of the total manpower will be appointed

S.No	Category	119 Beds
1	Duty Doctors	5
2	Nursing Staff	110
3	Paramedical	11
4	Total Administrative Staff	90
	Total	216

9.8 Salient features and guiding principles of HR function of the Hospital are the following:

- ▶ **EMERGENCY SERVICES** (EMR), which will be operating round the clock, there will be qualified Emergency Medical Officer / Registrar and paramedical staff to attend to any emergency
- ▶ Round the clock X-ray and Laboratory services will be handled by respective medical professionals and on-call personnel. Hospital vehicle/ ambulance will be used to get the on-call

staff after I and II shift hours are attached to the emergency services with the associated technicians and support staff.

- ▶ Apart from handling the IP caseloads of a maximum utilization of 85% of Wards, ICUs and OTs, the HR function is planned to handle upto1500 Ops per day.
- ▶ The administrative department is to consist of the following:
 - Chairman
 - Chief Operating Officer
 - Medical Director (who is likely to be the Consultant in Psychiatry)
 - Head of Nursing Function
 - Personnel Department
 - Financial Management
 - Materials management
 - Biomedical Engg.Dept.
 - Computerised hospital information personnel
- ▶ Other patient- support staff like ambulance drivers or Transport department, security, fire, housekeeping and building maintenance staff can be taken on roll as per requirement

The Hospital will derive its strengths from:

- The team of committed, Senior-Consultants and Consultants in key departments. They will be supported by Visiting and Time –share Consultants.
- Departments needing extended care – such as ICU / HDU care – are backed by Anaesthetist / Registrars. Team of Consultants will also attend to ICU needs on 24*7 basis. On-roll Intensivist will be the over-all functional in-charge of ICUs
- Round-the-clock supervision – at bed level – are offered through these Registrars; their vigil is supported by Residents

10. POWER & OTHER UTILITIES

The requirements for power and other utilities for the expansion project (Phase 3) are discussed below. The power and utility requirements for both stages should be considered so that these facilities are planned for the full capacity of the hospital at one time, and the 1055 beds will be operational beginning in March 2027.

10.1 Power Estimation

The details of existing and proposed details viz Demand, Transformer and DG are given below

Particulars	Existing (KVA)	Addition (KVA)	Total (KVA)
Demand	1,200	1,900	3,100
Transformer	1,600	2,000	3,600
DG Set	1,500	2,020	3,520

The additional demand is estimated based on the proposed Built up area, Medical equipment and IP ward beds. The company will apply to TNEB for the additional demand.

10.2 Water Requirement

The water requirement has been estimated as per the NBC norms based on the no. of IP wards and other department proposed.

S. No	Particulars		UoM	Domestic LPCD/Uo M	Flushing LPCD/Uo M	Total LPCD/Uo M	Total Water in Liters
1	Inpatient	900	Beds	300	150	450	405,000
2	Doctors, Nurses, Para - Medical Staffs, Administrative and Maintenance Staffs	1,700	Person	30	15	45	76,500
3	Out Patients	2,000	Person	10	5	15	30,000
4	Canteen, Laundry, Lab & Operation Theatre Use						45,000
5	HVAC makeup water requirement						156,000
6	Water requirement for Greenbelt area sq.m @ 3.5 litres/sq.m	10921.98	Sq.m	3.5			38,500
7	OSR main lenancer						17,000
Total Requirement							768,000
							768 KLD

* LPCD - Litres Per Person Capita Per Day

Water requirement for other facilities

Particulars	Amount (in KLD)
Domestic use (Fresh Water)	341
Canteen, Laundry, Lab & OT use (Fresh Water)	45
HVAC use (Treated Water)	156
Flushing use (Treated Water)	171
Greenbelt development (Treated Water)	39
OSR maintenance (Treated Water)	17
Total Fresh Water Requirement	768

10.3 STP

In the Hospital, the waste water management is very crucial, it should be planned as per the Environmental clearance and compliance report should submitted to State Environmental authority periodically. The details of the Existing & proposed STP facilities and Treated water reuse plan are given below

Particulars	Amount (in KLD)
Effluent Treatment Plant (ETP)	
Effluent Generation	45
ETP Capacity	50
Sewage Treatment Plant (STP)	
Sewage Generation	465
STP 1 - Existing	210
STP 2 - Proposed	450
Treated sewage	465
Treated Waste Water Reuse	
Flushing	171
Greenbelt & OSR	56
HVAC	156
Roadside Avenue Plantation Disposal	94
Total	476

10.4 Solid Waste Management

The details of the Solid waste generation after expansion are estimated below

S. No	Particulars	Nos	Per Capita Generation Kg/Cap/Da y	Bio Degrada ble (in Kgs)	Non Bio Degradiab le (in Kgs)	Bio Medical (in Kgs)	Total (in Kgs)
1	Inpatient	900.00	1.50	472.50	540.00	337.50	1,350.00
2	Doctors, Nurses, Staffs & Outpatient	3,700.00	0.20	444.00	296.00	-	740.00
3	STP Sludge Generated Kg/Week						20.00
4	E-Waste Generated Kg/Day						3.50
Total				916.50	836.00	337.50	2,113.50

The summary of Solid waste clearance

Summary of Solid Waste Generation		
S.No	Particulars	Quantity (Kg/Day)
1	Biodegradable Waste is converted into manure using Organic Waste Converter & utilized for Greenbelt development	916.50
2	Non-Biodegradable Waste is sent to authorized recyclers	836.00
3	Bio Medical Waste is sent to Bio Medical Waste Management Facility (Tekno Therm)	337.50
4	STP Sludge is used for greenbelt development	20.00
5	E Waste is Handed over to Authorized Recyclers/collection Centers	3.50

11. SCOT ANALYSIS

STRENGTHS

1. The Promoters are reputed Doctors and have adequate experience in professional practice and already Operating 518 bedded super specialty hospital in the existing premises. They command a strong Brand Image in Coimbatore and the neighboring areas for quality health care deliverables.
2. The Board comprises of eminent Doctors with International exposure /highly specialized skills.
3. The management has the necessary experience and expertise of running the hospital business. At present, the hospital is operating at 80-90% capacity utilization of IP Beds and overall 60-70% Capacity utilization. Royalcare marketing efforts as well as the demand scenario for quality healthcare
4. Royalcare has well experienced Medical Team with a Healthy Mix of 100 different reputed Speciality doctors on Board on Full time. The consultants who associated with Royalcare will not practice outside. In regard to Nursing staff and Technicians are also recruited for the 518 bed Hospital and further the recruitment prices are also going on
5. Royalcare Super Speciality Hospital is the only Neuro-Care center in all of India, facilitated with expertise and technology that provides an MRgFUS (Magnetic Resonance guided Focused Ultrasound) therapy to Essential Tremors and Parkinson's patients with tremors
6. Royalcare's Department of Radiology is one of the best in the state, with high-end radiology equipment and sophisticated facilities.
7. Royalcare's Institute of Critical Care Medicine has highly experienced and dedicated professionals, along with state-of-the art infrastructure and it is one of the best in the city.
8. Almost all hospitals in the catchment report large OP footfalls and high utilization. Significant referrals to other hospitals are reported
9. The hospital has earned goodwill among the people in short span with Zero medical error
10. The Hospital is strategically located in growth corridor of the city and on the National Highway 47, which would offer easy access to a large segment of Middle and Upper Middle class segment of the Population in the radius of 200 km.
11. Sample survey of private Hospitals in the catchment revealed rich possibility of the proposed hospital getting large no: of referral cases.
12. Royalcare has a dedicative Oncology Block for treating the Cancer patients, Since the Demand for Oncology is enormous in that region

13. There is Good scope for the 500 bed Expansion since the availability of land is sufficient
14. It is evident from the past financial performance of the company that its revenue is increasing year over year and that it made a profit in the most recent fiscal year.

CHALLENGES

1. After Launching the 119 additional beds in Stage 1, the management is planning to commence the expansion activity of Stage 2 with 418 beds immediately
2. The proposed Hospital will face competition from the existing and established hospitals and new entrants in Coimbatore
3. Challenging task of retaining specialist HR – Duty Doctors, Nurses & Technicians since Coimbatore is the Next center after Chennai for Healthcare, this may results of high attrition rate among employees

OPPORTUNITIES

1. Sometimes the existing IP beds are over flowed; most of the patients are not preferred General wards and this result in shortage of IP beds. Hence, there is a good potential for additional IP beds and Suite rooms.
2. Growing health awareness creates demand for quality medical care. Because of the internet and other popular methods of mass media, medical information is widespread. This creates knowledge about different medical needs and conditions.
3. Growing numbers of geriatric population and multiplying incidence of lifestyle ailments across ages and cultures is increasing need for more hospitals.
4. Hospitals with very good infrastructure are rare in rural and semi-urban areas. Most big groups are focusing on building infrastructure in tier II cities.
5. Medical Tourism is one of the most sought after services among people of many foreign countries who want to visit India. This reality is growing the opportunity to create additional world-class health infrastructure.
6. The Governments increasing thrust on strengthening healthcare infrastructure through investment inducing policies is widening opportunities in India.
7. High focus departments of the proposed Hospital offer a unique opportunity to create niche facility. These departments have potential for high OP, surgical intervention, Intensive care,

Investigations and Pharmacy. All these avenues drive higher revenue and margins for the Hospital.

8. Being situated in a good locality, this hospital can cater to the upper middle and high income population and through corporate tie ups and medical insurance schemes
9. The proposed hospital with state of the art equipment and required facilities under one roof can evolve as a major referral Hospital for Nursing Homes, as well as other public and private sector industries in that region
10. Since Coimbatore is the Healthcare Capital of Tamil Nadu after Chennai would enhance the medical awareness in Coimbatore; this would serve as a catalyst to the maturity of the medical market at Neelambur
11. Several factors like Urban life style/growing medical awareness/penetration of health insurance in India etc have become the major demand driver for quality Health Care Centers.
12. Coimbatore being the hub for manufacturing / commercial it is one of the fastest growing centers for Business growth and developmental activities. Hence, there is a very high degree of migration of different class of population from other parts of the Country. As a result, the population base is under constant growth augmenting Business opportunities for Health Care Services.

THREATS

1. Almost 50%-60% of the total revenue generated from the top four departments and totally depends on few Specialist. This may result in reduction of revenue if they exit.
2. New entrants in the catchment.
3. Competition exerting pressure on tariff levels.
4. High Competition prevailing in the industry

Mitigation:

The key specialists in the top four departments have been closely associated with the hospital for a long time, and they are directors of the company. Hence, the chance of exit of key consultants is less.

12. CRITICAL SUCCESS FACTORS

1. The proposed hospitals earn revenue from inpatient and outpatient services, surgical procedures, diagnostic testing (laboratory and radiology), and drug sales. High revenue and margin result through high utilization of surgeries, endoscopy and delivery, ICU beds, diagnostic tests, and pharmacy sales, rather than room rates and consultation fees.
2. Because of the equipment and facility requirements, hospital needs are capital intensive and periodic modernization and up gradation also will be expensive. The Project cost should be kept at optimal level and over run should be avoided.
3. Fixed costs, mainly through the payroll are high. Beds to staffing ratio should be kept at optimal level.
4. In view of the points 2 and 3, Hospital should strive to achieve high utilization .One of the main contribution for this will be through association of Fulltime, visiting and part time consultants. Driving high OPD will be crucial.
5. Minimize capital cost, control fixed cost and achieve high utilization should be the driving focus of management. Effective monitoring of Hospital performance (both service quality and financial) is a pre requisite.
6. Maintaining of NABH Accreditation standard and empanelment by medical insurance companies , Govt. schemes and corporate entities will be important to drive utilization
7. Geographically local track record of success in the health sector, is a key success factor. Engagement with the local medical community, through net working for referral cases is important.
8. Creating high visibility, brand building and word-of-mouth appreciation of patients treated are very crucial for the acceptance of the Hospital

13. RISK FACTORS AND MITIGATION APPROACH

The most common pitfalls for new hospitals are:

- a. Over-optimistic projections (patient numbers, revenues, and profitability)
- b. Misjudging income levels and patients' ability (and mode) to pay.
- c. Underestimating catchment competition – usually this happens because the competition consists of lower-standard facilities and, thus, perceived lower standards of medical skills
- d. Low management capacity – Promoter should appoint committed and responsible lean management team and encourage professional management.
- e. Invest sufficiently in HIS, MIS and bring in sound practices to minimise risks of losing reputation.
- f. Staff recruitment and turnover issues – hospitals worldwide face human resources challenges, and many hospitals in emerging markets struggle to retain professional staff. This challenge will have to be faced through continuous in-house training, rewards and promotion and development of second line for crucial departments. Identifying efficient staff, developing them as Trainers and using their services to train existing and new hands (termed Training the Trainer) will be a useful approach.

14. STRATEGIES FOR SUCCESS

The proposed hospital will be strategically positioned as a Super Specialty Hospital offering high secondary care services to a potentially affordable population. Understanding the dynamics to attract them through Doctors networking, community participation, professional management etc. will be necessary. Strategies which would assist the Hospital to attain high occupancy levels and attain financial viability speedily could be the following:

1. *Community Care Hospital:* The proposed hospital will be projected as a community oriented, patient friendly healthcare facility. Patient friendly protocols and systems will be incorporated in the management of the Hospital. The hospital will organize regular education and awareness programs on hygiene, sanitation, mother and childcare and various aspects of preventive medicine. The Hospital will also help boost the economy of Coimbatore by providing employment to the local population.
2. *Quality medical care at affordable cost:* Keeping in mind the City population that is being served the tariffs and prices will be priced at competitive rates.
3. *Comprehensive Medical Care:* The Hospital will be manned by a team of trained and experience medical, nursing, and paramedical professionals. Round the clock manning of the centre will ensure immediate treatment in case of emergency.
4. The availability and retention of Nursing personnel is a perennial challenge world over. As a single function nursing accounts for highest fixed cost. In view of these, it will be prudent for their Hospital already started a Nursing College, with annual intake of 100 students for B.Sc. Nursing. This will to a great extent help the hospital to manage the numbers and costs of nurses needed for the hospital on a continual basis

15. IMPLEMENTATION SCHEDULE – STAGE 1

Milestones and timelines will be generally on the following lines:

The Schedule of the Stage 1 expansion activities are given below:

Activity	Start Date	End Date
Commencement of Building Construction	Apr 2023	Sep 2024
Staff Recruitment	Mar 2024	June 2024
Equipment order placement	Apr 2024	Jun 2024
Equipment delivery	Jun 2024	Sep 2024
Equipment installation	Sep 2024	Dec 2024
Hospital Soft launch	Jan 2025	March 2025
DCCO	March 2025	

The Stage 1 project Implementation period is 24 months. The date of Commencement of Commercial Operation is to be considered as 01st April 2025.

Tentative Quarterly Funds Requirement to Complete and commission for operations in Time

1. This Schedule is subject to practical variations. The pace of implementation with reference to target implementation schedule will have significant influence on this schedule
2. Contingency Provisions have been merged with respective heads – Infrastructure, Medical Equipment & Miscellaneous Assets (IT)
3. This Schedule is based on 8 Quarters of planning from April 2023. Any change in this will have corresponding changes in the quarterly requirement schedule.

16.0 FINANCIAL ASPECTS

16.1 Project Cost

Cost of Project		
S.No	Particulars	Amount (in Lakhs) Stage-1
1	Building & Civil	18,135.29
2	Medical Equipment & Others	2,468.52
3	Electrical & Furniture (Fittings & Fixture)	4,491.81
4	Others	877.86
5	Pre-Operative Expenses	1,595.10
6	Interest During Construction	1,252.42
7	Contingency @ 3%	827.06
Total		29,648.05

16.2 Means of Financing

Means of Finance					
S.N o	Particulars	Amount (in Lakhs)	% Promoter Contributio n	Promoter Contributio n (in Lakhs)	Bank Finance (in Lakhs)
1	Building & Civil	18,135.29	27.81%	5,042.66	13,092.62
2	Medical Equipment & Others	2,468.52	27.81%	686.39	1,782.13
3	Electrical & Furniture (Fittings & Fixture)	4,491.81	27.81%	1,248.98	3,242.83
4	Others	877.86	27.81%	244.10	633.76
5	Pre-Operative Expenses	1,595.10	27.81%	443.53	1,151.57
6	Interest During Construction	1,252.42	100.00%	1,252.42	-
7	Contingency @ 3%	827.06	27.81%	229.97	597.09
Total		29,648.05	30.86%	9,148.05	20,500.00

16.3 Operational Costs and Basis For Financial Projections

Basis and assumptions guiding the financial working:

Particulars	Average Per Bed Day Occupied Considered for (Stage 1)
Consumables	25.00% on revenue
Service Expenses	
Professional and Consulting Charges to Doctors	6,000.00
Lab Testing Charges	150.00
Purchase of Blood	-
Power and Fuel Consumed	700.00
Security Expenses	-
Medical Equipment Rental charges	750.00
PET CT & RT Charges	250.00

Equipment Maintenance (AMC & CMC)	450.00
	8,300.00
Employee Benefit Expenses	
Salaries, Allowance and Bonus	
Contribution to PF & Other Funds	
Staff Welfare Expenses	3,500.00
Gratuity	
Other Expenses	
Hospital House Keeping	650.00
Advertisement	80.00
Auditors Remuneration	-
Business Promotion	150.00
Donation	-
Insurance	75.00
Rent	-
Water Charges	175.00
Sundry Debtor Write-Off	-
Repairs & Maintenance	300.00
Others Admin	450.00
	1,880.00

16.4 Operational levels

	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31	31-32	32-33	33-34	34-35	35-36	36-37
Existing	70%	73%	75%	78%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Stage 1	0%	0%	30%	60%	65%	70%	75%	75%	75%	75%	75%	75%	75%	75%	75%

16.5 Tariff basis annual revision

Based on the Market survey the Tariff has been fixed and considered 5% increase year on year.

16.6 Material Cost

Based on the experience of similar moderate tariff general hospitals, around 25% to 30% of hospital revenue will be the cost of materials and consumables used in diagnostics, emergency, OTs, ICU and IP care.

The weighted average of the material cost is 25%. There is scope to control/ reduce the material cost. For conservative financial projections, we are retaining the cost on this basis. Certain items will be chargeable to the patients at actual price, which directly will not be a part of material cost.

16.7 Medical equipment maintenance cost

It is considered as ~5% of the Book value of Medical Equipment cost

16.8 Insurance cost

It is assumed at 0.15% of the Net Block of Fixed Assets

16.9 Power cost

Power cost considered at Rs.9.00 per Kwh

16.10 Profitability Projections

The projected Profit & Loss a/c statement given in the Financial Annexure Statement 3.

16.11 Projected Balance Sheet & Fund Flow Statement

The Projected balance sheet for the project is given in the Financial Annexure Statement 4.

16.12 Projected Cash Flow Statement

The Projected Cash Flow Statement for the project is given in the Financial Annexure Statement 5.

16.13. Break Even Point

The BEP at the end of 5th year is 80.33% and the average Break even point for the project is 63.38%. The detailed workings are given in Financial Annexure Statement 6

16.14 Debt Service Coverage Ratio

The weighted average DSCR for the proposed repayment schedule works out to 1.32 for standalone and 2.49 on-consolidated basis. The detailed workings are given in Financial Annexure Statement 6

16.15 Sensitivity Analysis

The sensitivity analysis under various scenarios of the project is shown as below:

Sensitivity Analysis				
Stage 1 - Standalone				
Particulars		DSCR	IRR	BEP
Change in Revenue				
Base Case		1.32	11.48%	63.38%
2.5% Decrease	0.98	1.24	10.61%	66.70%
5% Decrease	0.95	1.17	9.71%	70.38%
Change in Cost of Operation				
Base Case		1.32	11.48%	63.38%
5% Increase	1.05	1.24	10.61%	66.68%
10% Increase	1.10	1.17	9.71%	70.34%
Change in Cost of Overheads				
Base Case		1.32	11.48%	63.38%
5% Increase	1.05	1.29	11.21%	64.94%
10% Increase	1.10	1.27	10.94%	66.51%
Change in Interest Rate				
Base Rate 8.5%		1.32	11.48%	63.38%
Increase by 1%	1.01	1.28	11.55%	64.71%
Increase by 2%	1.02	1.24	11.61%	66.05%

17. CONCLUSION & RECOMMENDATIONS

RCSS Hospital Phase 3 Expansion Project (Stage 1)

- Royalcare Speciality Hospital Ltd - The 230 Bed Hospital was commissioned and inaugurated on Nov 13th 16. Further, the hospital was upgraded to 518 beds during January 21 and at present successfully operating at more than 80% capacity utilisation of IP beds.
- The 518 beds tertiary care Hospital will be upgraded to 637 beds to become operational in about 24 months of commencement of construction expected in April 23. High focus departments are Neurology, Cardio, Gastro Pediatrics, Surgery, Orthopedics, Micro and Cosmetic Surgeries and Emergency.
- ROYALCARE Super Specialty Hospital Limited, a public limited company, will provide land to the extent of about 8.50 Acres for the expansion project proposed in Phase 3 (Stage 1 & 2).
- The project cost for expansion Stage 1 of Phase 3 is Rs. 296.48 Cr.
- The means of financing the Project cost is Debt from Bank is Rs. 205.00 Crores and from promoters contribution / internal accruals is Rs.91.48 Cr
- The promoters have proposed to construct additional 2 Levels with built up area of 60576 Sq.ft in the existing Hospital Main Block and additional New Block with 2,917,35 Sq.ft. with 2 basement, Ground + 7 Floors. The Total Built up area including utilities proposed in Stage 1 of Phase 3 is 3,55,465 Sq.ft
- The Hospital will seek and get all necessary approvals and clearances for hassle-free and patient-safe operations.
- The Hospital is expected to employ 216 persons in the categories of Medical, Para medical and Administration for the Full-fledged 637 beds Capacity. These will be on-roll full time personnel required at the maximum utilization level of 90%.
- The association of Medical professionals of the departments covered by the healthcare services will be on fulltime, visiting and part time basis. Adequate number of professionals and qualified & trained personnel will be deployed for 24*7 service coverage for Emergency, Intensive Care and In patient wards. All support services will be manned on rotational shifts as well as on- call basis. The Outpatient & surgery departments will be operational on all days from 8 AM to 6 PM.
- The Hospital would derive its revenue from Out Patients and Inpatients (from Investigations, Medical admissions, surgical procedures, minimally invasive/ day-care procedures, Intensive Care Unit and Wellness programmes).

- At 100% utilization / occupancy the revenue will be Rs. 34.84 Lakhs per day for the IP beds proposed in Stage 1. This works out to Rs.33,500 per bed /day.

The Following Viability indicators are based on Fifteen year Financial Projections

Viability indicator	Standalone – 119 Beds	Consolidated – 637 Beds
Break-even Point	63.38%	67.93%
IRR	11.48%	18.81%
DSCR (Average)	1.32	2.49
Cumulative Cash surplus; by end of FY 2036-37 year projected	216.04 Cr	847.23 Cr

As the Project consultants, ITCOT is confident that the proposed Hospital Project is technically feasible and financially viable subject to the occupancy levels projected being achieved. The Project may be funded by the Banks/Financial Institutions

FINANCIAL ANNEXURE

Particulars	Reference
Assumption	Statement - 0
Cost of Project	Statement - 1
Means of Finance	Statement - 2
Projected Profitability Statement	Statement - 3
Projected Balance Sheet	Statement - 4
Projected Cash Flow Statement	Statement - 5
Debt Service Coverage Ratio	Statement - 6
Internal Rate of Return	Statement - 7
Break Even Point	Statement - 8
Key Ratios	Statement - 9
Sensitivity Analysis	Statement - 10
Loan Schedule Proposed	Statement - 11
Existing Loan Schedule Summary	Statement - 12
Depreciation as per Companies Tax Act	Annexure - A
Depreciation as per Income Tax Act	Annexure - B
Tax Calculation	Annexure - C
Working Capital Assessment	Annexure - D
Detailed list of Project Cost	Annexure - E
Existing Loan Schedule Annexure	Annexure - F

Sch	Particulars	Assumption									Statement-0	
		Mar-2021 (Audited)	Mar-2022 (Audited)	Mar-23 (Provisional Projected)	Dec-22 (Provisional Provided)	Average Per Bed Day Occupied Mar-21	Average Per Bed Day Occupied Mar-22	Average Per Bed Day Occupied Mar-23	Average Per Bed Day Occupied Provisional Dec-22	Average Per Bed Day Occupied Considered for Mar-24 (Existing)	Average Per Bed Day Occupied Considered for (Stage 1)	Escalation Considered YoY
1	Revenue from Operations											
	Inpatient	17,440.31	23,435.71	22,213.07	16,088.19	23,750.29	25,900.96	24,217.16	24,217.16	24,000.00	24,000.00	5.00%
	Outpatient	2,786.54	3,891.50	4,491.30	3,252.90	3,794.72	4,300.86	4,896.51	4,896.51	5,250.00	5,250.00	5.00%
	Pharmacy	1,540.71	2,346.33	2,612.63	1,892.24	2,098.15	2,593.15	2,848.35	2,848.35	3,500.00	3,500.00	5.00%
	Dietary & Others	334.71	441.83	595.58	431.36	455.81	488.31	649.31	649.31	750.00	750.00	5.00%
		22,102.27	30,115.37	29,912.58	21,664.69	30,098.96	33,283.27	32,611.33	32,611.33	33,500.00	33,500.00	
2	Revenue from Others											
	Interest on FDR/IT Refund	46.85	138.83	155.61	112.71	63.80	153.43	169.65	169.65	-	-	0.00%
	Other Income	255.14	283.13	266.05	192.69	347.45	312.91	290.05	290.05	-	-	0.00%
		301.99	421.96	421.66	305.40	411.25	466.35	459.71	459.71	-	-	
3	Consumables											
	Opening Stock	657.43	581.12	506.55	506.55	895.29	642.25	552.26	762.50			
	Purchase											
	Consumables	5,033.82	6,399.95	6,628.54	4,800.83	6,855.08	7,073.17	7,226.57	7,226.57			
	Stores and Spares	415.11	648.23	719.27	520.94	565.30	716.42	784.16	784.16			
		6,106.36	7,629.30	7,854.36	5,828.33	8,315.67	8,431.84	8,562.99	8,773.24			
	Closing Stock	581.12	506.55	684.35	821.57	791.37	559.84	746.09	1,236.69			
	Used	5,525.24	7,122.75	7,170.01	5,006.76	7,524.29	7,872.01	7,816.90	7,536.55			
	Change in Stock position	76.31	74.57	-177.79	-315.02							
4	Purchase of Stock in Trade											
	Pharmacy	1,073.81	1,752.73	1,528.51	1,432.97	1,462.32	1,937.10	1,666.41	2,157.01			
	Canteen	451.10	863.07	996.52	757.96	614.31	953.86	1,086.43	1,140.94			
		1,524.91	2,615.80	2,525.03	2,190.93	2,076.63	2,890.96	2,752.84	3,297.95			
5	Changes in Inventory											
	Op Stock	93.89	112.36	143.95	143.95	127.86	124.18	156.94	216.68			
	Cl Stock	112.36	143.95	192.56	175.67	153.01	159.09	209.93	264.44			
		-18.47	-31.59	-48.61	-31.73	-25.15	-34.91	-52.99	-47.76			



6	Service Expenses												
	Professional and Consulting Charges to Doctors	3,783.41	4,704.38	5,173.34	3,746.87	5,152.26	5,199.24	5,640.08	5,640.08	6,000.00	6,000.00	5.00%	
	Lab Testing Charges	85.18	86.81	109.51	79.32	116.00	95.94	119.39	119.39	150.00	150.00	5.00%	
	Purchase of Blood	1.04	0.15	-	-	1.42	0.17	-	-	-	-	5.00%	
	Power and Fuel Consumed	336.65	490.71	541.97	392.53	458.45	542.33	590.87	590.87	700.00	700.00	5.00%	
	Security Expenses	3.48	2.61	-	-	4.74	2.88	-	-	-	-	5.00%	
	Medical Equipment Rental charges	70.67	359.90	599.84	434.44	96.24	397.76	653.96	653.96	750.00	750.00	5.00%	
	PET CT & RT Charges	118.20	148.05	173.55	125.70	160.97	163.62	189.21	189.21	250.00	250.00	5.00%	
	Equipment Maintenance (AMC & CMC)	214.33	284.93	358.14	259.39	291.88	314.90	390.46	390.46	450.00	450.00	5.00%	
		4,612.96	6,077.54	6,956.36	5,038.26	6,281.95	6,716.85	7,583.97	7,583.97	8,300.00	8,300.00		
7	Employee Benefit Expenses												
	Salaries, Allowance and Bonus	3,134.32	4,460.31	5,010.52	3,628.96	4,268.33	4,929.50	5,462.58	5,462.58				
	Contribution to PF & Other Funds	330.07	457.52	493.36	357.32	449.49	505.65	537.87	537.87				
	Staff Welfare Expenses	1.65	255.66	16.09	11.65	2.25	282.55	17.54	17.54				
	Gratuity	192.20	80.01	69.04	50.00	261.74	88.43	75.26	75.26				
		3,658.24	5,253.50	5,589.00	4,047.93	4,981.81	5,806.13	6,093.25	6,093.25	6,500.00	3,500.00	5.00%	
8	Other Expenses												
	Hospital House Keeping	142.42	353.94	548.65	397.37	193.95	391.17	598.15	598.15	650.00	650.00	5.00%	
	Advertisement	23.82	90.15	147.17	106.59	32.44	99.63	160.45	160.45	175.00	80.00	5.00%	
	Auditors Remuneration	8.75	9.65	11.96	8.67	11.92	10.67	13.04	13.04	50.00	-	5.00%	
	Business Promotion	73.73	54.50	106.34	77.02	100.41	60.23	115.93	115.93	150.00	150.00	5.00%	
	Donation	-	54.83	6.90	5.00	-	60.60	7.53	7.53	50.00	-	5.00%	
	Insurance	28.75	33.48	54.50	39.47	39.15	37.00	59.41	59.41	75.00	75.00	5.00%	
	Rent	91.43	159.58	98.60	71.41	124.51	176.37	107.49	107.49	125.00	-	5.00%	
	Water Charges	93.72	103.79	144.53	104.68	127.63	114.71	157.57	157.57	175.00	175.00	5.00%	
	Sundry Debtor Write-Off	120.66	438.77	2.46	1.78	164.32	484.93	2.69	2.69	-	-	5.00%	
	Repairs & Maintenance	275.22	393.96	502.55	363.98	374.80	435.40	547.89	547.89	600.00	300.00	5.00%	
	Others Admin	551.43	585.10	757.46	548.60	750.94	646.65	825.80	825.80	900.00	450.00	5.00%	
		1,409.93	2,277.75	2,381.12	1,724.57	1,920.05	2,517.35	2,595.95	2,595.95	2,950.00	1,880.00		

Closing Stock		
For Stage 1		
Hospital Consumables & Stores & Spares	8.50%	on Consumables
Pharmacy & Canteen	1.50%	on Consumables

Escalation		
Hospital Consumables & Stores & Spares	5%	YoY
Pharmacy & Canteen	5%	YoY

Occupancy Ratio	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36	2036-37	2037-38	2038-39
Existing	70.00%	72.50%	75.00 %	77.50 %	80.00 %	80.00 %	80.00 %	80.00 %	80.00 %	80.00 %	80.00 %	80.00 %	80.00 %	80.00%	80.00%	80.00%	80.00%
Stage 1	0.00%	0.00%	30.00 %	60.00 %	65.00 %	70.00 %	75.00 %	75.00 %	75.00 %	75.00 %	75.00 %	75.00 %	75.00 %	75.00%	75.00%	75.00%	75.00%
IP Beds Occupied																	
Existing	91,725	95,000	98,276	1,01,552	1,04,828	1,04,828	1,04,828	1,04,828	1,04,828	1,04,828	1,04,828	1,04,828	1,04,828	1,04,828	1,04,828	1,04,828	1,04,828
Stage 1	-	-	11,388	22,776	24,674	26,572	28,470	28,470	28,470	28,470	28,470	28,470	28,470	28,470	28,470	28,470	28,470
	91,725	95,000	1,09,664	1,24,328	1,29,502	1,31,400	1,33,298	1,33,298	1,33,298	1,33,298	1,33,298	1,33,298	1,33,298	1,33,298	1,33,298	1,33,298	1,33,298

Working Capital		
Particulars	Days	Months
Inventory	30	1.00
Cost of Operations	15	0.50
Other Overheads	30	1.00
Sundry Debtors	15	0.50
Current Liabilities	30	1.00
Promoter Contribution		25%
Working Capital		75%
Rounded Off		
Interest on Working Capital		8.50%



List of Consultant Required				
S.No	Particulars	Existing	Proposed	
1	Department of Neuro Surgery	3	4	
2	Department of Neurology	2	3	
3	Department of Interventional Cardiology	2	3	
4	Department of Cardiothoracic Surgery	4	5	
5	Department of Interventional Pulmonology	3	5	
6	Department of Medical Gastroenterology	1	3	
7	Department of Surgical Gastroenterology	3	4	
8	Department of Orthopaedic & Spine Surgery	3	5	
9	Department of Endocrinology	1	2	
10	Department of Obstetrics & Gynaecology	5	6	
11	Department of Paediatrics & Neonatology	2	3	
12	Department of Psychiatrist	1	2	
13	Department of Medical Oncology	1	2	
14	Department of Radiation Oncology (AOI)	1	2	
15	Department of Nuclear Medicine (AOI)	2	3	
16	Department of Nephrology	2	2	
17	Department of Urology & Andrology	2	3	
18	Department of Dermatology & Cosmetology	1	2	
19	Department of Plastic and Cosmetic Surgery	3	3	
20	Department of Intensive Care	12	20	
21	Department of Emergency Medicine	5	8	
22	Department of Anaesthesiology	5	6	



List of Consultant Required			
S.No	Particulars	Existing	Proposed
23	Department of Internal Medicine	2	3
24	Department of Radiology	9	14
25	Department of ENT & Neck Surgery	1	3
26	Department of Oral & Maxillofacial Surgery	2	2
27	Department of Clinical Pathology	3	3
28	Department of Physical Medicine & Rehabilitation	2	3
29	Department of Geriatrics	-	2
30	Department of Master Health Check-up	1	2
31	Department of Ophthalmology	1	1
32	Department of Hematology	-	1
33	Department of Transfusion Medicine / Blood bank Medical Officer	1	1
34	Department of Rheumatology	1	1
35	Department of Surgical Oncology	-	2
35	Department of Laboratory Medicine	1	1
37	Department of Microbiology	1	1
38	Department of MRgFUS	-	1
39	Department of Hematology	-	1
Total		89	138

Cost of Project			Statement-1
S.No	Particulars	Amount (in Lakhs) Stage-1	Amount (in Lakhs) Stage-2
1	Building & Civil	18,135.29	20,031.55
2	Medical Equipment & Others	2,468.52	4,585.03
3	Electrical & Furniture (Fittings & Fixture)	4,491.81	5,713.21
4	Others	877.86	1,426.33
5	Pre-Operative Expenses	1,595.10	699.07
6	Interest During Construction	1,252.42	2,837.31
7	Contingency @ 3%	827.06	973.66
Total		29,648.05	36,266.15

Means of Finance Stage - 1					Statement - 2
S.No	Particulars	Amount (in Lakhs)	% Promoter Contribution	Promoter Contribution (in Lakhs)	Bank Finance (in Lakhs)
1	Building & Civil	18,135.29	27.81%	5,042.66	13,092.62
2	Medical Equipment & Others	2,468.52	27.81%	686.39	1,782.13
3	Electrical & Furniture (Fittings & Fixture)	4,491.81	27.81%	1,248.98	3,242.83
4	Others	877.86	27.81%	244.10	633.76
5	Pre-Operative Expenses	1,595.10	27.81%	443.53	1,151.57
6	Interest During Construction	1,252.42	100.00%	1,252.42	-
7	Contingency @ 3%	827.06	27.81%	229.97	597.09
Total		29,648.05	30.86%	9,148.05	20,500.00
					29,648.05

Projected Profitability Statement													Statement - 3				
Particulars	Unit of Measurement			Escalation	Existing												
					F.Y	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030		
	UoM	Others	Per Bed		Year	Audited	Audited	Provisional	-	1.00	2.00	3.00	4.00	5.00	6.00		
	Months				12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00		
No of Inpatient Beds - Existing	in nos	359				359	359	359	359	359	359	359	359	359	359	359	359
Maximum Capacity	in nos	365				1,31,035	1,31,035	1,31,035	1,31,035	1,31,035	1,31,035	1,31,035	1,31,035	1,31,035	1,31,035	1,31,035	1,31,035
No of Bed Days Occupied	in nos					73,432	90,482	91,725	95,000	98,276	1,01,552	1,04,828	1,04,828	1,04,828	1,04,828	1,04,828	1,04,828
Utilization	%					56.04%	69.05%	70.00%	72.50%	75.00%	77.50%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%
Revenue from Operations																	
Inpatient Revenue	in Lakhs		24,000.00	5.00%		17,440	23,436	22,213	22,800	24,766	26,871	29,124	30,581	32,110	33,715		
Outpatient Revenue	in Lakhs		5,250.00	5.00%		2,787	3,892	4,491	4,988	5,417	5,878	6,371	6,690	7,024	7,375		
Pharmacy Sales	in Lakhs		3,500.00	5.00%		1,541	2,346	2,613	3,325	3,612	3,919	4,247	4,460	4,683	4,917		
Dietary Sales	in Lakhs		750.00	5.00%		335	442	596	713	774	840	910	956	1,003	1,054		
						22,102	30,115	29,913	31,825	34,569	37,507	40,653	42,685	44,820	47,061		
Revenue from Other Sources																	
Interest on FDR/IT Refund	in Lakhs		-	0.00%		47	139	156	-	-	-	-	-	-	-	-	-
Other Income	in Lakhs		-	0.00%		255	283	266	-	-	-	-	-	-	-	-	-
						302	422	422	-	-	-	-	-	-	-	-	-
Total Revenue	in Lakhs					22,404	30,537	30,334	31,825	34,569	37,507	40,653	42,685	44,820	47,061		
Cost of Operations																	
Consumables	in Lakhs	On Revenue	25.00%	0.00%		6,974	9,664	9,873	7,956	8,642	9,377	10,163	10,671	11,205	11,765		
Professional and Consulting Charges to Doctors	in Lakhs		6,000.00	5.00%		3,783	4,704	5,173	5,700	6,191	6,718	7,281	7,645	8,027	8,429		
Lab Testing & PET CT & RT Charges	in Lakhs		400.00	5.00%		203	235	283	380	413	448	485	510	535	562		
Medical Equipment	in Lakhs		750.00	5.00%		71	360	600	713	774	840	910	956	1,003	1,054		



Rental Charges															
Equipment Maintenance (AMC & CMC)	in Lakhs		450.00	5.00%		214	285	358	428	464	504	546	573	602	632
Water Charges	in Lakhs		175.00	5.00%		94	104	145	166	181	196	212	223	234	246
Power and Fuel Consumed	in Lakhs		700.00	5.00%		337	491	542	665	722	784	849	892	937	983
Opening Stock															
Hospital Consumables	in Lakhs					657	581	507	684	719	754	792	832	873	917
Pharmacy	in Lakhs					94	112	144	193	202	212	223	234	246	258
Closing Stock															
Hospital Consumables & Stores & Spares	in Lakhs		5.00%			581	507	684	719	754	792	832	873	917	963
Pharmacy & Canteen	in Lakhs		5.00%			112	144	193	202	212	223	234	246	258	271
Total Cost of Operations	in Lakhs					11,734	15,886	16,747	15,964	17,341	18,817	20,397	21,417	22,488	23,612
Gross Profits	in Lakhs					10,670	14,652	13,587	15,861	17,227	18,690	20,256	21,269	22,332	23,449
Other Overheads															
Employee Benefit Expenses	in Lakhs		6,500.00	5.00%		3,658	5,254	5,589	6,175	6,707	7,277	7,888	8,282	8,696	9,131
Hospital House Keeping	in Lakhs		650.00	5.00%		142	354	549	618	671	728	789	828	870	913
Advertisement	in Lakhs		175.00	5.00%		24	90	147	166	181	196	212	223	234	246
Auditors Remuneration	in Lakhs		50.00	5.00%		9	10	12	48	52	56	61	64	67	70
Business Promotion	in Lakhs		150.00	5.00%		74	55	106	143	155	168	182	191	201	211
Donation	in Lakhs		50.00	5.00%		-	55	7	48	52	56	61	64	67	70
Insurance	in Lakhs		75.00	5.00%		29	33	54	71	77	84	91	96	100	105
Rent	in Lakhs		125.00	5.00%		91	160	99	119	129	140	152	159	167	176
Repairs & Maintenance	in Lakhs		600.00	5.00%		275	394	503	570	619	672	728	765	803	843
Others Admin	in Lakhs		900.00	5.00%		677	1,027	760	855	929	1,008	1,092	1,147	1,204	1,264
Total Other	in Lakhs					4,979	7,430	7,826	8,811	9,571	10,384	11,255	11,818	12,409	13,029



Overheads																
EBIDTA	in Lakhs				5,691	7,222	5,761	7,050	7,656	8,305	9,000	9,450	9,923	10,419		
Interest on Term Loan	in Lakhs				2,776	2,614	1,938	1,929	1,649	1,339	1,058	838	643	494		
Interest on Working Capital	in Lakhs				97	103	120	148	159	170	182	191	201	211		
Pre-Operative Expenses	in Lakhs				-	-	-	-	-	-	-	-	-	-		
Depreciation	in Lakhs				2,401	2,372	2,118	2,209	2,293	2,340	1,484	1,287	1,371	1,473		
Profit Before Tax	in Lakhs				418	2,132	1,585	2,764	3,555	4,456	6,276	7,135	7,708	8,242		
Tax Payable (New Tax Regime)	in Lakhs				-	-	-	-	-	-	1,461	1,677	1,858	2,030		
Profit After Tax	in Lakhs				418	2,132	1,585	2,764	3,555	4,456	4,815	5,458	5,849	6,212		
Deferred Tax Adjustment	in Lakhs				2	9	-6,889	940	1,000	1,319	-61	-119	-82	-44		
Transferred to Reserve and Surplus	in Lakhs				416	2,123	8,474	1,824	2,556	3,137	4,877	5,576	5,931	6,256		

Projected Profitability Statement

Statement – 3 (continuation)

Particulars	Existing													
	Unit of Measurement			Escalation	F.Y	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039
	UoM	Others	Per Bed		Year	7.00	8.00	9.00	10.00	11.00	12.00	13.00	14.00	15.00
No of Inpatient Beds - Existing	in nos	359				359	359	359	359	359	359	359	359	359
Maximum Capacity	in nos	365				1,31,035	1,31,035	1,31,035	1,31,035	1,31,035	1,31,035	1,31,035	1,31,035	1,31,035
No of Bed Days Occupied	in nos					1,04,828	1,04,828	1,04,828	1,04,828	1,04,828	1,04,828	1,04,828	1,04,828	1,04,828
Utilization	%					80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%
Revenue from Operations														
Inpatient Revenue	in Lakhs		24,000	5.00%		35,401	37,171	39,029	40,981	43,030	45,181	47,441	49,813	52,303
Outpatient Revenue	in Lakhs		5,250	5.00%		7,744	8,131	8,538	8,965	9,413	9,883	10,378	10,896	11,441
Pharmacy Sales	in Lakhs		3,500	5.00%		5,163	5,421	5,692	5,976	6,275	6,589	6,918	7,264	7,628
Dietary Sales	in Lakhs		750	5.00%		1,106	1,162	1,220	1,281	1,345	1,412	1,483	1,557	1,634
						49,414	51,884	54,479	57,203	60,063	63,066	66,219	69,530	73,007
Revenue from Other Sources														
Interest on FDR/IT Refund	in Lakhs		-	0.00%		-	-	-	-	-	-	-	-	-
Other Income	in Lakhs		-	0.00%		-	-	-	-	-	-	-	-	-
						-	-	-	-	-	-	-	-	-
Total Revenue	in Lakhs					49,414	51,884	54,479	57,203	60,063	63,066	66,219	69,530	73,007
Cost of Operations														
Consumables	in Lakhs	On Revenue	25.00%	0.00%		12,353	12,971	13,620	14,301	15,016	15,766	16,555	17,383	18,252
Professional and Consulting Charges to Doctors	in Lakhs		6,000.00	5.00%		8,850	9,293	9,757	10,245	10,757	11,295	11,860	12,453	13,076
Lab Testing & PET CT & RT Charges	in Lakhs		400.00	5.00%		590	620	650	683	717	753	791	830	872
Medical Equipment Rental Charges	in Lakhs		750.00	5.00%		1,106	1,162	1,220	1,281	1,345	1,412	1,483	1,557	1,634
Equipment Maintenance (AMC & CMC)	in Lakhs		450.00	5.00%		664	697	732	768	807	847	890	934	981
Water Charges	in Lakhs		175.00	5.00%		258	271	285	299	314	329	346	363	381
Power and Fuel Consumed	in Lakhs		700.00	5.00%		1,033	1,084	1,138	1,195	1,255	1,318	1,384	1,453	1,526



Opening Stock														
Hospital Consumables	in Lakhs				963	1,011	1,062	1,115	1,170	1,229	1,290	1,355	1,423	
Pharmacy	in Lakhs				271	284	299	314	329	346	363	381	400	
Closing Stock														
Hospital Consumables & Stores & Spares	in Lakhs		5.00%		1,011	1,062	1,115	1,170	1,229	1,290	1,355	1,423	1,494	
Pharmacy & Canteen	in Lakhs		5.00%		284	299	314	329	346	363	381	400	420	
Total Cost of Operations	in Lakhs				24,793	26,032	27,334	28,701	30,136	31,642	33,225	34,886	36,630	
Gross Profits	in Lakhs				24,621	25,852	27,145	28,502	29,927	31,423	32,995	34,644	36,376	
Other Overheads														
Employee Benefit Expenses	in Lakhs	6,500.00	5.00%		9,588	10,067	10,570	11,099	11,654	12,237	12,848	13,491	14,165	
Hospital House Keeping	in Lakhs	650.00	5.00%		959	1,007	1,057	1,110	1,165	1,224	1,285	1,349	1,417	
Advertisement	in Lakhs	175.00	5.00%		258	271	285	299	314	329	346	363	381	
Auditors Remuneration	in Lakhs	50.00	5.00%		74	77	81	85	90	94	99	104	109	
Business Promotion	in Lakhs	150.00	5.00%		221	232	244	256	269	282	297	311	327	
Donation	in Lakhs	50.00	5.00%		74	77	81	85	90	94	99	104	109	
Insurance	in Lakhs	75.00	5.00%		111	116	122	128	134	141	148	156	163	
Rent	in Lakhs	125.00	5.00%		184	194	203	213	224	235	247	259	272	
Repairs & Maintenance	in Lakhs	600.00	5.00%		885	929	976	1,025	1,076	1,130	1,186	1,245	1,308	
Others Admin	in Lakhs	900.00	5.00%		1,328	1,394	1,464	1,537	1,614	1,694	1,779	1,868	1,961	
Total Other Overheads	in Lakhs				13,681	14,365	15,083	15,837	16,629	17,461	18,334	19,250	20,213	
EBIDTA	in Lakhs				10,940	11,487	12,061	12,665	13,298	13,963	14,661	15,394	16,163	
Interest on Term Loan	in Lakhs				347	201	57	-	-	-	-	-	-	-
Interest on Working Capital	in Lakhs				221	232	244	256	269	282	297	311	326	



Pre-Operative Expenses	in Lakhs					-	-	-	-	-	-	-	-	-
Depreciation	in Lakhs					1,581	1,692	1,772	1,777	1,836	1,897	1,962	2,029	2,100
Profit Before Tax	in Lakhs					8,791	9,362	9,988	10,631	11,193	11,783	12,403	13,053	13,737
Tax Payable (New Tax Regime)	in Lakhs					2,203	2,380	2,560	2,722	2,876	3,035	3,200	3,372	3,551
Profit After Tax	in Lakhs					6,588	6,982	7,429	7,909	8,318	8,748	9,202	9,681	10,185
Deferred Tax Adjustment	in Lakhs					-9	24	46	47	59	69	79	87	94
Transferred to Reserve and Surplus	in Lakhs					6,597	6,958	7,383	7,862	8,259	8,679	9,124	9,594	10,091

Projected Profitability Statement														Statement - 3		
Particulars	Unit of Measurement			Escalation	Stage 1											
					F.Y	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	
	UoM	Others	Per Bed		Year	Audited	Audited	Provisional	-	1.00	2.00	3.00	4.00	5.00	6.00	
No of Inpatient Beds - Stage 1	in nos	104			Mont hs	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	1	2.00	12.00
Maximum Capacity	in nos	365				37,960	37,960	37,960	37,960	37,960	37,960	37,960	37,960	37,960	37,960	37,960
No of Bed Days Occupied	in nos					-	-	-	-	11,388	22,776	24,674	26,572	28,470	28,470	28,470
Utilization	%					0.00%	0.00%	0.00%	0.00%	30.00%	60.00%	65.00%	70.00%	75.00%	75.00%	75.00%
Revenue from Operations																
Inpatient Revenue	in Lakhs		24,000	0		-	-	-	-	2,870	6,027	6,855	7,752	8,721	9,157	
Outpatient Revenue	in Lakhs		5,250	0		-	-	-	-	628	1,318	1,500	1,696	1,908	2,003	
Pharmacy Sales	in Lakhs		3,500	0		-	-	-	-	419	879	1,000	1,130	1,272	1,335	
Dietary Sales	in Lakhs		750	0		-	-	-	-	90	188	214	242	273	286	
						-	-	-	-	4,006	8,412	9,569	10,820	12,172	12,781	
Revenue from Other Sources																
Interest on FDR/IT Refund	in Lakhs		-	-		-	-	-	-	-	-	-	-	-	-	-
Other Income	in Lakhs		-	-		-	-	-	-	-	-	-	-	-	-	-
						-	-	-	-	-	-	-	-	-	-	-
Total Revenue	in Lakhs					-	-	-	-	4,006	8,412	9,569	10,820	12,172	12,781	
Cost of Operations																
Consumables	in Lakhs	On Revenue	0	-		-	-	-	-	1,001	2,103	2,392	2,705	3,043	3,195	
Professional and Consulting Charges to Doctors	in Lakhs		6,000	0		-	-	-	-	717	1,507	1,714	1,938	2,180	2,289	
Lab Testing & PET CT & RT Charges	in Lakhs		400	0		-	-	-	-	48	100	114	129	145	153	
Medical Equipment Rental Charges	in Lakhs		750	0		-	-	-	-	90	188	214	242	273	286	
Equipment Maintenance (AMC & CMC)	in Lakhs		450	0		-	-	-	-	54	113	129	145	164	172	
Water Charges	in Lakhs		175	0		-	-	-	-	21	44	50	57	64	67	
Power and Fuel Consumed	in Lakhs		700	0		-	-	-	-	84	176	200	226	254	267	



Opening Stock															
Hospital Consumables	in Lakhs				-	-	-	-	-	179	188	197	207		
Pharmacy	in Lakhs				-	-	-	-	-	32	33	35	37		
Closing Stock															
Hospital Consumables & Stores & Spares	in Lakhs	8.50%		0	-	-	-	-	-	179	188	197	207	217	
Pharmacy & Canteen	in Lakhs	1.50%		0	-	-	-	-	-	32	33	35	37	38	
Total Cost of Operations	in Lakhs				-	-	-	-	2,015	4,021	4,802	5,431	6,111	6,417	
Gross Profits	in Lakhs				-	-	-	-	1,991	4,391	4,766	5,389	6,061	6,365	
Other Overheads															
Employee Benefit Expenses	in Lakhs		3,500	0	-	-	-	-	419	879	1,000	1,130	1,272	1,335	
Hospital House Keeping	in Lakhs		650	0	-	-	-	-	78	163	186	210	236	248	
Advertisement	in Lakhs		80	0	-	-	-	-	10	20	23	26	29	31	
Auditors Remuneration	in Lakhs		-	0	-	-	-	-	-	-	-	-	-	-	
Business Promotion	in Lakhs		150	0	-	-	-	-	18	38	43	48	55	57	
Donation	in Lakhs		-	0	-	-	-	-	-	-	-	-	-	-	
Insurance	in Lakhs		75	0	-	-	-	-	9	19	21	24	27	29	
Rent	in Lakhs		-	0	-	-	-	-	-	-	-	-	-	-	
Repairs & Maintenance	in Lakhs		300	0	-	-	-	-	36	75	86	97	109	114	
Others Admin	in Lakhs		450	0	-	-	-	-	54	113	129	145	164	172	
Total Other Overheads	in Lakhs				-	-	-	-	622	1,307	1,487	1,681	1,891	1,986	
EBIDTA	in Lakhs				-	-	-	-	1,369	3,084	3,280	3,708	4,170	4,379	
Interest on Term Loan	in Lakhs				-	-	-	-	708	1,663	1,488	1,314	1,140	966	
Interest on Working Capital	in Lakhs				-	-	-	-	11	33	35	38	43	44	
Pre-Operative Expenses	in Lakhs				-	-	-	-	-	307	307	307	307	307	
Depreciation	in Lakhs				-	-	-	-	744	1,488	1,488	1,488	1,488	1,418	
Profit Before Tax	in Lakhs				-	-	-	-	-94	-407	-39	560	1,193	1,644	
Tax Payable (New Tax Regime)	in Lakhs				-	-	-	-	-	-	-	-	-	-	



Profit After Tax	in Lakhs					-	-	-	-	-94	-407	-39	560	1,193	1,644
Deferred Tax Adjustment	in Lakhs							-	-	-452	-850	-561	-249	45	238
Transferred to Reserve and Surplus	in Lakhs					-	-	-	-	357	443	522	809	1,147	1,405

Projected Profitability Statement											Statement - 3			
Particulars	Unit of Measurement			Escalation	F.Y	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039
	UoM	Others	Per Bed		Year	7.00	8.00	9.00	10.00	11.00	12.00	13.00	14.00	15.00
					Months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
No of Inpatient Beds - Stage 1	in nos	104				104	104	104	104	104	104	104	104	104
Maximum Capacity	in nos	365				37,960	37,960	37,960	37,960	37,960	37,960	37,960	37,960	37,960
No of Bed Days Occupied	in nos					28,470	28,470	28,470	28,470	28,470	28,470	28,470	28,470	28,470
Utilization	%					75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
Revenue from Operations														
Inpatient Revenue	in Lakhs	24,000	0			9,614	10,095	10,600	11,130	11,686	12,271	12,884	13,528	14,205
Outpatient Revenue	in Lakhs	5,250	0			2,103	2,208	2,319	2,435	2,556	2,684	2,818	2,959	3,107
Pharmacy Sales	in Lakhs	3,500	0			1,402	1,472	1,546	1,623	1,704	1,789	1,879	1,973	2,072
Dietary Sales	in Lakhs	750	0			300	315	331	348	365	383	403	423	444
						13,420	14,091	14,796	15,536	16,312	17,128	17,984	18,883	19,828
Revenue from Other Sources														
Interest on FDR/IT Refund	in Lakhs	-	-			-	-	-	-	-	-	-	-	-
Other Income	in Lakhs	-	-			-	-	-	-	-	-	-	-	-
						-	-	-	-	-	-	-	-	-
Total Revenue	in Lakhs					13,420	14,091	14,796	15,536	16,312	17,128	17,984	18,883	19,828



Cost of Operations															
Consumables		in Lakhs	On Revenue	0	-		3,355	3,523	3,699	3,884	4,078	4,282	4,496	4,721	4,957
Professional and Consulting Charges to Doctors		in Lakhs		6,000	0		2,404	2,524	2,650	2,782	2,922	3,068	3,221	3,382	3,551
Lab Testing & PET CT & RT Charges		in Lakhs		400	0		160	168	177	185	195	205	215	225	237
Medical Equipment Rental Charges		in Lakhs		750	0		300	315	331	348	365	383	403	423	444
Equipment Maintenance (AMC & CMC)		in Lakhs		450	0		180	189	199	209	219	230	242	254	266
Water Charges		in Lakhs		175	0		70	74	77	81	85	89	94	99	104
Power and Fuel Consumed		in Lakhs		700	0		280	294	309	325	341	358	376	395	414
Opening Stock															
Hospital Consumables		in Lakhs					217	228	240	252	264	277	291	306	321
Pharmacy		in Lakhs					38	40	42	44	47	49	51	54	57
Closing Stock															
Hospital Consumables & Stores & Spares		in Lakhs	8.50%		0		228	240	252	264	277	291	306	321	337
Pharmacy & Canteen		in Lakhs	1.50%		0		40	42	44	47	49	51	54	57	59
Total Cost of Operations		in Lakhs					6,737	7,074	7,428	7,799	8,189	8,599	9,029	9,480	9,954
Gross Profits		in Lakhs					6,683	7,017	7,368	7,736	8,123	8,529	8,956	9,403	9,874
Other Overheads															
Employee Benefit Expenses		in Lakhs		3,500	0		1,402	1,472	1,546	1,623	1,704	1,789	1,879	1,973	2,072
Hospital House Keeping		in Lakhs		650	0		260	273	287	301	317	332	349	366	385
Advertisement		in Lakhs		80	0		32	34	35	37	39	41	43	45	47
Auditors Remuneration		in Lakhs		-	0		-	-	-	-	-	-	-	-	-
Business Promotion		in Lakhs		150	0		60	63	66	70	73	77	81	85	89



Donation	in Lakhs	-	0	-	-	-	-	-	-	-	-	-	-	-
Insurance	in Lakhs	75	0	30	32	33	35	37	38	40	42	44		
Rent	in Lakhs	-	0	-	-	-	-	-	-	-	-	-	-	-
Repairs & Maintenance	in Lakhs	300	0	120	126	132	139	146	153	161	169	178		
Others Admin	in Lakhs	450	0	180	189	199	209	219	230	242	254	266		
Total Other Overheads	in Lakhs			2,085	2,189	2,299	2,414	2,534	2,661	2,794	2,934	3,081		
EBIDTA	in Lakhs			4,598	4,828	5,069	5,322	5,588	5,868	6,161	6,469	6,793		
Interest on Term Loan	in Lakhs			791	617	443	269	94	-	-	-	-		
Interest on Working Capital	in Lakhs			47	48	51	54	56	60	62	65	68		
Pre-Operative Expenses	in Lakhs			-	-	-	-	-	-	-	-	-		
Depreciation	in Lakhs			1,348	1,348	1,335	1,323	983	644	644	644	644		
Profit Before Tax	in Lakhs			2,412	2,814	3,240	3,677	4,455	5,165	5,456	5,760	6,081		
Tax Payable (New Tax Regime)	in Lakhs			-	693	838	979	1,119	1,239	1,335	1,433	1,532		
Profit After Tax	in Lakhs			2,412	2,121	2,402	2,699	3,336	3,926	4,120	4,327	4,549		
Deferred Tax Adjustment	in Lakhs			496	-9	23	53	-2	-61	-38	-17	2		
Transferred to Reserve and Surplus	in Lakhs			1,916	2,130	2,379	2,645	3,338	3,988	4,158	4,344	4,547		

Particulars	Existing + Stage 1														
	Unit of Measurement			Escalation	F.Y	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030
	UoM	Others	Per Bed		Year	Audited	Audited	Provisional	-	1.00	2.00	3.00	4.00	5.00	6.00
No of Inpatient Beds - Existing	in nos	463				463	463	463	463	463	463	463	463	463	463
Maximum Capacity	in nos	365				1,68,995	1,68,995	1,68,995	1,68,995	1,68,995	1,68,995	1,68,995	1,68,995	1,68,995	1,68,995
No of Bed Days Occupied	in nos					73,432	90,482	91,725	95,000	1,09,664	1,24,328	1,29,502	1,31,400	1,33,298	1,33,298
Utilization	%					43.45%	53.54%	54.28%	56.21 %	64.89 %	73.57 %	76.63 %	77.75 %	78.88 %	78.88 %
Revenue from Operations															
Inpatient Revenue	in Lakhs					17,440	23,436	22,213	22,800	27,635	32,897	35,980	38,332	40,830	42,872
Outpatient Revenue	in Lakhs					2,787	3,892	4,491	4,988	6,045	7,196	7,871	8,385	8,932	9,378
Pharmacy Sales	in Lakhs					1,541	2,346	2,613	3,325	4,030	4,798	5,247	5,590	5,954	6,252
Dietary Sales	in Lakhs					335	442	596	713	864	1,028	1,124	1,198	1,276	1,340
						22,102	30,115	29,913	31,825	38,574	45,919	50,221	53,505	56,992	59,842
Revenue from Other Sources															
Interest on FDR/IT Refund	in Lakhs					47	139	156	-	-	-	-	-	-	-
Other Income	in Lakhs					255	283	266	-	-	-	-	-	-	-
						302	422	422	-	-	-	-	-	-	-
Total Revenue	in Lakhs					22,404	30,537	30,334	31,825	38,574	45,919	50,221	53,505	56,992	59,842
Cost of Operations															
Consumables	in Lakhs					6,974	9,664	9,873	7,956	9,644	11,480	12,555	13,376	14,248	14,960
Professional and Consulting Charges to Doctors	in Lakhs					3,783	4,704	5,173	5,700	6,909	8,224	8,995	9,583	10,208	10,718
Lab Testing & PET CT & RT Charges	in					203	235	283	380	461	548	600	639	681	715



	Lakhs														
Medical Equipment Rental Charges	in Lakhs				71	360	600	713	864	1,028	1,124	1,198	1,276	1,340	
Equipment Maintenance (AMC & CMC)	in Lakhs				214	285	358	428	518	617	675	719	766	804	
Water Charges	in Lakhs				94	104	145	166	202	240	262	280	298	313	
Power and Fuel Consumed	in Lakhs				337	491	542	665	806	960	1,049	1,118	1,191	1,250	
Opening Stock															
Hospital Consumables	in Lakhs				657	581	507	684	719	754	971	1,020	1,071	1,124	
Pharmacy	in Lakhs				94	112	144	193	202	212	254	267	281	295	
Closing Stock															
Hospital Consumables & Stores & Spares	in Lakhs				581	507	684	719	754	971	1,020	1,071	1,124	1,180	
Pharmacy & Canteen	in Lakhs				112	144	193	202	212	254	267	281	295	309	
Total Cost of Operations															
	in Lakhs				11,734	15,886	16,747	15,964	19,356	22,838	25,199	26,848	28,599	30,029	
Gross Profits															
	in Lakhs				10,670	14,652	13,587	15,861	19,218	23,081	25,022	26,657	28,393	29,813	
Other Overheads															
Employee Benefit Expenses	in Lakhs				3,658	5,254	5,589	6,175	7,126	8,156	8,888	9,413	9,968	10,467	
Hospital House Keeping	in Lakhs				142	354	549	618	748	891	974	1,038	1,106	1,161	
Advertisement	in Lakhs				24	90	147	166	190	216	235	249	263	276	
Auditors Remuneration	in Lakhs				9	10	12	48	52	56	61	64	67	70	
Business Promotion	in Lakhs				74	55	106	143	173	206	225	240	255	268	
Donation	in Lakhs				-	55	7	48	52	56	61	64	67	70	
Insurance	in				29	33	54	71	86	103	112	120	128	134	



	Lakhs														
Rent	in Lakhs				91	160	99	119	129	140	152	159	167	176	
Repairs & Maintenance	in Lakhs				275	394	503	570	655	747	814	861	912	957	
Others Admin	in Lakhs				677	1,027	760	855	983	1,121	1,221	1,292	1,368	1,436	
Total Other Overheads	in Lakhs				4,979	7,430	7,826	8,811	10,193	11,691	12,742	13,499	14,300	15,015	
EBIDTA	in Lakhs				5,691	7,222	5,761	7,050	9,025	11,390	12,280	13,158	14,093	14,798	
Interest on Term Loan	in Lakhs				2,776	2,614	1,938	1,929	2,357	3,002	2,547	2,152	1,783	1,459	
Interest on Working Capital	in Lakhs				97	103	120	148	170	203	217	230	243	255	
Pre-Operative Expenses	in Lakhs				-	-	-	-	-	307	307	307	307	307	
Depreciation	in Lakhs				2,401	2,372	2,118	2,209	3,037	3,828	2,972	2,775	2,859	2,891	
Profit Before Tax	in Lakhs				418	2,132	1,585	2,764	3,461	4,049	6,237	7,694	8,900	9,885	
Tax Payable (New Tax Regime)	in Lakhs				-	-	-	-	-	-	462	1,623	2,031	2,356	
Profit After Tax	in Lakhs				418	2,132	1,585	2,764	3,461	4,049	5,776	6,072	6,869	7,529	
Deferred Tax Adjustment	in Lakhs				2	9	-6,889	940	548	469	377	-314	-209	-132	
Transferred to Reserve and Surplus	in Lakhs				416	2,123	8,474	1,824	2,913	3,580	5,399	6,385	7,078	7,662	

Projected Profitability Statement

Existing + Stage 1

Statement – 3 (Continuation)



Particulars	Unit of Measurement			Escalation	F.Y	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039
	UoM	Others	Per Bed		Year	7.00	8.00	9.00	10.00	11.00	12.00	13.00	14.00	15.00
					Months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
No of Inpatient Beds - Existing	in nos	463				463	463	463	463	463	463	463	463	463
Maximum Capacity	in nos	365				1,68,995	1,68,995	1,68,995	1,68,995	1,68,995	1,68,995	1,68,995	1,68,995	1,68,995
No of Bed Days Occupied	in nos					1,33,298	1,33,298	1,33,298	1,33,298	1,33,298	1,33,298	1,33,298	1,33,298	1,33,298
Utilization	%					78.88%	78.88%	78.88%	78.88%	78.88%	78.88%	78.88%	78.88%	78.88%
Revenue from Operations														
Inpatient Revenue	in Lakhs					45,015	47,266	49,629	52,111	54,716	57,452	60,325	63,341	66,508
Outpatient Revenue	in Lakhs					9,847	10,339	10,856	11,399	11,969	12,568	13,196	13,856	14,549
Pharmacy Sales	in Lakhs					6,565	6,893	7,238	7,599	7,979	8,378	8,797	9,237	9,699
Dietary Sales	in Lakhs					1,407	1,477	1,551	1,628	1,710	1,795	1,885	1,979	2,078
						62,834	65,976	69,274	72,738	76,375	80,194	84,203	88,414	92,834
Revenue from Other Sources														
Interest on FDR/IT Refund	in Lakhs					-	-	-	-	-	-	-	-	-
Other Income	in Lakhs					-	-	-	-	-	-	-	-	-
						-	-	-	-	-	-	-	-	-
Total Revenue	in Lakhs					62,834	65,976	69,274	72,738	76,375	80,194	84,203	88,414	92,834
Cost of Operations														
Consumables	in Lakhs					15,708	16,494	17,319	18,185	19,094	20,048	21,051	22,103	23,209
Professional and Consulting Charges to Doctors	in Lakhs					11,254	11,817	12,407	13,028	13,679	14,363	15,081	15,835	16,627
Lab Testing & PET CT & RT Charges	in Lakhs					750	788	827	869	912	958	1,005	1,056	1,108
Medical Equipment Rental	in Lakhs					1,407	1,477	1,551	1,628	1,710	1,795	1,885	1,979	2,078



Charges														
Equipment Maintenance (AMC & CMC)	in Lakhs				844	886	931	977	1,026	1,077	1,131	1,188	1,247	
Water Charges	in Lakhs				328	345	362	380	399	419	440	462	485	
Power and Fuel Consumed	in Lakhs				1,313	1,379	1,448	1,520	1,596	1,676	1,759	1,847	1,940	
Opening Stock														
Hospital Consumables	in Lakhs				1,180	1,239	1,301	1,366	1,435	1,506	1,582	1,661	1,744	
Pharmacy	in Lakhs				309	325	341	358	376	395	414	435	457	
Closing Stock														
Hospital Consumables & Stores & Spares	in Lakhs				1,239	1,301	1,366	1,435	1,506	1,582	1,661	1,744	1,831	
Pharmacy & Canteen	in Lakhs				325	341	358	376	395	414	435	457	480	
Total Cost of Operations	in Lakhs				31,530	33,107	34,762	36,500	38,325	40,241	42,253	44,366	46,584	
Gross Profits	in Lakhs				31,304	32,869	34,512	36,238	38,050	39,952	41,950	44,048	46,250	
Other Overheads														
Employee Benefit Expenses	in Lakhs				10,990	11,539	12,116	12,722	13,358	14,026	14,727	15,464	16,237	
Hospital House Keeping	in Lakhs				1,219	1,280	1,344	1,411	1,482	1,556	1,634	1,715	1,801	
Advertisement	in Lakhs				290	305	320	336	353	370	389	408	429	
Auditors Remuneration	in Lakhs				74	77	81	85	90	94	99	104	109	
Business Promotion	in Lakhs				281	295	310	326	342	359	377	396	416	
Donation	in Lakhs				74	77	81	85	90	94	99	104	109	
Insurance	in Lakhs				141	148	155	163	171	180	189	198	208	
Rent	in Lakhs				184	194	203	213	224	235	247	259	272	
Repairs & Maintenance	in Lakhs				1,005	1,055	1,108	1,164	1,222	1,283	1,347	1,414	1,485	



Others Admin	in Lakhs				1,508	1,583	1,662	1,745	1,833	1,924	2,021	2,122	2,228
Total Other Overheads	in Lakhs				15,766	16,554	17,382	18,251	19,164	20,122	21,128	22,184	23,294
EBIDTA	in Lakhs				15,538	16,315	17,130	17,987	18,886	19,831	20,822	21,863	22,956
Interest on Term Loan	in Lakhs				1,139	818	500	269	94	-	-	-	-
Interest on Working Capital	in Lakhs				268	281	295	309	325	342	359	377	394
Pre-Operative Expenses	in Lakhs				-	-	-	-	-	-	-	-	-
Depreciation	in Lakhs				2,928	3,040	3,107	3,100	2,819	2,541	2,605	2,673	2,744
Profit Before Tax	in Lakhs				11,203	12,176	13,228	14,309	15,648	16,948	17,858	18,814	19,818
Tax Payable (New Tax Regime)	in Lakhs				2,755	3,076	3,398	3,701	3,995	4,273	4,535	4,805	5,084
Profit After Tax	in Lakhs				8,448	9,100	9,830	10,608	11,654	12,675	13,323	14,009	14,734
Deferred Tax Adjustment	in Lakhs				-65	11	69	100	56	8	41	70	96
Transferred to Reserve and Surplus	in Lakhs				8,513	9,089	9,762	10,508	11,597	12,667	13,282	13,939	14,638

Projected Balance Sheet																			Statement - 4	
Particulars	Existing																		Projected	
	Audited 20-21	Audited 21-22	Provisional 22- 23	23- 24	24- 25	25- 26	26-27	27- 28	28- 29	29- 30	30- 31	31- 32	32- 33	33- 34	34- 35	35-36	36- 37	37-38	38- 39	
Liabilities																				
Shareholder's Capital	16,438	16,438	16,438	16,438	16,438	16,438	16,438	16,438	16,438	16,438	16,438	16,438	16,438	16,438	16,438	16,438	16,438	16,438	16,438	
Reserve & Surplus	-6,757	-4,634	3,840	5,664	8,219	11,357	16,234	21,810	27,741	33,998	40,595	47,553	54,936	62,798	71,057	79,736	88,860	98,454	1,08,545	
Borrowings from Financial Institution	,696	21,250	,530	17,087	13,629	10,922	8,480	6,597	4,875	3,154	1,432	-	-	-	-	-	-	-	-	
Long Term Provisions	408	601	601	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Current Maturities	1,675	3,368	2,998	3,444	3,458	2,706	2,442	1,883	1,722	1,722	1,722	1,432	-	-	-	-	-	-	-	
Working Capital (Overdraft)	582	984	1,038	1,740	1,870	2,000	2,140	2,250	2,360	2,480	2,600	2,730	2,870	3,010	3,160	3,3	3,490	3,660	3,840	
Sundry Creditors (1 Month)	789	616	1,396	1,330	1,445	1,568	1,700	1,785	1,874	1,968	2,066	2,169	2,278	2,392	2,511	2,637	2,769	2,907	3,053	
Current Liabilities (1 Month)	1,505	1,2	652	734	798	865	938	985	1,034	1,086	1,140	1,197	1,257	1,3	1,386	1,455	1,528	1,604	1,684	
Other Short Term Provisions	628	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total of Liabilities	35,963	40,563	48,213	46,437	45,857	45,857	48,371	51,748	56,044	60,844	65,992	71,519	77,778	85,957	94,552	1,03,586	1,13,084	1,23,063	1,33,560	
Assets																				
Gross Block																				
PPE & Intangible	41,068	44,514	45,237	47,582	48,589	49,645	50,754	51,919	53,142	54,426	55,774	57,190	58,676	60,237	61,876	63,597	65,404	67,301	69,293	
CWIP	-	1,015	1,076	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less : Depreciation & Amortization	8,985	11,357	13,475	15,684	17,977	,317	21,801	23,088	24,459	25,932	27,513	29, 5	30,978	32,755	34,590	36,488	38,449	40,478	42,579	
Net Block	32,084	34,172	32,838	31,898	30,611	29,328	28,953	28,831	28,683	28,494	28,261	27,984	27,699	27,482	27,286	27,109	26,955	26,822	26,714	
Inventory	693	651	877	921	967	1,015	1,066	1,119	1,175	1,234	1,296	1,360	1,428	1,500	1,575	1,654	1,736	1,823	1,914	
Investment	117	117	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	
Capital Advance	365	669	987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Loans & Advances	500	1,000	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Security Deposit	162	840	1,223	1,300	1,400	1,500	1,600	1,700	1,800	1,900	2,000	2,100	2, 0	2,300	2,400	2,500	2,600	2,700	2,800	
Deferred Tax Asset / (Liability)	155	146	7,035	6,095	5,095	3,776	3,838	3,957	4,038	4,083	4,092	4,068	4,023	3,976	3,917	3,848	3,769	3,682	3,588	
Other Current Assets	699	1,225	1,225	600	700	800	900	1,000	1,100	1, 0	1,300	1,400	1,500	1,600	1,700	1,800	1,900	2,000	2,100	
Sundry Debtors (1/2 Month)	858	912	1,246	1,326	1,440	1,563	1,694	1,779	1,867	1,961	2,059	2,162	2,270	2,383	2,503	2,628	2,759	2,897	3,042	



Cash & Cash Equivalents	331	831	1,635	4,041	1,332	3,028	74	3,116	7,135	11,727	16,739	22,198	28,412	36,470	44,926	53,801	63,119	72,892	83,156
Transfer to Stage 1	-	-	-	110	3,465	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Transfer to Stage 2	-	-	-	-	700	700	6,100	6,100	6,100	6,100	6,100	6,100	6,100	6,100	6,100	6,100	6,100	6,100	6,100
Preoperative Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total of Assets	35,963	40,563	48,213	46,437	45,857	45,857	48,371	51,748	56,044	60,844	65,992	71,519	77,778	85,957	94,552	1,03,586	1,13,084	1,23,063	1,33,560

Projected Balance Sheet																Statement - 4				
Stage 1																Rs. in Lakhs				
Particulars	Audited	Audited	Provisional	Projected																
	20-21	21-22	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31	31-32	32-33	33-34	34-35	35-36	36-37	37-38	38-39	
Liabilities																				
Shareholder's Capital	-	-	-	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	
Reserve & Surplus	-	-	-	-	357	801	1,322	2,131	3,278	4,684	6,600	8,730	11,109	13,754	17,093	21,080	25,238	29,583	34,129	
Internal Accruals	-	-	-	110	3,465	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	
Borrowings from Financial Institution	-	-	-	-	10,250	18,450	16,400	14,350	12,300	10,250	8,0	6,150	4,100	2,050	-	-	-	-	-	
Long Term Provisions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Current Maturities	-	-	-	-	2,05	2,05	2,05	2,05	2,05	2,05	2,05	2,05	2,05	2,05	2,05	2,05	2,05	2,05	2,05	
Working Capital (Overdraft)	-	-	-	-	130	390	410	450	500	5	550	570	600	630	660	700	730	770	800	
Sundry Creditors (1 Month)	-	-	-	-	168	335	400	453	509	535	561	590	619	650	682	717	752	790	830	
Current Liabilities (1 Month)	-	-	-	-	52	109	124	140	158	165	174	182	192	1	211	222	233	244	257	
Other Short Term Provisions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total of Liabilities	-	-	-	15,860	30,172	29,585	28,156	27,024	26,245	25,654	25,585	25,722	26,1	26,785	28,146	32,219	36,454	40,887	45,516	
Assets																				
Gross Block	-	-	-	-	28,053	28,053	28,053	28,053	28,053	28,053	28,053	28,053	28,053	28,053	28,053	28,053	28,053	28,053	28,053	
PPE & Intangible	-	-	-	-	-	28,053	-	-	-	-	-	-	-	-	-	-	-	-	-	
CWIP	-	-	-	-	14,690	28,053	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less : Depreciation & Amortization	-	-	-	-	-	744	2,232	3,7	5,8	6,696	8,114	9,461	10,809	12,144	13,467	14,450	15,094	15,737	16,381	17,025
Net Block	-	-	-	-	14,690	27,309	25,821	24,333	22,845	21,357	19,939	18,592	17,244	15,909	14,586	13,603	12,959	12,316	11,672	11,028
Inventory	-	-	-	-	-	210	221	232	243	256	268	282	296	311	326	343	360	378	397	
Investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Capital Advance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Loans & Advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	



Security Deposit	-	-	-	-	-	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59
Deferred Tax Asset / (Liability)	-	-	-	-	-	452	1,302	1,863	2,112	2,066	1,828	1,332	1,341	1,318	1,265	1,267	1,329	1,366	1,383	1,381
Other Current Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sundry Debtors (1/2 Month)	-	-	-	-	-	167	351	399	451	507	533	559	587	616	647	680	714	749	787	826
Cash & Cash Equivalents	-	-	-	-	372	649	613	361	712	1,706	3,040	4,775	6,210	7,922	9,918	12,212	16,816	21,604	26,609	31,825
Preoperative Expenses	-	-	-	-	798	1,537	1,229	922	615	307	-	-	-	-	-	-	-	-	-	-
Total of Assets	-	-	-	-	15,860	30,172	29,585	28,156	27,024	26,245	25,654	25,585	25,722	26,1	26,785	28,146	32,219	36,454	40,887	45,516

Projected Balance Sheet																Statement - 4				
Existing + Stage 1																Rs. In Lakhs				
Particulars	Audit ed	Audit ed	Provis ional	Projected																
	2020- 2021	2021- 2022	2022- 2023	2023- 2024	2024- 2025	2025- 2026	2026- 2027	2027- 2028	2028- 2029	2029- 2030	2030- 2031	2031- 2032	2032- 2033	2033- 2034	2034- 2035	2035- 2036	2036- 2037	2037- 2038	2038- 2039	
Liabilities																				
Shareholder's Capital	16,438	16,438	16,438	21,938	21,938	21,938	21,938	21,938	21,938	21,938	21,938	21,938	21,938	21,938	21,938	21,938	21,938	21,938	21,938	
Reserve & Surplus	-6,757	-4,634	3,840	5,664	8,577	12,157	17,556	23,941	31,020	38,681	47,194	56,283	66,045	76,552	88,150	1,00,816	1,14,098	1,28,037	1,42,675	
Borrowings from Financial Institution	20,696	21,250	20,530	27,337	32,079	27,322	22,830	18,897	15,125	11,354	7,582	4,100	2,050	-	-	-	-	-	-	
Long Term Provisions	408	601	601	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Current Maturities	1,675	3,368	2,998	3,444	5,508	4,756	4,492	3,933	3,772	3,772	3,772	3,482	2,050	2,050	-	-	-	-	-	
Working Capital (Overdraft)	582	984	1,038	1,740	2,000	2,390	2,550	2,700	2,860	3,000	3,150	3,300	3,470	3,640	3,820	4,020	4,220	4,430	4,640	
Sundry Creditors (1 Month)	789	616	1,396	1,330	1,613	1,903	2,100	2,237	2,383	2,502	2,628	2,759	2,897	3,042	3,194	3,353	3,521	3,697	3,882	
Current Liabilities (1 Month)	1,505	1,220	652	734	849	974	1,062	1,125	1,192	1,251	1,314	1,380	1,449	1,521	1,597	1,677	1,761	1,849	1,941	
Other Short Term Provisions	628	720	720	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total of Liabilities	35,963	40,563	48,213	62,187	72,564	71,441	72,527	74,771	78,289	82,498	87,577	93,241	99,898	1,08,743	1,18,698	1,31,804	1,45,538	1,59,950	1,75,076	
Assets																				
Gross Block																				
PPE & Intangible	41,068	44,514	45,237	47,582	48,589	77,698	78,807	79,972	81,195	82,479	83,827	85,243	86,729	88,290	89,929	91,650	93,457	95,354	97,346	
CWIP	-	1,015	1,076	14,690	28,053	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less : Depreciation & Amortization	8,985	11,357	13,475	15,684	18,721	22,549	25,521	28,296	31,155	34,046	36,975	40,015	43,122	46,222	49,041	51,581	54,186	56,859	59,603	
Net Block	32,084	34,172	32,838	46,589	57,920	55,149	53,286	51,676	50,039	48,433	46,853	45,228	43,608	42,068	40,888	40,069	39,270	38,494	37,742	
Inventory	693	651	877	921	967	1,225	1,287	1,351	1,419	1,490	1,564	1,642	1,724	1,811	1,901	1,996	2,096	2,201	2,311	
Investment	117	117	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	



Capital Advance	365	669	987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans & Advances	500	1,000	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Security Deposit	162	840	1,223	1,300	1,459	1,559	1,659	1,759	1,859	1,959	2,059	2,159	2,259	2,359	2,459	2,559	2,659	2,759	2,859	
Deferred Tax Asset / (Liability)	155	146	7,035	6,095	5,547	5,078	4,701	5,015	5,224	5,356	5,421	5,410	5,341	5,241	5,185	5,177	5,136	5,066	4,970	
Other Current Assets	699	1,225	1,225	600	700	800	900	1,000	1,100	1,200	1,300	1,400	1,500	1,600	1,700	1,800	1,900	2,000	2,100	
Sundry Debtors (1/2 Month)	858	912	1,246	1,326	1,607	1,913	2,093	2,229	2,375	2,493	2,618	2,749	2,886	3,031	3,182	3,341	3,508	3,684	3,868	
Cash & Cash Equivalents	331	831	1,635	4,413	1,981	3,642	1,434	4,881	9,721	15,322	21,517	28,408	36,334	46,388	57,137	70,617	84,723	99,501	1,14,980	
Transfer to Stage 2	-	-	-	-	700	700	6,100	6,100	6,100	6,100	6,100	6,100	6,100	6,100	6,100	6,100	6,100	6,100	6,100	
Preoperative Expenses	-	-	-	798	1,537	1,229	922	615	307	-	-	-	-	-	-	-	-	-	-	
Total of Assets	35,963	40,563	48,213	62,187	72,564	71,441	72,527	74,771	78,289	82,498	87,577	93,241	99,898	1,08,743	1,18,698	1,31,804	1,45,538	1,59,950	1,75,076	

Particulars	Projected Cash Flow Statement														Statement - 5					
	Existing																			
	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039			
Source of Funds																				
Profit Before Tax	1,585	2,764	3,555	4,456	6,276	7,135	7,708	8,242	8,791	9,362	9,988	10,631	11,193	11,783	12,403	13,053	13,737			
Add : Non-Cash Items																				
Pre-Operative Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Depreciation	2,118	2,209	2,293	2,340	1,484	1,287	1,371	1,473	1,581	1,692	1,772	1,777	1,836	1,897	1,962	2,029	2,100			
Balance Sheet Items (Liabilities)																				
Increase / (Decrease) in Shareholder's Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Increase / (Decrease) in Term Loan & Current Maturities	-1,090	-2,998	-3,444	-3,458	-2,706	-2,442	-1,883	-1,722	-1,722	-1,722	-1,432	-	-	-	-	-	-	-	-	
Increase / (Decrease) in Overdraft	54	702	130	130	140	110	110	120	120	130	140	140	150	160	170	170	180			
Increase / (Decrease) in Sundry Creditors	780	-65	115	123	132	85	89	94	98	103	108	114	120	126	132	138	145			
Increase / (Decrease) in Others Liability	-568	82	63	68	73	47	49	52	54	57	60	63	66	69	73	76	80			
Increase / (Decrease) in Provisions	-	-1,321	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total of Source of Funds	2,880	1,373	2,713	3,659	5,398	6,222	7,444	8,258	8,923	9,623	10,637	12,725	13,365	14,035	14,739	15,468	16,243			
Application of Funds																				
Tax Payments	-	-	-	-	-	1,461	1,677	1,858	2,030	2,203	2,380	2,560	2,722	2,876	3,035	3,200	3,372	3,551		
Balance Sheet Items (Asset)																				
Increase / (Decrease) in Capital Expenditure	784	1,270	1,006	1,056	1,109	1,165	1,223	1,284	1,348	1,416	1,486	1,561	1,639	1,721	1,807	1,897	1,992			
Increase / (Decrease) in Inventory	226	44	46	48	51	53	56	59	62	65	68	71	75	79	83	87	91			
Increase / (Decrease) in Investments	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Increase / (Decrease) in Security Deposit	383	77	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100		
Increase / (Decrease) in Sundry Debtors	335	80	114	122	131	85	89	93	98	103	108	113	119	125	131	138	145			
Increase / (Decrease) in Pre-Operative	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	



Increase / (Decrease) in Other Assets	318	-2,612	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Transfer to Stage 1	-	110	3,355	535	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Stage 1	-	-	700	-	5,400	-	-	-	-	-	-	-	-	-	-	-	-
Total Application of Funds	2,076	-1,032	5,421	1,962	8,352	3,180	3,426	3,666	3,911	4,163	4,422	4,668	4,909	5,160	5,421	5,694	5,979
Net Change	804	2,406	-2,709	1,697	-2,954	3,042	4,018	4,593	5,012	5,460	6,214	8,057	8,456	8,876	9,318	9,773	10,263
Cash & Cash Equalient at the Start of the Period	831	1,635	4,041	1,332	3,028	74	3,116	7,135	11,727	16,739	22,198	28,412	36,470	44,926	53,801	63,119	72,892
Cash & Cash Equalient at the End of the Period	1,635	4,041	1,332	3,028	74	3,116	7,135	11,727	16,739	22,198	28,412	36,470	44,926	53,801	63,119	72,892	83,156

Projected Cash Flow Statement															Statement - 5			
Particulars	Stage 1															2038-2039		
	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038		
Source of Funds																		
Profit Before Tax	-	-	-94	-407	-39	560	1,193	1,644	2,412	2,814	3,240	3,677	4,455	5,165	5,456	5,760	6,081	
Add : Non-Cash Items																		
Pre-Operative Expenses	-	-	-	307	307	307	307	307	-	-	-	-	-	-	-	-	-	
Depreciation	-	-	744	1,488	1,488	1,488	1,488	1,418	1,348	1,348	1,335	1,323	983	644	644	644	644	
Balance Sheet Items (Liabilities)																		
Increase / (Decrease) in Shareholder's Capital	-	5,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Increase / (Decrease) in Term Loan & Current Maturities	-	10,250	10,250	-2,050	-2,050	-2,050	-2,050	-2,050	-2,050	-2,050	-2,050	-2,050	-2,050	-	-	-	-	
Increase / (Decrease) in Overdraft	-	-	130	260	20	40	50	20	30	20	30	30	30	30	40	30	40	
Increase / (Decrease) in Sundry Creditors	-	-	168	167	65	52	57	25	27	28	29	31	32	34	36	38	40	
Increase / (Decrease) in Others Liability	-	-	52	57	15	16	18	8	8	9	9	10	10	11	11	12	12	
Increase / (Decrease) in Provisions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer from Existing	-	110	3,355	535														
Total of Source of Funds	-	15,860	14,604	358	-194	414	1,062	1,372	1,775	2,169	2,594	3,021	3,461	5,893	6,176	6,493	6,807	



Application of Funds																		
Tax Payments	-	-	-	-	-	-	-	-	-	693	838	979	1,119	1,239	1,335	1,433	1,532	
<i>Balance Sheet Items (Asset)</i>																		
Increase / (Decrease) in Capital Expenditure	-	14,690	13,363	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Increase / (Decrease) in Inventory	-	-	-	210	11	11	12	12	13	13	14	15	16	16	17	18	19	
Increase / (Decrease) in Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Increase / (Decrease) in Security Deposit	-	-	59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Increase / (Decrease) in Sundry Debtors	-	-	167	184	48	52	56	25	27	28	29	31	32	34	36	37	39	
Increase / (Decrease) in Pre-Operative	-	798	739	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Increase / (Decrease) in Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total Application of Funds	-	15,488	14,327	394	59	63	68	38	39	734	882	1,024	1,167	1,289	1,388	1,488	1,591	
Net Change	-	372	277	-36	-252	351	994	1,335	1,735	1,434	1,712	1,996	2,294	4,604	4,788	5,005	5,216	
Cash & Cash Equivalent at the Start of the Period	-	-	372	649	613	361	712	1,706	3,040	4,775	6,210	7,922	9,918	12,212	16,816	21,604	26,609	
Cash & Cash Equivalent at the End of the Period	-	372	649	613	361	712	1,706	3,040	4,775	6,210	7,922	9,918	12,212	16,816	21,604	26,609	31,825	

Projected Cash Flow Statement															Statement - 5			
Particulars	Existing + Stage 1														2035-2036	2036-2037	2037-2038	2038-2039
	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036				
Source of Funds																		
Profit Before Tax	1,585	2,764	3,461	4,049	6,237	7,694	8,900	9,885	11,203	12,176	13,228	14,309	15,648	16,948	17,858	18,814	19,818	
Add : Non-Cash Items																		
Pre-Operative Expenses	-	-	-	307	307	307	307	307	-	-	-	-	-	-	-	-	-	
Depreciation	2,118	2,209	3,037	3,828	2,972	2,775	2,859	2,891	2,928	3,040	3,107	3,100	2,819	2,541	2,605	2,673	2,744	
Balance Sheet Items (Liabilities)																		
Increase / (Decrease) in Shareholder's Capital	-	5,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Increase / (Decrease) in Term	-1,090	7,252	6,806	-5,508	-4,756	-4,492	-3,933	-3,772	-3,772	-3,772	-3,482	-2,050	-2,050	-	-	-	-	



Loan & Current Maturities																		
Increase / (Decrease) in Overdraft	54	702	260	390	160	150	160	140	150	150	170	170	180	200	200	210	210	
Increase / (Decrease) in Sundry Creditors	780	-65	283	290	197	137	146	119	125	131	138	145	152	160	168	176	185	
Increase / (Decrease) in Others Liability	-568	82	115	125	88	63	67	60	63	66	69	72	76	80	84	88	92	
Increase / (Decrease) in Provisions	-	-1,321	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total of Source of Funds	2,880	17,12 3	13,96 2	3,481	5,204	6,635	8,506	9,631	10,69 7	11,79 1	13,23 0	15,74 6	16,82 5	19,92 8	20,91 5	21,96 1	23,04 9	
Application of Funds																		
Tax Payments	-	-	-	-	462	1,623	2,031	2,356	2,755	3,076	3,398	3,701	3,995	4,273	4,535	4,805	5,084	
<i>Balance Sheet Items (Asset)</i>																		
Increase / (Decrease) in Capital Expenditure	784	15,96 0	14,36 9	1,056	1,109	1,165	1,223	1,284	1,348	1,416	1,486	1,561	1,639	1,721	1,807	1,897	1,992	
Increase / (Decrease) in Inventory	226	44	46	259	61	64	68	71	74	78	82	86	91	95	100	105	110	
Increase / (Decrease) in Investments	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Increase / (Decrease) in Security Deposit	383	77	159	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
Increase / (Decrease) in Sundry Debtors	335	80	281	306	179	137	145	119	125	131	137	144	152	159	167	175	184	
Increase / (Decrease) in Pre-Operative	-	798	739	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Increase / (Decrease) in Other Assets	318	-2,612	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
Transfer to Stage 2	-	-	700	-	5,400	-	-	-	-	-	-	-	-	-	-	-	-	
Total Application of Funds	2,076	14,34 6	16,39 3	1,821	7,412	3,189	3,667	4,030	4,502	4,901	5,304	5,693	6,076	6,448	6,809	7,182	7,570	
<i>Net Change</i>	804	2,778	-2,431	1,660	-2,207	3,447	4,840	5,601	6,195	6,891	7,926	10,05 3	10,75 0	13,48 0	14,10 6	14,77 8	15,47 9	
Cash & Cash Equalient at the Start of the Period	831	1,635	4,413	1,981	3,642	1,434	4,881	9,721	15,32 2	21,51 7	28,40 8	36,33 4	46,38 8	57,13 7	70,61 7	84,72 3	99,50 1	
Cash & Cash Equalient at the End of the Period	1,635	4,413	1,981	3,642	1,434	4,881	9,721	15,32 2	21,51 7	28,40 8	36,33 4	46,38 8	57,13 7	70,61 7	84,72 3	99,50 1	1,14,980	



Debt Service Coverage Ratio															Statement - 6			
Particulars	Existing																	
	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039	
Profit After Tax	1,585	2,764	3,555	4,456	4,815	5,458	5,849	6,212	6,588	6,982	7,429	7,909	8,318	8,748	9,202	9,681	10,185	
Add Back																		
Interest on Term Loan	1,938	1,929	1,649	1,339	1,058	838	643	494	347	201	57	-	-	-	-	-	-	
Interest on Working Capital	120	148	159	170	182	191	201	211	221	232	244	256	269	282	297	311	326	
Pre-Operative Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Depreciation	2,118	2,209	2,293	2,340	1,484	1,287	1,371	1,473	1,581	1,692	1,772	1,777	1,836	1,897	1,962	2,029	2,100	
Total (A)	5,761	7,050	7,656	8,305	7,539	7,774	8,065	8,389	8,737	9,107	9,502	9,942	10,422	10,928	11,461	12,022	12,612	
Interest on Term Loan	1,938	1,929	1,649	1,339	1,058	838	643	494	347	201	57	-	-	-	-	-	-	
Interest on Working Capital	120	148	159	170	182	191	201	211	221	232	244	256	269	282	297	311	326	
Repayment of Term Loan	3,260	2,998	3,444	3,458	2,706	2,442	1,883	1,722	1,722	1,722	1,432	-	-	-	-	-	-	
Total (B)	5,317	5,075	5,252	4,968	3,947	3,471	2,727	2,426	2,290	2,155	1,733	256	269	282	297	311	326	
DSCR (A/B)	1.08	1.39	1.46	1.67	1.91	2.24	2.96	3.46	3.82	4.23	5.48	38.86	38.80	38.72	38.63	38.64	38.64	
Average DSCR	2.70																	
Debt Service Coverage Ratio															Statement - 6			
Stage 1																		
Particulars	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039	
Profit After Tax	-	-	-94	-407	-39	560	1,193	1,644	2,412	2,121	2,402	2,699	3,336	3,926	4,120	4,327	4,549	
Add Back																		
Interest on Term Loan	-	-	708	1,663	1,488	1,314	1,140	966	791	617	443	269	94	-	-	-	-	
Interest on Working Capital	-	-	11	33	35	38	43	44	47	48	51	54	56	60	62	65	68	

Pre-Operative Expenses	-	-	-	307	307	307	307	-	-	-	-	-	-	-	-	-	
Depreciation	-	-	744	1,488	1,488	1,488	1,488	1,418	1,348	1,348	1,335	1,323	983	644	644	644	
Total (A)	-	-	1,369	3,084	3,280	3,708	4,170	4,379	4,598	4,134	4,231	4,344	4,470	4,629	4,826	5,036	5,260
Interest on Term Loan	-	545	1,416	1,663	1,488	1,314	1,140	966	791	617	443	269	94	-	-	-	-
Interest on Working Capital	-	-	11	33	35	38	43	44	47	48	51	54	56	60	62	65	68
Repayment of Term Loan	-	-	-	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	-	-	-	-
Total (B)	-	545	1,427	3,746	3,573	3,402	3,232	3,060	2,888	2,716	2,544	2,372	2,200	60	62	65	68
DSCR (A/B)	-	-	0.96	0.82	0.92	1.09	1.29	1.43	1.59	1.52	1.66	1.83	2.03	77.80	77.78	76.95	77.36
Average DSCR	1.32																

Debt Service Coverage Ratio**Statement - 6**

Particulars	Existing + Stage 1																
	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039
Profit After Tax	1,585	2,764	3,461	4,049	5,776	6,072	6,869	7,529	8,448	9,100	9,830	10,608	11,654	12,675	13,323	14,009	14,734
Add Back																	
Interest on Term Loan	1,938	1,929	2,357	3,002	2,547	2,152	1,783	1,459	1,139	818	500	269	94	-	-	-	-
Interest on Working Capital	120	148	170	203	217	230	243	255	268	281	295	309	325	342	359	377	394
Pre-Operative Expenses	-	-	-	307	307	307	307	307	-	-	-	-	-	-	-	-	-
Depreciation	2,118	2,209	3,037	3,828	2,972	2,775	2,859	2,891	2,928	3,040	3,107	3,100	2,819	2,541	2,605	2,673	2,744
Total (A)	5,761	7,050	9,025	11,390	11,818	11,535	12,062	12,442	12,783	13,239	13,732	14,286	14,892	15,557	16,287	17,058	17,872
Interest on Term Loan	1,938	2,473	3,065	3,002	2,547	2,152	1,783	1,459	1,139	818	500	269	94	-	-	-	-
Interest on Working Capital	120	148	170	203	217	230	243	255	268	281	295	309	325	342	359	377	394
Repayment of Term Loan	3,260	2,998	3,444	5,508	4,756	4,492	3,933	3,772	3,772	3,772	3,482	2,050	2,050	-	-	-	-
Total (B)	5,317	5,620	6,678	8,713	7,520	6,873	5,959	5,486	5,178	4,870	4,277	2,628	2,469	342	359	377	394
DSCR (A/B)	1.08	1.25	1.35	1.31	1.57	1.68	2.02	2.27	2.47	2.72	3.21	5.44	6.03	45.53	45.40	45.30	45.32



Average DSCR **2.49**

Particulars	Internal Rate of Return														Statement - 7			
	Existing																	
2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039		
Profit After Tax	1,585	2,764	3,555	4,456	4,815	5,458	5,849	6,212	6,588	6,982	7,429	7,909	8,318	8,748	9,202	9,681	10,185	
<i>Add Back:</i>																		
Interest on Term Loan	1,938	1,929	1,649	1,339	1,058	838	643	494	347	201	57	-	-	-	-	-	-	
Interest on Working Capital	120	148	159	170	182	191	201	211	221	232	244	256	269	282	297	311	326	
Pre-Operative Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Depreciation	2,118	2,209	2,293	2,340	1,484	1,287	1,371	1,473	1,581	1,692	1,772	1,777	1,836	1,897	1,962	2,029	2,100	
Residual value of Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26,714	
Project Cost	-41,068	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Cash Flow	-35,307	7,050	7,656	8,305	7,539	7,774	8,065	8,389	8,737	9,107	9,502	9,942	10,422	10,928	11,461	12,022	39,326	
IRR	22.88%																	

Particulars	Internal Rate of Return														Statement - 7			
	Stage 1																	
2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039		
Profit After Tax	-	-	-94	-407	-39	560	1,193	1,644	2,412	2,121	2,402	2,699	3,336	3,926	4,120	4,327	4,549	
<i>Add Back:</i>																		
Interest on Term Loan	-	-	708	1,663	1,488	1,314	1,140	966	791	617	443	269	94	-	-	-	-	
Interest on Working Capital	-	-	11	33	35	38	43	44	47	48	51	54	56	60	62	65	68	
Pre-Operative Expenses	-	-	-	-	307	307	307	307	-	-	-	-	-	-	-	-	-	



Depreciation	-	-	744	1,488	1,488	1,488	1,488	1,418	1,348	1,348	1,335	1,323	983	644	644	644	644
Residual value of Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,028
Project Cost	-	-15,488	-14,160	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Cash Flow	-	-15,488	-12,792	3,084	3,280	3,708	4,170	4,379	4,598	4,134	4,231	4,344	4,470	4,629	4,826	5,036	16,289
IRR	11.48%																

Internal Rate of Return**Statement - 7****Existing + Stage 1**

Particulars	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039
Profit After Tax	1,585	2,764	3,461	4,049	5,776	6,072	6,869	7,529	8,448	9,100	9,830	10,608	11,654	12,675	13,323	14,009	14,734
<i>Add Back:</i>																	
Interest on Term Loan	1,938	1,929	2,357	3,002	2,547	2,152	1,783	1,459	1,139	818	500	269	94	-	-	-	-
Interest on Working Capital	120	148	170	203	217	230	243	255	268	281	295	309	325	342	359	377	394
Pre-Operative Expenses	-	-	-	307	307	307	307	307	-	-	-	-	-	-	-	-	-
Depreciation	2,118	2,209	3,037	3,828	2,972	2,775	2,859	2,891	2,928	3,040	3,107	3,100	2,819	2,541	2,605	2,673	2,744
Residual value of Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37,742
Project Cost	-41,068	-15,488	-14,160	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Cash Flow	-35,307	-8,438	-5,135	11,390	11,818	11,535	12,062	12,442	12,783	13,239	13,732	14,286	14,892	15,557	16,287	17,058	55,615
IRR	18.81%																

Break Even Point**Statement - 8**

Particulars	Existing																	
	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039	
Income from Operations and Other Sources	30,334	31,825	34,569	37,507	40,653	42,685	44,820	47,061	49,414	51,884	54,479	57,203	60,063	63,066	66,219	69,530	73,007	
Variable Cost																		
Consumables	9,873	7,956	8,642	9,377	10,163	10,671	11,205	11,765	12,353	12,971	13,620	14,301	15,016	15,766	16,555	17,383	18,252	
Professional and Consulting Charges to Doctors	5,173	5,700	6,191	6,718	7,281	7,645	8,027	8,429	8,850	9,293	9,757	10,245	10,757	11,295	11,860	12,453	13,076	
Lab Testing & PET CT & RT Charges	283	380	413	448	485	510	535	562	590	620	650	683	717	753	791	830	872	
Medical Equipment Rental Charges	600	713	774	840	910	956	1,003	1,054	1,106	1,162	1,220	1,281	1,345	1,412	1,483	1,557	1,634	
Equipment Maintenance (AMC & CMC)	358	428	464	504	546	573	602	632	664	697	732	768	807	847	890	934	981	
Water Charges	145	166	181	196	212	223	234	246	258	271	285	299	314	329	346	363	381	
Power and Fuel Consumed	542	665	722	784	849	892	937	983	1,033	1,084	1,138	1,195	1,255	1,318	1,384	1,453	1,526	
Stock Differential	-226	-44	-46	-48	-51	-53	-56	-59	-62	-65	-68	-71	-75	-79	-83	-87	-91	
Total of Variable Cost	16,747	15,964	17,341	18,817	20,397	21,417	22,488	23,612	24,793	26,032	27,334	28,701	30,136	31,642	33,225	34,886	36,630	
Contribution	13,587	15,861	17,227	18,690	20,256	21,269	22,332	23,449	24,621	25,852	27,145	28,502	29,927	31,423	32,995	34,644	36,376	
Fixed Cost																		
Employee Benefit Expenses	5,589	6,175	6,707	7,277	7,888	8,282	8,696	9,131	9,588	10,067	10,570	11,099	11,654	12,237	12,848	13,491	14,165	
Hospital House Keeping	549	618	671	728	789	828	870	913	959	1,007	1,057	1,110	1,165	1,224	1,285	1,349	1,417	
Advertisement	147	166	181	196	212	223	234	246	258	271	285	299	314	329	346	363	381	
Auditors Remuneration	12	48	52	56	61	64	67	70	74	77	81	85	90	94	99	104	109	
Business Promotion	106	143	155	168	182	191	201	211	221	232	244	256	269	282	297	311	327	
Donation	7	48	52	56	61	64	67	70	74	77	81	85	90	94	99	104	109	
Insurance	54	71	77	84	91	96	100	105	111	116	122	128	134	141	148	156	163	
Rent	99	119	129	140	152	159	167	176	184	194	203	213	224	235	247	259	272	
Repairs & Maintenance	503	570	619	672	728	765	803	843	885	929	976	1,025	1,076	1,130	1,186	1,245	1,308	
Others Admin	760	855	929	1,008	1,092	1,147	1,204	1,264	1,328	1,394	1,464	1,537	1,614	1,694	1,779	1,868	1,961	
Interest on Term Loan	1,938	1,929	1,649	1,339	1,058	838	643	494	347	201	57	-	-	-	-	-	-	
Interest on Working Capital	120	148	159	170	182	191	201	211	221	232	244	256	269	282	297	311	326	
Pre-Operative Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Depreciation	2,118	2,209	2,293	2,340	1,484	1,287	1,371	1,473	1,581	1,692	1,772	1,777	1,836	1,897	1,962	2,029	2,100	
Total of Fixed Cost	12,002	13,097	13,672	14,234	13,979	14,134	14,624	15,207	15,830	16,490	17,156	17,870	18,734	19,640	20,592	21,591	22,640	
Profit Before Tax	1,585	2,764	3,555	4,456	6,276	7,135	7,708	8,242	8,791	9,362	9,988	10,631	11,193	11,783	12,403	13,053	13,737	

Break Even Point (in %)	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Average Break Even Point	1																		
Break Even Sales	26,795	26,279	27,435	28,564	28,056	28,366	29,351	30,520	31,771	33,096	34,432	35,865	37,598	39,417	41,328	43,332	45,437		
Cash Break Even Sales	24,677	24,070	25,141	26,224	26,573	27,079	27,979	29,047	30,190	31,403	32,660	34,088	35,762	37,520	39,366	41,303	43,337		

Particulars	Break Even Point															Statement - 8			
	Stage 1																		
2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039			
Income from Operations and Other Sources	-	-	4,006	8,412	9,569	10,820	12,172	12,781	13,420	14,091	14,796	15,536	16,312	17,128	17,984	18,883	19,828		
Variable Cost																			
Consumables	-	-	1,001	2,103	2,392	2,705	3,043	3,195	3,355	3,523	3,699	3,884	4,078	4,282	4,496	4,721	4,957		
Professional and Consulting Charges to Doctors	-	-	717	1,507	1,714	1,938	2,180	2,289	2,404	2,524	2,650	2,782	2,922	3,068	3,221	3,382	3,551		
Lab Testing & PET CT & RT Charges	-	-	48	100	114	129	145	153	160	168	177	185	195	205	215	225	237		
Medical Equipment Rental Charges	-	-	90	188	214	242	273	286	300	315	331	348	365	383	403	423	444		
Equipment Maintenance (AMC & CMC)	-	-	54	113	129	145	164	172	180	189	199	209	219	230	242	254	266		
Water Charges	-	-	21	44	50	57	64	67	70	74	77	81	85	89	94	99	104		
Power and Fuel Consumed	-	-	84	176	200	226	254	267	280	294	309	325	341	358	376	395	414		
Stock Differential	-	-	-	-210	-11	-11	-12	-12	-13	-13	-14	-15	-16	-16	-17	-18	-19		
Total of Variable Cost	-	-	2,015	4,021	4,802	5,431	6,111	6,417	6,737	7,074	7,428	7,799	8,189	8,599	9,029	9,480	9,954		
Contribution	-	-	1,991	4,391	4,766	5,389	6,061	6,365	6,683	7,017	7,368	7,736	8,123	8,529	8,956	9,403	9,874		
Fixed Cost																			
Employee Benefit Expenses	-	-	419	879	1,000	1,130	1,272	1,335	1,402	1,472	1,546	1,623	1,704	1,789	1,879	1,973	2,072		
Hospital House Keeping	-	-	78	163	186	210	236	248	260	273	287	301	317	332	349	366	385		
Advertisement	-	-	10	20	23	26	29	31	32	34	35	37	39	41	43	45	47		
Auditors Remuneration	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Business Promotion	-	-	18	38	43	48	55	57	60	63	66	70	73	77	81	85	89		
Donation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Insurance	-	-	9	19	21	24	27	29	30	32	33	35	37	38	40	42	44		
Rent	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		



Repairs & Maintenance	-	-	36	75	86	97	109	114	120	126	132	139	146	153	161	169	178
Others Admin	-	-	54	113	129	145	164	172	180	189	199	209	219	230	242	254	266
Interest on Term Loan	-	-	708	1,663	1,488	1,314	1,140	966	791	617	443	269	94	-	-	-	-
Interest on Working Capital	-	-	11	33	35	38	43	44	47	48	51	54	56	60	62	65	68
Pre-Operative Expenses	-	-	-	307	307	307	307	307	-	-	-	-	-	-	-	-	-
Depreciation	-	-	744	1,488	1,488	1,488	1,488	1,418	1,348	1,348	1,335	1,323	983	644	644	644	644
Total of Fixed Cost	-	-	2,085	4,798	4,805	4,829	4,869	4,721	4,271	4,203	4,128	4,059	3,668	3,364	3,500	3,643	3,792
Profit Before Tax	-	-	-94	-407	-39	560	1,193	1,644	2,412	2,814	3,240	3,677	4,455	5,165	5,456	5,760	6,081
Break Even Point (in %)	-	-	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0
Average Break Even Point	1																
Break Even Sales	-	-	4,196	9,192	9,647	9,696	9,778	9,480	8,577	8,439	8,290	8,151	7,366	6,756	7,028	7,316	7,616
Cash Break Even Sales	-	-	3,452	7,396	7,852	7,900	7,982	7,755	7,229	7,092	6,954	6,828	6,383	6,112	6,385	6,672	6,972

Particulars	Break Even Point															Statement - 8		
	Existing + Stage 1																	
2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039		
Income from Operations and Other Sources	30,334	31,825	38,574	45,919	50,221	53,505	56,992	59,842	62,834	65,976	69,274	72,738	76,375	80,194	84,203	88,414	92,834	
Variable Cost																		
Consumables	9,873	7,956	9,644	11,480	12,555	13,376	14,248	14,960	15,708	16,494	17,319	18,185	19,094	20,048	21,051	22,103	23,209	
Professional and Consulting Charges to Doctors	5,173	5,700	6,909	8,224	8,995	9,583	10,208	10,718	11,254	11,817	12,407	13,028	13,679	14,363	15,081	15,835	16,627	
Lab Testing & PET CT & RT Charges	283	380	461	548	600	639	681	715	750	788	827	869	912	958	1,005	1,056	1,108	
Medical Equipment Rental Charges	600	713	864	1,028	1,124	1,198	1,276	1,340	1,407	1,477	1,551	1,628	1,710	1,795	1,885	1,979	2,078	
Equipment Maintenance (AMC & CMC)	358	428	518	617	675	719	766	804	844	886	931	977	1,026	1,077	1,131	1,188	1,247	
Water Charges	145	166	202	240	262	280	298	313	328	345	362	380	399	419	440	462	485	
Power and Fuel Consumed	542	665	806	960	1,049	1,118	1,191	1,250	1,313	1,379	1,448	1,520	1,596	1,676	1,759	1,847	1,940	
Stock Differential	-226	-44	-46	-259	-61	-64	-68	-71	-74	-78	-82	-86	-91	-95	-100	-105	-110	
Total of Variable Cost	16,747	15,964	19,356	22,838	25,199	26,848	28,599	30,029	31,530	33,107	34,762	36,500	38,325	40,241	42,253	44,366	46,584	
Contribution	13,587	15,861	19,218	23,081	25,022	26,657	28,393	29,813	31,304	32,869	34,512	36,238	38,050	39,952	41,950	44,048	46,250	



Fixed Cost																				
Employee Benefit Expenses	5,589	6,175	7,126	8,156	8,888	9,413	9,968	10,467	10,990	11,539	12,116	12,722	13,358	14,026	14,727	15,464	16,237			
Hospital House Keeping	549	618	748	891	974	1,038	1,106	1,161	1,219	1,280	1,344	1,411	1,482	1,556	1,634	1,715	1,801			
Advertisement	147	166	190	216	235	249	263	276	290	305	320	336	353	370	389	408	429			
Auditors Remuneration	12	48	52	56	61	64	67	70	74	77	81	85	90	94	99	104	109			
Business Promotion	106	143	173	206	225	240	255	268	281	295	310	326	342	359	377	396	416			
Donation	7	48	52	56	61	64	67	70	74	77	81	85	90	94	99	104	109			
Insurance	54	71	86	103	112	120	128	134	141	148	155	163	171	180	189	198	208			
Rent	99	119	129	140	152	159	167	176	184	194	203	213	224	235	247	259	272			
Repairs & Maintenance	503	570	655	747	814	861	912	957	1,005	1,055	1,108	1,164	1,222	1,283	1,347	1,414	1,485			
Others Admin	760	855	983	1,121	1,221	1,292	1,368	1,436	1,508	1,583	1,662	1,745	1,833	1,924	2,021	2,122	2,228			
Interest on Term Loan	1,938	1,929	2,357	3,002	2,547	2,152	1,783	1,459	1,139	818	500	269	94	-	-	-	-			
Interest on Working Capital	120	148	170	203	217	230	243	255	268	281	295	309	325	342	359	377	394			
Pre-Operative Expenses	-	-	-	307	307	307	307	307	-	-	-	-	-	-	-	-	-			
Depreciation	2,118	2,209	3,037	3,828	2,972	2,775	2,859	2,891	2,928	3,040	3,107	3,100	2,819	2,541	2,605	2,673	2,744			
Total of Fixed Cost	12,002	13,097	15,757	19,032	18,785	18,963	19,493	19,928	20,101	20,693	21,284	21,929	22,402	23,004	24,092	25,234	26,432			
Profit Before Tax	1,585	2,764	3,461	4,049	6,237	7,694	8,900	9,885	11,203	12,176	13,228	14,309	15,648	16,948	17,858	18,814	19,818			
Break Even Point (in %)	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Average Break Even Point	1																			
Break Even Sales	26,795	26,279	31,628	37,863	37,702	38,061	39,128	40,000	40,347	41,535	42,722	44,017	44,965	46,175	48,358	50,650	53,055			
Cash Break Even Sales	24,677	24,070	28,591	33,728	34,423	34,979	35,961	36,801	37,419	38,495	39,615	40,917	42,146	43,634	45,753	47,977	50,311			

Key Ratios																	Statement - 9			
Existing																				
Particulars		2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039		
Total Sales Revenue	in Lakhs	30,334	31,825	34,569	37,507	40,653	42,685	44,820	47,061	49,414	51,884	54,479	57,203	60,063	63,066	66,219	69,530	73,007		



Profit After Tax Before Interest	in Lakh s	3,643	4,841	5,363	5,966	6,056	6,487	6,693	6,916	7,156	7,415	7,730	8,165	8,586	9,031	9,499	9,992	10,512
Profit Before Tax to Revenue	%	5.23%	8.69%	10.28 %	11.88 %	15.44 %	16.71 %	17.20 %	17.51 %	17.79 %	18.04 %	18.33 %	18.59 %	18.64 %	18.68%	18.73 %	18.77%	18.82%
Profit After Tax to Revenue	%	5.23%	8.69%	10.28 %	11.88 %	11.85 %	12.79 %	13.05 %	13.20 %	13.33 %	13.46 %	13.64 %	13.83 %	13.85 %	13.87%	13.90 %	13.92%	13.95%
Return on Investment	%	8.87%	11.79 %	13.06 %	14.53	14.75 %	15.79 %	16.30 %	16.84 %	17.42 %	18.06 %	18.82 %	19.88 %	20.91 %	21.99%	23.13 %	24.33%	25.60%
Average return on investment		17.77%																
Investment in Project	41,068	Lakhs																

Key Ratios Statement - 9

Stage 1

Particulars		2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039
Total Sales Revenue	in Lakhs	-	-	4,006	8,412	9,569	10,820	12,172	12,781	13,420	14,091	14,796	15,536	16,312	17,128	17,984	18,883	19,828
Profit After Tax Before Interest	in Lakh s	-	-	625	1,289	1,484	1,912	2,375	2,654	3,250	2,787	2,896	3,021	3,486	3,986	4,182	4,393	4,617
Profit Before Tax to Revenue	%	-	-	-0.02	-4.84%	-0.41%	5.17%	9.80%	12.86 %	17.97 %	19.97 %	21.90 %	23.67 %	27.31 %	30.15%	30.34 %	30.50 %	30.67%
Profit After Tax to Revenue	%	-	-	-0.02	-4.84%	-0.41%	5.17%	9.80%	12.86 %	17.97 %	15.05 %	16.23 %	17.37 %	20.45 %	22.92%	22.91 %	22.92 %	22.94%
Return on Investment	%	-	-	0.02	4.35%	5.01%	6.45%	8.01%	8.95%	10.96 %	9.40%	9.77%	10.19 %	11.76 %	13.44%	14.11 %	14.82 %	15.57%
Average return on investment	10.20 %																	
Investment in Project	29,648	Lakhs																

Key Ratios Statement - 9

Existing + Stage 1

Particulars	2022-	2023-	2024-	2025-	2026-	2027-	2028-	2029-	2030-	2031-	2032-	2033-	2034-	2035-	2036-	2037-	2038-
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		2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039
Total Sales Revenue	in Lakhs	30,334	31,825	38,574	45,919	50,221	53,505	56,992	59,842	62,834	65,976	69,274	72,738	76,375	80,194	84,203	88,414	92,834
Profit After Tax Before Interest	in Lakhs	3,643	4,841	5,988	7,254	8,539	8,453	8,896	9,244	9,855	10,199	10,625	11,186	12,073	13,016	13,681	14,385	15,128
Profit Before Tax to Revenue	%	5.23%	8.69%	8.97%	8.82%	12.42%	14.38%	15.62%	16.52%	17.83%	18.46%	19.10%	19.67%	20.49%	21.13%	21.21%	21.28%	21.35%
Profit After Tax to Revenue	%	5.23%	8.69%	8.97%	8.82%	11.50%	11.35%	12.05%	12.58%	13.45%	13.79%	14.19%	14.58%	15.26%	15.81%	15.82%	15.84%	15.87%
Return on Investment	%	5.15%	13.35%	16.51%	20.00%	23.55%	23.31%	24.53%	25.49%	27.17%	28.12%	29.30%	30.84%	33.29%	35.89%	37.73%	39.67%	41.71%
Average return on investment	26.80 %																	
Investment in Project	70,716	Lakhs																

Sensitivity Analysis			Statement - 10
Existing			
Particulars	PSCP	IRR	BEP



Change in Revenue				
Base Case		2.70	22.88%	68.13%
2.5% Decrease	0.98	2.44	20.70%	71.45%
5% Decrease	0.95	2.18	18.47%	75.13%
Change in Cost of Operation				
Base Case		2.70	22.88%	68.13%
5% Increase	1.05	2.44	20.69%	71.44%
10% Increase	1.10	2.18	18.45%	75.13%
Change in Cost of Overheads				
Base Case		2.70	22.88%	68.13%
5% Increase	1.05	2.55	21.68%	70.76%
10% Increase	1.10	2.40	20.47%	73.39%
Change in Interest Rate				
Base Rate Various		2.70	22.88%	68.13%
Increase by 1%	1.01	2.63	22.96%	68.58%
Increase by 2%	1.02	2.56	23.04%	69.02%

Sensitivity Analysis		Statement - 10		
		Stage 1		
Particulars		DSCR	IRR	BEP
Change in Revenue				
Base Case		1.32	11.48%	63.38%
2.5% Decrease	0.98	1.24	10.61%	66.70%
5% Decrease	0.95	1.17	9.71%	70.38%
Change in Cost of Operation				
Base Case		1.32	11.48%	63.38%
5% Increase	1.05	1.24	10.61%	66.68%
10% Increase	1.10	1.17	9.71%	70.34%
Change in Cost of Overheads				
Base Case		1.32	11.48%	63.38%
5% Increase	1.05	1.29	11.21%	64.94%
10% Increase	1.10	1.27	10.94%	66.51%
Change in Interest Rate				



Base Rate 8.5%		1.32	11.48%	63.38%
Increase by 1%	1.01	1.28	11.55%	64.71%
Increase by 2%	1.02	1.24	11.61%	66.05%

Sensitivity Analysis			Statement - 10	
Existing + Stage 1				
Particulars		DSCR	IRR	BEP
Change in Revenue				
Base Case		2.49	18.81%	67.93%
2.5% Decrease	0.98	2.26	16.85%	71.54%
5% Decrease	0.95	2.04	14.89%	75.57%
Change in Cost of Operation				
Base Case		2.49	18.81%	67.93%
5% Increase	1.05	2.26	16.83%	71.59%
10% Increase	1.10	2.04	14.84%	75.67%
Change in Cost of Overheads				
Base Case		2.49	18.81%	67.93%
5% Increase	1.05	2.38	17.81%	70.49%
10% Increase	1.10	2.26	16.81%	73.06%
Change in Interest Rate				
Base Rate Various		2.49	18.81%	67.93%
Increase by 1%	1.01	2.44	18.89%	68.48%
Increase by 2%	1.02	2.40	18.96%	69.03%

Loan Schedule Proposed			Statement - 11	
Stage 1				
Particulars	Amount	UoM		
Loan Amount	20,500	Lakhs		
Door to Door Tenure	12	Years		



Tenure	144	Months			
Moratorium Period	2	Years			
Moratorium Period	24	Months			
EMI Tenure	120	Months			
Interest Rate	8.50%	Per Annum			
Interest Rate	0.71%	Per Month			
EMI	170.83	Lakhs			
Discounting Factor	6.50%	Per Annum			
Discounting Factor	0.54%	Per Month			
Interest During Construction	1,252.42	Lakhs			

Drawal Pattern				
S.No	Quarter	F.Y	%	Amount
1	Q1	2023-2024	12.50%	2,563
2	Q2	2023-2024	12.50%	2,563
3	Q3	2023-2024	12.50%	2,563
4	Q4	2023-2024	12.50%	2,563
5	Q1	2024-2025	12.50%	2,563
6	Q2	2024-2025	12.50%	2,563
7	Q3	2024-2025	12.50%	2,563
8	Q4	2024-2025	12.50%	2,563
Total				2,563

Loan Schedule									Net Present Value			
S.No	Month	F.Y	Opening	Addition	Interest	Payment	Closing	Principal	DF	Interest DF	Principal DF	Total DF
1	Apr-23	2023-2024	-	2,562.50	18.15	18.15	2,562.50	-	100.00%	18.15	-	18.15
2	May-23	2023-2024	2,562.50	-	18.15	18.15	2,562.50	-	99.46%	18.05	-	18.05
3	Jun-23	2023-2024	2,562.50	-	18.15	18.15	2,562.50	-	98.93%	17.96	-	17.96



Loan Schedule										Net Present Value			
S.No	Month	F.Y	Opening	Addition	Interest	Payment	Closing	Principal	DF	Interest DF	Principal DF	Total DF	
4	Jul-23	2023-2024	2,562.50	2,562.50	36.30	36.30	5,125.00	-	98.39%	35.72	-	35.72	
5	Aug-23	2023-2024	5,125.00	-	36.30	36.30	5,125.00	-	97.86%	35.53	-	35.53	
6	Sep-23	2023-2024	5,125.00	-	36.30	36.30	5,125.00	-	97.34%	35.33	-	35.33	
7	Oct-23	2023-2024	5,125.00	2,562.50	54.45	54.45	7,687.50	-	96.81%	52.72	-	52.72	
8	Nov-23	2023-2024	7,687.50	-	54.45	54.45	7,687.50	-	96.29%	52.43	-	52.43	
9	Dec-23	2023-2024	7,687.50	-	54.45	54.45	7,687.50	-	95.77%	52.15	-	52.15	
10	Jan-24	2023-2024	7,687.50	2,562.50	72.60	72.60	10,250.00	-	95.25%	69.16	-	69.16	
11	Feb-24	2023-2024	10,250.00	-	72.60	72.60	10,250.00	-	94.74%	68.79	-	68.79	
12	Mar-24	2023-2024	10,250.00	-	72.60	72.60	10,250.00	-	94.23%	68.42	-	68.42	
13	Apr-24	2024-2025	10,250.00	2,562.50	90.76	90.76	12,812.50	-	93.72%	85.06	-	85.06	
14	May-24	2024-2025	12,812.50	-	90.76	90.76	12,812.50	-	93.22%	84.60	-	84.60	
15	Jun-24	2024-2025	12,812.50	-	90.76	90.76	12,812.50	-	92.72%	84.14	-	84.14	
16	Jul-24	2024-2025	12,812.50	2,562.50	108.91	108.91	15,375.00	-	92.22%	100.43	-	100.43	
17	Aug-24	2024-2025	15,375.00	-	108.91	108.91	15,375.00	-	91.72%	99.89	-	99.89	
18	Sep-24	2024-2025	15,375.00	-	108.91	108.91	15,375.00	-	91.23%	99.35	-	99.35	
19	Oct-24	2024-2025	15,375.00	2,562.50	127.06	127.06	17,937.50	-	90.73%	115.28	-	115.28	
20	Nov-24	2024-2025	17,937.50	-	127.06	127.06	17,937.50	-	90.25%	114.66	-	114.66	
21	Dec-24	2024-2025	17,937.50	-	127.06	127.06	17,937.50	-	89.76%	114.05	-	114.05	
22	Jan-25	2024-2025	17,937.50	2,562.50	145.21	145.21	20,500.00	-	89.28%	129.64	-	129.64	
23	Feb-25	2024-2025	20,500.00	-	145.21	145.21	20,500.00	-	88.79%	128.94	-	128.94	
24	Mar-25	2024-2025	20,500.00	-	145.21	145.21	20,500.00	-	88.32%	128.24	-	128.24	
25	Apr-25	2025-2026	20,500.00	-	145.21	316.04	20,329.17	170.83	87.84%	127.55	150.06	277.61	
26	May-25	2025-2026	20,329.17	-	144.00	314.83	20,158.33	170.83	87.37%	125.81	149.25	275.06	
27	Jun-25	2025-2026	20,158.33	-	142.79	313.62	19,987.50	170.83	86.90%	124.08	148.45	272.53	
28	Jul-25	2025-2026	19,987.50	-	141.58	312.41	19,816.67	170.83	86.43%	122.36	147.65	270.01	
29	Aug-25	2025-2026	19,816.67	-	140.37	311.20	19,645.83	170.83	85.96%	120.66	146.85	267.52	
30	Sep-25	2025-2026	19,645.83	-	139.16	309.99	19,475.00	170.83	85.50%	118.98	146.06	265.04	
31	Oct-25	2025-2026	19,475.00	-	137.95	308.78	19,304.17	170.83	85.04%	117.31	145.27	262.58	
32	Nov-25	2025-2026	19,304.17	-	136.74	307.57	19,133.33	170.83	84.58%	115.65	144.49	260.15	
33	Dec-25	2025-2026	19,133.33	-	135.53	306.36	18,962.50	170.83	84.13%	114.01	143.71	257.73	
34	Jan-26	2025-2026	18,962.50	-	134.32	305.15	18,791.67	170.83	83.67%	112.39	142.94	255.33	
35	Feb-26	2025-2026	18,791.67	-	133.11	303.94	18,620.83	170.83	83.22%	110.77	142.17	252.94	
36	Mar-26	2025-2026	18,620.83	-	131.90	302.73	18,450.00	170.83	82.77%	109.18	141.40	250.58	
37	Apr-26	2026-2027	18,450.00	-	130.69	301.52	18,279.17	170.83	82.33%	107.59	140.64	248.23	
38	May-26	2026-2027	18,279.17	-	129.48	300.31	18,108.33	170.83	81.88%	106.02	139.88	245.90	
39	Jun-26	2026-2027	18,108.33	-	128.27	299.10	17,937.50	170.83	81.44%	104.46	139.13	243.59	
40	Jul-26	2026-2027	17,937.50	-	127.06	297.89	17,766.67	170.83	81.00%	102.92	138.38	241.30	
41	Aug-26	2026-2027	17,766.67	-	125.85	296.68	17,595.83	170.83	80.57%	101.39	137.64	239.03	
42	Sep-26	2026-2027	17,595.83	-	124.64	295.47	17,425.00	170.83	80.13%	99.88	136.89	236.77	

Loan Schedule										Net Present Value			
S.No	Month	F.Y	Opening	Addition	Interest	Payment	Closing	Principal	DF	Interest DF	Principal DF	Total DF	
43	Oct-26	2026-2027	17,425.00	-	123.43	294.26	17,254.17	170.83	79.70%	98.37	136.16	234.53	
44	Nov-26	2026-2027	17,254.17	-	122.22	293.05	17,083.33	170.83	79.27%	96.88	135.42	232.31	
45	Dec-26	2026-2027	17,083.33	-	121.01	291.84	16,912.50	170.83	78.84%	95.41	134.69	230.10	
46	Jan-27	2026-2027	16,912.50	-	119.80	290.63	16,741.67	170.83	78.42%	93.94	133.97	227.91	
47	Feb-27	2026-2027	16,741.67	-	118.59	289.42	16,570.83	170.83	78.00%	92.49	133.25	225.74	
48	Mar-27	2026-2027	16,570.83	-	117.38	288.21	16,400.00	170.83	77.58%	91.06	132.53	223.59	
49	Apr-27	2027-2028	16,400.00	-	116.17	287.00	16,229.17	170.83	77.16%	89.63	131.81	221.45	
50	May-27	2027-2028	16,229.17	-	114.96	285.79	16,058.33	170.83	76.74%	88.22	131.10	219.33	
51	Jun-27	2027-2028	16,058.33	-	113.75	284.58	15,887.50	170.83	76.33%	86.82	130.40	217.22	
52	Jul-27	2027-2028	15,887.50	-	112.54	283.37	15,716.67	170.83	75.92%	85.44	129.69	215.13	
53	Aug-27	2027-2028	15,716.67	-	111.33	282.16	15,545.83	170.83	75.51%	84.06	129.00	213.06	
54	Sep-27	2027-2028	15,545.83	-	110.12	280.95	15,375.00	170.83	75.10%	82.70	128.30	211.00	
55	Oct-27	2027-2028	15,375.00	-	108.91	279.74	15,204.17	170.83	74.70%	81.35	127.61	208.96	
56	Nov-27	2027-2028	15,204.17	-	107.70	278.53	15,033.33	170.83	74.30%	80.01	126.92	206.94	
57	Dec-27	2027-2028	15,033.33	-	106.49	277.32	14,862.50	170.83	73.90%	78.69	126.24	204.93	
58	Jan-28	2027-2028	14,862.50	-	105.28	276.11	14,691.67	170.83	73.50%	77.38	125.56	202.93	
59	Feb-28	2027-2028	14,691.67	-	104.07	274.90	14,520.83	170.83	73.10%	76.07	124.88	200.96	
60	Mar-28	2027-2028	14,520.83	-	102.86	273.69	14,350.00	170.83	72.71%	74.78	124.21	198.99	
61	Apr-28	2028-2029	14,350.00	-	101.65	272.48	14,179.17	170.83	72.32%	73.51	123.54	197.05	
62	May-28	2028-2029	14,179.17	-	100.44	271.27	14,008.33	170.83	71.93%	72.24	122.87	195.11	
63	Jun-28	2028-2029	14,008.33	-	99.23	270.06	13,837.50	170.83	71.54%	70.99	122.21	193.20	
64	Jul-28	2028-2029	13,837.50	-	98.02	268.85	13,666.67	170.83	71.15%	69.74	121.55	191.30	
65	Aug-28	2028-2029	13,666.67	-	96.81	267.64	13,495.83	170.83	70.77%	68.51	120.90	189.41	
66	Sep-28	2028-2029	13,495.83	-	95.60	266.43	13,325.00	170.83	70.39%	67.29	120.25	187.54	
67	Oct-28	2028-2029	13,325.00	-	94.39	265.22	13,154.17	170.83	70.01%	66.08	119.60	185.68	
68	Nov-28	2028-2029	13,154.17	-	93.18	264.01	12,983.33	170.83	69.63%	64.88	118.96	183.84	
69	Dec-28	2028-2029	12,983.33	-	91.97	262.80	12,812.50	170.83	69.26%	63.69	118.31	182.01	
70	Jan-29	2028-2029	12,812.50	-	90.76	261.59	12,641.67	170.83	68.88%	62.52	117.68	180.19	
71	Feb-29	2028-2029	12,641.67	-	89.55	260.38	12,470.83	170.83	68.51%	61.35	117.04	178.39	
72	Mar-29	2028-2029	12,470.83	-	88.34	259.17	12,300.00	170.83	68.14%	60.20	116.41	176.61	
73	Apr-29	2029-2030	12,300.00	-	87.13	257.96	12,129.17	170.83	67.78%	59.05	115.79	174.84	
74	May-29	2029-2030	12,129.17	-	85.91	256.75	11,958.33	170.83	67.41%	57.92	115.16	173.08	
75	Jun-29	2029-2030	11,958.33	-	84.70	255.54	11,787.50	170.83	67.05%	56.79	114.54	171.33	
76	Jul-29	2029-2030	11,787.50	-	83.49	254.33	11,616.67	170.83	66.69%	55.68	113.92	169.60	
77	Aug-29	2029-2030	11,616.67	-	82.28	253.12	11,445.83	170.83	66.33%	54.58	113.31	167.89	
78	Sep-29	2029-2030	11,445.83	-	81.07	251.91	11,275.00	170.83	65.97%	53.49	112.70	166.19	
79	Oct-29	2029-2030	11,275.00	-	79.86	250.70	11,104.17	170.83	65.62%	52.40	112.09	164.50	
80	Nov-29	2029-2030	11,104.17	-	78.65	249.49	10,933.33	170.83	65.26%	51.33	111.49	162.82	
81	Dec-29	2029-2030	10,933.33	-	77.44	248.28	10,762.50	170.83	64.91%	50.27	110.89	161.16	



S.No	Month	F.Y	Loan Schedule					Net Present Value				
			Opening	Addition	Interest	Payment	Closing	Principal	DF	Interest DF	Principal DF	Total DF
82	Jan-30	2029-2030	10,762.50	-	76.23	247.07	10,591.67	170.83	64.56%	49.22	110.29	159.51
83	Feb-30	2029-2030	10,591.67	-	75.02	245.86	10,420.83	170.83	64.21%	48.18	109.70	157.87
84	Mar-30	2029-2030	10,420.83	-	73.81	244.65	10,250.00	170.83	63.87%	47.14	109.11	156.25
85	Apr-30	2030-2031	10,250.00	-	72.60	243.44	10,079.17	170.83	63.52%	46.12	108.52	154.64
86	May-30	2030-2031	10,079.17	-	71.39	242.23	9,908.33	170.83	63.18%	45.11	107.93	153.04
87	Jun-30	2030-2031	9,908.33	-	70.18	241.02	9,737.50	170.83	62.84%	44.10	107.35	151.46
88	Jul-30	2030-2031	9,737.50	-	68.97	239.81	9,566.67	170.83	62.50%	43.11	106.77	149.88
89	Aug-30	2030-2031	9,566.67	-	67.76	238.60	9,395.83	170.83	62.16%	42.13	106.20	148.32
90	Sep-30	2030-2031	9,395.83	-	66.55	237.39	9,225.00	170.83	61.83%	41.15	105.63	146.78
91	Oct-30	2030-2031	9,225.00	-	65.34	236.18	9,054.17	170.83	61.50%	40.18	105.06	145.24
92	Nov-30	2030-2031	9,054.17	-	64.13	234.97	8,883.33	170.83	61.17%	39.23	104.49	143.72
93	Dec-30	2030-2031	8,883.33	-	62.92	233.76	8,712.50	170.83	60.84%	38.28	103.93	142.21
94	Jan-31	2030-2031	8,712.50	-	61.71	232.55	8,541.67	170.83	60.51%	37.34	103.37	140.71
95	Feb-31	2030-2031	8,541.67	-	60.50	231.34	8,370.83	170.83	60.18%	36.41	102.81	139.22
96	Mar-31	2030-2031	8,370.83	-	59.29	230.13	8,200.00	170.83	59.86%	35.49	102.26	137.75
97	Apr-31	2031-2032	8,200.00	-	58.08	228.92	8,029.17	170.83	59.54%	34.58	101.71	136.29
98	May-31	2031-2032	8,029.17	-	56.87	227.71	7,858.33	170.83	59.21%	33.68	101.16	134.84
99	Jun-31	2031-2032	7,858.33	-	55.66	226.50	7,687.50	170.83	58.90%	32.78	100.61	133.40
100	Jul-31	2031-2032	7,687.50	-	54.45	225.29	7,516.67	170.83	58.58%	31.90	100.07	131.97
101	Aug-31	2031-2032	7,516.67	-	53.24	224.08	7,345.83	170.83	58.26%	31.02	99.53	130.55
102	Sep-31	2031-2032	7,345.83	-	52.03	222.87	7,175.00	170.83	57.95%	30.15	99.00	129.15
103	Oct-31	2031-2032	7,175.00	-	50.82	221.66	7,004.17	170.83	57.64%	29.29	98.46	127.76
104	Nov-31	2031-2032	7,004.17	-	49.61	220.45	6,833.33	170.83	57.33%	28.44	97.93	126.37
105	Dec-31	2031-2032	6,833.33	-	48.40	219.24	6,662.50	170.83	57.02%	27.60	97.40	125.00
106	Jan-32	2031-2032	6,662.50	-	47.19	218.03	6,491.67	170.83	56.71%	26.76	96.88	123.64
107	Feb-32	2031-2032	6,491.67	-	45.98	216.82	6,320.83	170.83	56.40%	25.94	96.36	122.29
108	Mar-32	2031-2032	6,320.83	-	44.77	215.61	6,150.00	170.83	56.10%	25.12	95.84	120.96
109	Apr-32	2032-2033	6,150.00	-	43.56	214.40	5,979.17	170.83	55.80%	24.31	95.32	119.63
110	May-32	2032-2033	5,979.17	-	42.35	213.19	5,808.33	170.83	55.50%	23.50	94.81	118.31
111	Jun-32	2032-2033	5,808.33	-	41.14	211.98	5,637.50	170.83	55.20%	22.71	94.30	117.01
112	Jul-32	2032-2033	5,637.50	-	39.93	210.77	5,466.67	170.83	54.90%	21.92	93.79	115.71
113	Aug-32	2032-2033	5,466.67	-	38.72	209.56	5,295.83	170.83	54.61%	21.14	93.28	114.43
114	Sep-32	2032-2033	5,295.83	-	37.51	208.35	5,125.00	170.83	54.31%	20.37	92.78	113.16
115	Oct-32	2032-2033	5,125.00	-	36.30	207.14	4,954.17	170.83	54.02%	19.61	92.28	111.89
116	Nov-32	2032-2033	4,954.17	-	35.09	205.93	4,783.33	170.83	53.73%	18.85	91.79	110.64
117	Dec-32	2032-2033	4,783.33	-	33.88	204.72	4,612.50	170.83	53.44%	18.11	91.29	109.40
118	Jan-33	2032-2033	4,612.50	-	32.67	203.51	4,441.67	170.83	53.15%	17.37	90.80	108.16
119	Feb-33	2032-2033	4,441.67	-	31.46	202.30	4,270.83	170.83	52.86%	16.63	90.31	106.94
120	Mar-33	2032-2033	4,270.83	-	30.25	201.09	4,100.00	170.83	52.58%	15.91	89.82	105.73

Loan Schedule									Net Present Value			
S.No	Month	F.Y	Opening	Addition	Interest	Payment	Closing	Principal	DF	Interest DF	Principal DF	Total DF
121	Apr-33	2033-2034	4,100.00	-	29.04	199.88	3,929.17	170.83	52.30%	15.19	89.34	104.53
122	May-33	2033-2034	3,929.17	-	27.83	198.66	3,758.33	170.83	52.01%	14.48	88.86	103.33
123	Jun-33	2033-2034	3,758.33	-	26.62	197.45	3,587.50	170.83	51.73%	13.77	88.38	102.15
124	Jul-33	2033-2034	3,587.50	-	25.41	196.24	3,416.67	170.83	51.46%	13.08	87.90	100.98
125	Aug-33	2033-2034	3,416.67	-	24.20	195.03	3,245.83	170.83	51.18%	12.39	87.43	99.82
126	Sep-33	2033-2034	3,245.83	-	22.99	193.82	3,075.00	170.83	50.90%	11.70	86.96	98.66
127	Oct-33	2033-2034	3,075.00	-	21.78	192.61	2,904.17	170.83	50.63%	11.03	86.49	97.52
128	Nov-33	2033-2034	2,904.17	-	20.57	191.40	2,733.33	170.83	50.36%	10.36	86.02	96.38
129	Dec-33	2033-2034	2,733.33	-	19.36	190.19	2,562.50	170.83	50.08%	9.70	85.56	95.26
130	Jan-34	2033-2034	2,562.50	-	18.15	188.98	2,391.67	170.83	49.81%	9.04	85.10	94.14
131	Feb-34	2033-2034	2,391.67	-	16.94	187.77	2,220.83	170.83	49.55%	8.39	84.64	93.03
132	Mar-34	2033-2034	2,220.83	-	15.73	186.56	2,050.00	170.83	49.28%	7.75	84.19	91.94
133	Apr-34	2034-2035	2,050.00	-	14.52	185.35	1,879.17	170.83	49.01%	7.12	83.73	90.85
134	May-34	2034-2035	1,879.17	-	13.31	184.14	1,708.33	170.83	48.75%	6.49	83.28	89.77
135	Jun-34	2034-2035	1,708.33	-	12.10	182.93	1,537.50	170.83	48.49%	5.87	82.83	88.70
136	Jul-34	2034-2035	1,537.50	-	10.89	181.72	1,366.67	170.83	48.23%	5.25	82.39	87.64
137	Aug-34	2034-2035	1,366.67	-	9.68	180.51	1,195.83	170.83	47.97%	4.64	81.94	86.59
138	Sep-34	2034-2035	1,195.83	-	8.47	179.30	1,025.00	170.83	47.71%	4.04	81.50	85.54
139	Oct-34	2034-2035	1,025.00	-	7.26	178.09	854.17	170.83	47.45%	3.45	81.06	84.51
140	Nov-34	2034-2035	854.17	-	6.05	176.88	683.33	170.83	47.19%	2.86	80.62	83.48
141	Dec-34	2034-2035	683.33	-	4.84	175.67	512.50	170.83	46.94%	2.27	80.19	82.46
142	Jan-35	2034-2035	512.50	-	3.63	174.46	341.67	170.83	46.69%	1.69	79.76	81.45
143	Feb-35	2034-2035	341.67	-	2.42	173.25	170.83	170.83	46.44%	1.12	79.33	80.45
144	Mar-35	2034-2035	170.83	-	1.21	172.04	-	170.83	46.19%	0.56	78.90	79.46
Total					10,745.42	31,245.42		20,500.00		8,108.64	13,287.20	21,395.83
Particulars	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035
Interest Payments	544.53	1,415.78	1,662.64	1,488.39	1,314.14	1,139.89	965.64	791.39	617.14	442.89	268.64	94.39
Principal Payments	-	-	2,050.00	2,050.00	2,050.00	2,050.00	2,050.00	2,050.00	2,050.00	2,050.00	2,050.00	2,050.00
Total Payments	544.53	1,415.78	3,712.64	3,538.39	3,364.14	3,189.89	3,015.64	2,841.39	2,667.14	2,492.89	2,318.64	2,144.39
Current Maturities	-	2,050.00	2,050.00	2,050.00	2,050.00	2,050.00	2,050.00	2,050.00	2,050.00	2,050.00	2,050.00	-
C/B as Per BS	10,250.00	18,450.00	16,400.00	14,350.00	12,300.00	10,250.00	8,200.00	6,150.00	4,100.00	2,050.00	-	-



Existing Loan Schedule Summary													Statement - 12			
S.No	Particulars	Loan Reference	Outstanding	As per AFS	CM	Sanction Date	Sanction Amount	Interest Per Annum	Interest Per Month	Interest Remarks	Rate as on 02/Mar/23	Installment Amount	Loan Starting	Loan Ending	Dues Pending from Apr-22	
1	State Bank of India-TL I-40886517680	SBI-1	8,851.45	7,969.45	882.00	30-Mar-22	8,900	8.50 %	0.71%	Repo Rate + 2%	6.50%	69.40	Feb-22	Sep-32	126	
2	State Bank of India-TL II-40886523525	SBI-2	7,895.30	7,103.30	792.00	30-Mar-22	7,914	8.50%	0.71%	Repo Rate + 2%	6.50%	59.33	Feb-22	Dec-32	129	
3	State Bank of India-TL III-40886531252	SBI-3	1,961.32	1,763.32	198.00	30-Mar-22	1,966	8.50%	0.71%	Repo Rate + 2%	6.50%	14.74	Feb-22	Dec-32	129	
4	State Bank of India-ECLGS I-40885193314	SBI-E1	1,782.39	1,336.89	445.50	30-Mar-22	1,783	9.25%	0.77%	6m MCLR + 1%	8.40%	37.15	Apr-22	Mar-26	48	
5	State Bank of India-ECLGS II-40885307708	SBI-E2	1,899.41	1,662.04	237.38	30-Mar-22	1,900	9.25%	0.77%	6m MCLR + 1%	8.40%	39.58	Apr-22	Sep-26	54	
6	State Bank of India-ECLGS III-41053748878	SBI-E3	2,170.00			01-Jun-22	2,170	9.25%	0.77%	6m MCLR + 1%	8.40%	45.21	Jun-24	May-28	48	
7	South Indian Bank-371	SIB-1	41.40	35.04	6.36	19-03-2020	54	9.55%	0.80%	1y MCLR + 0.2%	9.35%	0.53	Apr-20	Oct-28	79	
8	South Indian Bank-372	SIB-2	585.12	496.20	88.92	19-03-2020	762	9.55%	0.80%	1y MCLR + 0.2%	9.35%	7.41	Apr-20	Oct-28	79	
9	South Indian Bank-373	SIB-3	181.24	153.64	27.60	19-03-2020	236	9.55%	0.80%	1y MCLR + 0.2%	9.35%	2.30	Apr-20	Oct-28	79	
10	South Indian Bank-052 (ECLGS I) Sanction Letter	SIB-E1	210.00	157.50	52.50		210	9.25%	0.77%	1y MCLR + 1%	9.35%	4.38	Apr-22	Ma-26	48	
11	South Indian Bank-067 (ECLGS II)	SIB-E2	240.00	240.00	-	09-02-2022	240	9.25%	0.77%	1y MCLR + 1%	9.35%	5.00	Mar-24	Feb-28	48	
12	Siemens-A8269984 Sanction Letter	SIE-1	45.86	-	45.86					0.00%						
13	Siemens-A8270704 Sanction Letter	SIE-2	13.41	-	13.41					0.00%						
14	Siemens-A8270705 Sanction Letter	SIE-3	11.08	-	11.08					0.00%						
15	Siemens-ECLGS	SIE-E	64.29	54.10	10.19	21-07-2021	64.29	10.00%	0.83%	Fixed	10.00%	1.63	Jul-22	Jun-26	48	
16	SREI EQUIPMENT Loan III-143229 Sanction Letter	SREI-1	77.43	-	77.43					0.00%						
17	SREI EQUIPMENT Loan IV-145060 Sanction Letter	SREI-2	88.11	-	88.11					0.00%						
18	SREI EQUIPMENT Loan V-144419 Sanction Letter	SREI-3	213.03	-	213.03					0.00%						
19	De Lago Landen Financial -0060022333001	DLL	50.96	15.81	35.15	11-09-2018	150.00	11.00%	0.92%	Fixed	11.00%	3.25	Sep-18	Aug-23	60	
20	Hero Fin Corp-HCFCOMTLL00002827574	HFC	171.66	121.27	50.39	07-09-2018	298.17	12.50%	1.04%	Fixed	11.50%	5.75	Oct-18	Dec-24	75	
21	CLIX FINANCE INDIA P LTD - HSHFSRCEZ00376640	CFI	86.85	39.83	47.02	30-01-2019	297.51	14.20%	1.18%	1y MCLR + 4.1%	10.10%	4.69	Jan-19	Dec-23	60	
22	Sundaram Finance Ltd-EICHER	SFL	23.43	9.78	13.65	28-11-2020	40.00	8.90%	0.74%	Fixed	8.90%	1.26	Dec-2	Nov-23	36	



													0		
23	BMW India Financial Services P Ltd	BMW	124.68	92.28	32.40	04-10-2021	140.00	7.40%	0.62%	Fixed	7.40%	3.38	Oct-21	Sep-25	48
24	SIB OD	OD	983.71	983.71	-			9.55%	0.80%	1y MCLR + 0.2%	9.35%				
	Total		27,772.14	22,234.16	3,367.98										

Particulars	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033
Interest	1,937.91	1,928.84	1,648.98	1,339.30	1,058.50	837.59	643.32	493.68	347.34	201.01	56.95
Principal	3,259.55	2,998.45	3,443.66	3,458.21	2,706.49	2,441.82	1,883.20	1,721.58	1,721.58	1,721.58	1,432.31
Payments	5,197.46	4,927.29	5,092.63	4,797.51	3,764.99	3,279.41	2,526.51	2,215.26	2,068.92	1,922.59	1,489.26
Principal Outstanding Opening	26,788.43	23,528.87	20,530.42	17,086.77	13,628.56	10,922.07	8,480.24	6,597.04	4,875.47	3,153.89	1,432.31
Paid During the Year	3,259.55	2,998.45	3,443.66	3,458.21	2,706.49	2,441.82	1,883.20	1,721.58	1,721.58	1,721.58	1,432.31
Principal Outstanding Payable	23,528.87	20,530.42	17,086.77	13,628.56	10,922.07	8,480.24	6,597.04	4,875.47	3,153.89	1,432.31	-
Current Maturities	2,998.45	3,443.66	3,458.21	2,706.49	2,441.82	1,883.20	1,721.58	1,721.58	1,721.58	1,432.31	-
Closing Balance as Per	20,530.42	17,086.77	13,628.56	10,922.07	8,480.24	6,597.04	4,875.47	3,153.89	1,432.31	-	-

Depreciation as per Companies Tax Act

Annexure - A



S.No	Particulars	Classification	Amount (in Lakhs) Stage-1	Interest During Construction (IDC)	Contingency	Asset Value including IDC and Contingency	Residual Value 5%	Life in Years	Depreciation Per Year
1	Civil	Civil	18,135.29	874.47	577.47	19,587.23	979.36	30	620.26
2	Medical Equipment & Instruments	MEI	2,468.52	119.03	78.60	2,666.15	133.31	10	253.28
3	Electrical & Furniture (Fittings & Fixture)	EFFF	4,150.56	200.14	132.16	4,482.86	224.14	10	425.87
4	Genset, Elevator & Solar System	FESS	341.25	16.45	10.87	368.57	18.43	15	23.34
5	Vehicle and Ambulance	VA	193.74	9.34	6.17	209.25	10.46	8	24.85
6	Software and Computers	SC	684.12	32.99	21.78	738.89	36.94	5	140.39
			25,973.48	1,252.42	827.06	28,052.96	1,402.65		1,488.00

Assets (Stage 1)																			
Particulars	Classification	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039	
Opening	Civil	-	-	14,690.42	19,277.0	18,656.8	18,036.5	17,416.3	16,796.0	16,175.7	15,555.5	14,935.2	14,315.0	13,694.7	13,074.4	12,454.2	11,833.9	11,213.69	
Addition	Civil	-	14,690.42	4,896.81	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Deletion	Civil	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Depreciation	Civil	-	-	310.13	620.26	620.26	620.26	620.26	620.26	620.26	620.26	620.26	620.26	620.26	620.26	620.26	620.26	620.26	
Closing	Civil	-	14,690.42	19,277.0	18,656.8	18,036.5	17,416.3	16,796.0	16,175.7	15,555.5	14,935.2	14,315.0	13,694.7	13,074.4	12,454.2	11,833.9	11,213.69	10,593.42	
Opening	MEI	-	-	-	2,539.51	2,286.23	2,032.94	1,779.66	1,526.37	1,273.09	1,019.80	766.52	513.23	259.95	133.31	133.31	133.31	133.31	
Addition	MEI	-	-	2,666.15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Deletion	MEI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Depreciation	MEI	-	-	126.64	253.28	253.28	253.28	253.28	253.28	253.28	253.28	253.28	253.28	253.28	126.64	-	-	-	
Closing	MEI	-	-	2,539.51	2,286.23	2,032.94	1,779.66	1,526.37	1,273.09	1,019.80	766.52	513.23	259.95	133.31	133.31	133.31	133.31	133.31	
Opening	EFFF	-	-	-	4,269.93	3,844.05	3,418.18	2,992.31	2,566.44	2,140.57	1,714.69	1,288.82	862.95	437.08	224.14	224.14	224.14	224.14	
Addition	EFFF	-	-	4,482.86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Deletion	EFFF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Depreciation	EFFF	-	-	212.94	425.87	425.87	425.87	425.87	425.87	425.87	425.87	425.87	425.87	212.94	-	-	-	-	
Closing	EFFF	-	-	4,269.93	3,844.05	3,418.18	2,992.31	2,566.44	2,140.57	1,714.69	1,288.82	862.95	437.08	224.14	224.14	224.14	224.14	224.14	
Opening	FESS	-	-	-	356.90	333.56	310.21	286.87	263.53	240.19	216.84	193.50	170.16	146.81	123.47	100.13	76.79	53.44	
Addition	FESS	-	-	368.57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Deletion	FESS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Depreciation	FESS	-	-	11.67	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	
Closing	FESS	-	-	356.90	333.56	310.21	286.87	263.53	240.19	216.84	193.50	170.16	146.81	123.47	100.13	76.79	53.44	30.10	

Opening	VA	-	-	-	196.82	171.98	147.13	122.28	97.43	72.58	47.73	22.89	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46
Addition	VA	-	-	209.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Deletion	VA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Depreciation	VA	-	-	12.42	24.85	24.85	24.85	24.85	24.85	24.85	24.85	24.85	12.42	-	-	-	-	-	-	
Closing	VA	-	-	196.82	171.98	147.13	122.28	97.43	72.58	47.73	22.89	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46	
Opening	SC	-	-	-	668.70	528.31	387.92	247.53	107.14	36.94	36.94	36.94	36.94	36.94	36.94	36.94	36.94	36.94	36.94	
Addition	SC	-	-	738.89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Deletion	SC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Depreciation	SC	-	-	70.19	140.39	140.39	140.39	140.39	70.19	-	-	-	-	-	-	-	-	-	-	
Closing	SC	-	-	668.70	528.31	387.92	247.53	107.14	36.94	36.94	36.94	36.94	36.94	36.94	36.94	36.94	36.94	36.94	36.94	

Summary Assets (Stage 1)

Particulars		2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039
Opening		-	-	14,690.42	27,308.9	25,820.9	24,332.9	22,844.9	21,356.9	19,939.1	18,591.5	17,243.9	15,908.7	14,585.9	13,602.8	12,959.2	12,315.5	11,671.99
Addition		-	14,690.42	13,362.54	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deletion		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation		-	-	744.00	1,488.00	1,488.00	1,488.00	1,488.00	1,417.80	1,347.61	1,347.61	1,335.19	1,322.76	983.18	643.60	643.60	643.60	643.60
Closing		-	14,690.42	27,308.9	25,820.9	24,332.9	22,844.9	21,356.9	19,939.1	18,591.5	17,243.9	15,908.7	14,585.9	13,602.8	12,959.2	12,315.5	11,671.9	11,028.38

Existing Asset														
S.N o	Particulars		Classification		Gross Block As at 31st March 2022	Net Block As at 31st March 2022	Deprecia- tion adjusted till date	Life	Balance Life	Residual Value	Depreciation Per Year	Addition as per Provisional	Residua l Value	Deprecia- tion for addition
1	Civil		Civil		22,282.70	19,823.23	2,459.47	30.00	26.51	1,114.14	705.62	271.44	13.57	8.60
2	Medical Equipment & Instruments		MEI		9,731.92	4,466.21	5,265.71	10.00	4.30	486.60	924.53	170.60	8.53	16.21
3	Electrical & Furniture (Fittings & Fixture)		EFFF		3,248.45	1,355.53	1,892.92	10.00	3.87	162.42	308.60	221.42	11.07	21.03
4	Genset, Elevator & Solar System		FESS		320.54	101.09	219.45	20.00	5.59	16.03	15.23	18.20	0.91	0.86
5	Vehicle and Ambulance		VA		369.73	199.47	170.26	8.00	4.12	18.49	43.91	4.18	0.21	0.50
6	Software and Computers		SC		408.79	86.75	322.04	5.00	0.85	20.44	77.67	36.74	1.84	6.98



7	Land	L	8,139.94	8,139.94	-	-	-	8,139.94	-	-	-	-	-
			44,502.07	34,172.22	10,329.85			9,958.05	2,075.56	722.58	36.13	54.18	

Existing Asset																		
Particulars	Classification	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039
Opening	Civil	19,823	19,380	19,708	19,176	18,647	18,122	17,601	17,085	16,573	16,066	15,564	15,067	14,576	14,090	13,610	13,137	12,671
Addition	Civil	271	1,076	223	234	246	258	271	284	299	314	329	346	363	381	400	420	441
Deletion	Civil	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	Civil	714	748	755	763	771	779	787	796	806	816	826	837	849	861	873	887	901
Closing	Civil	19,380	19,708	19,176	18,647	18,122	17,601	17,085	16,573	16,066	15,564	15,067	14,576	14,090	13,610	13,137	12,671	12,212
Opening	MEI	4,466	3,696	3,649	3,054	2,436	2,435	2,689	2,916	3,112	3,278	3,411	3,527	3,700	3,882	4,073	4,274	4,485
Addition	MEI	171	987	487	511	536	563	591	621	652	685	719	755	793	832	874	918	963
Deletion	MEI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	MEI	941	1,035	1,081	1,129	537	309	365	424	486	551	603	581	611	641	673	707	742
Closing	MEI	3,696	3,649	3,054	2,436	2,435	2,689	2,916	3,112	3,278	3,411	3,527	3,700	3,882	4,073	4,274	4,485	4,706
Opening	EFFF	1,356	1,247	1,138	1,017	924	1,085	1,233	1,365	1,482	1,583	1,667	1,753	1,845	1,940	2,041	2,146	2,257
Addition	EFFF	221	244	256	269	282	296	311	326	343	360	378	397	417	438	459	482	506
Deletion	EFFF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	EFFF	330	353	377	361	121	149	178	209	242	276	291	306	321	337	354	372	390
Closing	EFFF	1,247	1,138	1,017	924	1,085	1,233	1,365	1,482	1,583	1,667	1,753	1,845	1,940	2,041	2,146	2,257	2,374
Opening	FESS	101	103	87	71	55	39	23	20	20	19	18	17	17	17	17	17	17
Addition	FESS	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deletion	FESS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	FESS	16	16	16	16	16	16	2	1	1	1	1	-	-	-	-	-	-
Closing	FESS	103	87	71	55	39	23	20	20	19	18	17	17	17	17	17	17	17
Opening	VA	199	159	131	102	71	77	87	95	101	106	112	117	123	129	136	142	149
Addition	VA	4	18	19	20	21	22	24	25	26	27	29	30	32	33	35	37	38
Deletio	VA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



n																				
Depreciation	VA	44	47	49	51	15	13	15	18	21	22	23	24	25	27	28	29	31		
Closing	VA	159	131	102	71	77	87	95	101	106	112	117	123	129	136	142	149	157		
Opening	SC	87	50	60	66	70	70	73	76	80	84	88	93	97	102	107	112	118		
Addition	SC	37	20	21	23	24	25	26	27	29	30	32	33	35	37	39	40	42		
Deletion	SC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Depreciation	SC	73	11	15	19	24	21	23	24	25	26	27	29	30	32	33	35	37		
Closing	SC	50	60	66	70	70	73	76	80	84	88	93	97	102	107	112	118	123		
Opening	L	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140		
Addition	L	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Deletion	L	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Depreciation	L	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Closing	L	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140	8,140		

Summary Existing Assets

Particulars	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039	
Opening		34,172	32,776	32,913	31,626	30,342	29,968	29,846	29,697	29,508	29,276	28,999	28,714	28,497	28,300	28,124	27,969	27,837
Addition		723	2,346	1,006	1,056	1,109	1,165	1,223	1,284	1,348	1,416	1,486	1,561	1,639	1,721	1,807	1,897	1,992
Deletion		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Depreciation		2,118	2,209	2,293	2,340	1,484	1,287	1,371	1,473	1,581	1,692	1,772	1,777	1,836	1,897	1,962	2,029	2,100
Closing		32,776	32,913	31,626	30,342	29,968	29,846	29,697	29,508	29,276	28,999	28,714	28,497	28,300	28,124	27,969	27,837	27,729

Depreciation as per Income Tax Act		Annexure - B	
Depreciation Rate			
Particulars		Rate	
Civil	Building		10%
Medical Equipment & Instruments	Plant & Machinery		15%
Electrical & Furniture (Fittings & Fixture)	Furniture & Fittings		10%
Genset, Elevator & Solar System	Plant & Machinery		15%
Vehicle and Ambulance	Plant & Machinery		15%



Software and Computers	Software and Computers	40%
Land	Land	0%

Existing Assets		2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039
Opening	Building	10,736	9,906	9,884	9,096	8,397	7,779	7,233	6,753	6,334	5,969	5,655	5,385	5,158	4,969	4,815	4,694	4,602
Addition/ (Deletion)	Building	271	1,076	223	234	246	258	271	284	299	314	329	346	363	381	400	420	441
Depreciation	Building	1,101	1,098	1,011	933	864	804	750	704	663	628	598	573	552	535	522	511	504
Closing	Building	9,906	9,884	9,096	8,397	7,779	7,233	6,753	6,334	5,969	5,655	5,385	5,158	4,969	4,815	4,694	4,602	4,539
Opening	Plant & Machinery	5,672	4,986	5,093	4,759	4,497	4,296	4,150	4,050	3,991	3,969	3,979	4,018	4,082	4,170	4,281	4,411	4,560
Addition/ (Deletion)	Plant & Machinery	193	1,006	506	531	558	586	615	646	678	712	748	785	824	865	909	954	1,002
Depreciation	Plant & Machinery	880	899	840	794	758	732	715	704	700	702	709	720	736	755	778	805	834
Closing	Plant & Machinery	4,986	5,093	4,759	4,497	4,296	4,150	4,050	3,991	3,969	3,979	4,018	4,082	4,170	4,281	4,411	4,560	4,728
Opening	Furniture & Fittings	1,038	1,133	1,239	1,346	1,453	1,561	1,672	1,784	1,900	2,018	2,141	2,267	2,397	2,532	2,673	2,819	2,971
Addition/ (Deletion)	Furniture & Fittings	221	244	256	269	282	296	311	326	343	360	378	397	417	438	459	482	506
Depreciation	Furniture & Fittings	126	138	150	161	173	186	198	211	224	238	252	266	281	297	313	330	348
Closing	Furniture & Fittings	1,133	1,239	1,346	1,453	1,561	1,672	1,784	1,900	2,018	2,141	2,267	2,397	2,532	2,673	2,819	2,971	3,130
Opening	Software and Computers	458	297	191	127	90	68	56	49	46	45	45	46	48	50	52	54	57
Addition/ (Deletion)	Software and Computers	37	20	21	23	24	25	26	27	29	30	32	33	35	37	39	40	42
Depreciation	Software and Computers	198	127	85	60	45	37	33	31	30	30	31	32	33	34	36	38	40
Closing	Software and	297	191	127	90	68	56	49	46	45	45	46	48	50	52	54	57	60



	Computers																	
		2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039
Summary Existing Assets																		
Opening		17,905	16,323	16,407	15,328	14,437	13,704	13,110	12,637	12,271	12,002	11,819	11,716	11,685	11,721	11,820	11,978	12,191
Addition/ (Deletion)		723	2,346	1,006	1,056	1,109	1,165	1,223	1,284	1,348	1,416	1,486	1,561	1,639	1,721	1,807	1,897	1,992
Depreciation		2,305	2,262	2,085	1,948	1,841	1,759	1,696	1,650	1,618	1,598	1,590	1,592	1,602	1,622	1,649	1,684	1,726
Closing		16,323	16,407	15,328	14,437	13,704	13,110	12,637	12,271	12,002	11,819	11,716	11,685	11,721	11,820	11,978	12,191	12,457
Stage 1																		
Particulars	Classification	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039
Opening	Building	-	-	14,690	18,608	16,747	15,072	13,565	12,209	10,988	9,889	8,900	8,010	7,209	6,488	5,839	5,255	4,730
Addition/ (Deletion)	Building	-	14,690	4,897	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	Building	-	-	979	1,861	1,675	1,507	1,357	1,221	1,099	989	890	801	721	649	584	526	473
Closing	Building	-	14,690	18,608	16,747	15,072	13,565	12,209	10,988	9,889	8,900	8,010	7,209	6,488	5,839	5,255	4,730	4,257
Opening	Plant & Machinery	-	-	-	3,001	2,551	2,168	1,843	1,566	1,331	1,132	962	818	695	591	502	427	363
Addition/ (Deletion)	Plant & Machinery	-	-	3,244	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	Plant & Machinery	-	-	243	450	383	325	276	235	200	170	144	123	104	89	75	64	54
Closing	Plant & Machinery	-	-	3,001	2,551	2,168	1,843	1,566	1,331	1,132	962	818	695	591	502	427	363	308
Opening	Furniture & Fittings	-	-	-	4,259	3,833	3,450	3,105	2,794	2,515	2,263	2,037	1,833	1,650	1,485	1,336	1,203	1,083
Addition/ (Deletion)	Furniture & Fittings	-	-	4,483	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	Furniture & Fittings	-	-	224	426	383	345	310	279	251	226	204	183	165	148	134	120	108
Closing	Furniture & Fittings	-	-	4,259	3,833	3,450	3,105	2,794	2,515	2,263	2,037	1,833	1,650	1,485	1,336	1,203	1,083	974
Opening	Software and Computers	-	-	-	591.11	354.67	212.80	127.68	76.61	45.97	27.58	16.55	9.93	5.96	3.57	2.14	1.29	0.77
Addition/ (Deletion)	Software and Computers	-	-	738.89	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	Software and Computers	-	-	147.78	236.45	141.87	85.12	51.07	30.64	18.39	11.03	6.62	3.97	2.38	1.43	0.86	0.51	0.31
Closing	Software and	-	-	591.11	354.67	212.80	127.68	76.61	45.97	27.58	16.55	9.93	5.96	3.57	2.14	1.29	0.77	0.46



	Computers																	
		2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039
Summary Stage 1																		
Opening		-	-	14,690	26,458	23,485	20,903	18,640	16,646	14,880	13,312	11,916	10,671	9,560	8,567	7,680	6,886	6,176
Addition/ (Deletion)		-	14,690	13,363	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation		-	-	1,595	2,973	2,582	2,263	1,994	1,766	1,568	1,396	1,245	1,111	993	887	794	710	636
Closing		-	14,690	26,458	23,485	20,903	18,640	16,646	14,880	13,312	11,916	10,671	9,560	8,567	7,680	6,886	6,176	5,540

Existing																			
Particulars		Opening	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039
Profit Before Tax		1,585	2,764	3,555	4,456	6,276	7,135	7,708	8,242	8,791	9,362	9,988	10,631	11,193	11,783	12,403	13,053	13,737	
Depreciation & Amortization as per Companies Act		2,118	2,209	2,293	2,340	1,484	1,287	1,371	1,473	1,581	1,692	1,772	1,777	1,836	1,897	1,962	2,029	2,100	
Depreciation & Amortization as per Income Tax Act		2,305	2,262	2,085	1,948	1,841	1,759	1,696	1,650	1,618	1,598	1,590	1,592	1,602	1,622	1,649	1,684	1,726	
Profit as Per Income Tax Act		1,399	2,712	3,764	4,848	5,919	6,663	7,383	8,065	8,754	9,456	10,171	10,817	11,427	12,059	12,715	13,399	14,111	
Losses (Income Tax)																			
Unabsorbed Losses for the year (Income Tax)	12,835	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Set of Unabsorbed Losses in the year (Income Tax)	-	1,399	2,712	3,764	4,848	113	-	-	-	-	-	-	-	-	-	-	-	-	
Carry forward Losses (Income Tax)	12,835	11,437	8,725	4,962	113	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tax Payable under New Tax Regime																			
Taxable Profit		1,399	2,712	3,764	4,848	5,919	6,663	7,383	8,065	8,754	9,456	10,171	10,817	11,427	12,059	12,715	13,399	14,111	
Set of Unabsorbed Losses in the year (Income Tax)		1,399	2,712	3,764	4,848	113	-	-	-	-	-	-	-	-	-	-	-	-	
Taxable Profit after Setoff		-	-	-	-	5,805	6,663	7,383	8,065	8,754	9,456	10,171	10,817	11,427	12,059	12,715	13,399	14,111	
Tax on Above @ 25.168%		-	-	-	-	1,461	1,677	1,858	2,030	2,203	2,380	2,560	2,722	2,876	3,035	3,200	3,372	3,551	
Tax Payable under Old Tax Regime																			



Losses (Unabsorbed Book Losses)																			
Unabsorbed Losses for the year (Book)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Set of Unabsorbed Losses in the year (Book)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Carry forward Losses (Book)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MAT Profit	1,585	2,764	3,555	4,456	6,276	7,135	7,708	8,242	8,791	9,362	9,988	10,631	11,193	11,783	12,403	13,053	13,737		
Set of Unabsorbed Losses in the year (Book)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Taxable MAT Profit after Set-off	1,585	2,764	3,555	4,456	6,276	7,135	7,708	8,242	8,791	9,362	9,988	10,631	11,193	11,783	12,403	13,053	13,737		
Tax on Above @ 15.60%	247	431	555	695	979	1,113	1,202	1,286	1,371	1,460	1,558	1,659	1,746	1,838	1,935	2,036	2,143		
MAT Payable	247	431	555	695	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MAT Credit	229.68	247	431	555	695	-	-	-	-	-	-	-	-	-	-	-	-	-	
Set off of MAT Credit	-	-	-	-	-	1,690	467	-	-	-	-	-	-	-	-	-	-	-	
Carry forward MAT Credit	229.68	477	908	1,463	2,158	467	-	-	-	-	-	-	-	-	-	-	-	-	
Profit as Per Income Tax Act	1,399	2,712	3,764	4,848	5,919	6,663	7,383	8,065	8,754	9,456	10,171	10,817	11,427	12,059	12,715	13,399	14,111		
Set of Unabsorbed Losses in the year (Income Tax)	1,399	2,712	3,764	4,848	113	-	-	-	-	-	-	-	-	-	-	-	-	-	
Taxable Profit after Set-off	-	-	-	-	5,805	6,663	7,383	8,065	8,754	9,456	10,171	10,817	11,427	12,059	12,715	13,399	14,111		
Tax on Above	-	-	-	-	1,690	1,940	2,150	2,348	2,549	2,754	2,962	3,150	3,327	3,511	3,703	3,902	4,109		
MAT Credit	-	-	-	-	1,690	467	-	-	-	-	-	-	-	-	-	-	-	-	
Tax Payable	-	-	-	-	-	1,473	2,150	2,348	2,549	2,754	2,962	3,150	3,327	3,511	3,703	3,902	4,109		
Taxes Payable																			
New Regime																			
Tax Payable	-	-	-	-	1,461	1,677	1,858	2,030	2,203	2,380	2,560	2,722	2,876	3,035	3,200	3,372	3,551		
Old Regime																			
MAT Payable	247	431	555	695	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Normal Tax	-	-	-	-	-	1,473	2,150	2,348	2,549	2,754	2,962	3,150	3,327	3,511	3,703	3,902	4,109		



Deferred Taxes																				
On Fixed Asset																				
WDV as Per Books	32,838	31,898	30,611	29,328	28,953	28,831	28,683	28,494	28,261	27,984	27,699	27,482	27,286	27,109	26,955	26,822	26,714			
WDV as Per Income Tax	16,323	16,407	15,328	14,437	13,704	13,110	12,637	12,271	12,002	11,819	11,716	11,685	11,721	11,820	11,978	12,191	12,457			
Timing Difference (A)	16,515	15,492	15,283	14,891	15,249	15,721	16,045	16,222	16,259	16,165	15,983	15,798	15,564	15,289	14,977	14,632	14,257			
On Unabsorbed Losses																				
Carry forward	11,437	8,725	4,962	113	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Timing Difference (B)	11,437	8,725	4,962	113	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total Timing Difference (A+B)	27,952	24,217	20,245	15,005	15,249	15,721	16,045	16,222	16,259	16,165	15,983	15,798	15,564	15,289	14,977	14,632	14,257			
Tax on Above	7,035	6,095	5,095	3,776	3,838	3,957	4,038	4,083	4,092	4,068	4,023	3,976	3,917	3,848	3,769	3,682	3,588			
Differed Tax Liability/(Asset)	146.16	7,035	6,095	5,095	3,776	3,838	3,957	4,038	4,083	4,092	4,068	4,023	3,976	3,917	3,848	3,769	3,682	3,588		
Change for the Year	-	6,889	-940	-1,000	-1,319	61	119	82	44	9	-24	-46	-47	-59	-69	-79	-87	-94		
Stage 1																				
Particulars	Opening	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039		
Profit Before Tax		-	-	-94	-407	-39	560	1,193	1,644	2,412	2,814	3,240	3,677	4,455	5,165	5,456	5,760	6,081		
Depreciation & Amortization as per Companies Act		-	-	744	1,488	1,488	1,488	1,488	1,418	1,348	1,348	1,335	1,323	983	644	644	644	644		
Depreciation & Amortization as per Income Tax Act		-	-	1,595	2,973	2,582	2,263	1,994	1,766	1,568	1,396	1,245	1,111	993	887	794	710	636		
Profit as Per Income Tax Act		-	-	-945	-1,892	-1,133	-215	686	1,296	2,191	2,766	3,330	3,889	4,445	4,921	5,306	5,694	6,089		
Losses (Income Tax)																				
Unabsorbed Losses for the year (Income Tax)	-	-	-	945	1,892	1,133	215	-	-	-	-	-	-	-	-	-	-	-		
Set of Unabsorbed Losses in the year (Income Tax)	-	-	-	-	-	-	-	686	1,296	2,191	12	-	-	-	-	-	-	-		
Carry forward Losses (Income Tax)	-	-	-	945	2,837	3,971	4,185	3,499	2,203	12	-	-	-	-	-	-	-	-		
Tax Payable under New Tax Regime																				



Taxable Profit		-	-	-945	-1,892	-1,133	-215	686	1,296	2,191	2,766	3,330	3,889	4,445	4,921	5,306	5,694	6,089
Set of Unabsorbed Losses in the year (Income Tax)		-	-	-	-	-	-	686	1,296	2,191	12	-	-	-	-	-	-	-
Taxable Profit after Setoff		-	-	-945	-1,892	-1,133	-215	-	-	-	2,754	3,330	3,889	4,445	4,921	5,306	5,694	6,089
Tax on Above @ 25.168%		-	-	-	-	-	-	-	-	-	693	838	979	1,119	1,239	1,335	1,433	1,532
Tax Payable under Old Tax Regime																		
Losses (Unabsorbed Book Losses)																		
Unabsorbed Losses for the year (Book)		-	-	-	94	407	39	-	-	-	-	-	-	-	-	-	-	-
Set of Unabsorbed Losses in the year (Book)		-	-	-	-	-	-	540	-	-	-	-	-	-	-	-	-	-
Carry forward Losses (Book)		-	-	-	94	501	540	-	-	-	-	-	-	-	-	-	-	-
MAT Profit		-	-	-94	-407	-39	560	1,193	1,644	2,412	2,814	3,240	3,677	4,455	5,165	5,456	5,760	6,081
Set of Unabsorbed Losses in the year (Book)		-	-	-	-	-	-	540	-	-	-	-	-	-	-	-	-	-
Taxable MAT Profit after Set-off		-	-	-94	-407	-39	20	1,193	1,644	2,412	2,814	3,240	3,677	4,455	5,165	5,456	5,760	6,081
Tax on Above @ 15.60%		-	-	-	-	-	3	186	256	376	439	505	574	695	806	851	899	949
MAT Payable		-	-	-	-	-	3	186	256	376	-	-	-	-	-	-	-	-
MAT Credit		-	-	-	-	-	3	186	256	376	-	-	-	-	-	-	-	-
Set off of MAT Credit		-	-	-	-	-	-	-	-	-	802	20	-	-	-	-	-	-
Carry forward MAT Credit		-	-	-	-	-	-	3	189	446	822	20	-	-	-	-	-	-
Profit as Per Income Tax Act		-	-	-945	-1,892	-1,133	-215	686	1,296	2,191	2,766	3,330	3,889	4,445	4,921	5,306	5,694	6,089
Set of Unabsorbed Losses in the year (Income Tax)		-	-	-	-	-	-	686	1,296	2,191	12	-	-	-	-	-	-	-
Taxable Profit after Set-off		-	-	-945	-1,892	-1,133	-215	-	-	-	2,754	3,330	3,889	4,445	4,921	5,306	5,694	6,089
Tax on Above		-	-	-	-	-	-	-	-	-	802	970	1,133	1,295	1,433	1,545	1,658	1,773
MAT Credit		-	-	-	-	-	-	-	-	-	802	20	-	-	-	-	-	-
Tax Payable		-	-	-	-	-	-	-	-	-	-	950	1,133	1,295	1,433	1,545	1,658	1,773
Taxes Payable New Regime																		

Tax Payable		-	-	-	-	-	-	-	-	-	-	693	838	979	1,119	1,239	1,335	1,433	1,532
Old Regime																			
MAT Payable		-	-	-	-	-	3	186	256	376	-	-	-	-	-	-	-	-	
Normal Tax		-	-	-	-	-	-	-	-	-	-	950	1,133	1,295	1,433	1,545	1,658	1,773	
Deferred Taxes																			
On Fixed Asset																			
WDV as Per Books		-	14,690	27,309	25,821	24,333	22,845	21,357	19,939	18,592	17,244	15,909	14,586	13,603	12,959	12,316	11,672	11,028	
WDV as Per Income Tax		-	14,690	26,458	23,485	20,903	18,640	16,646	14,880	13,312	11,916	10,671	9,560	8,567	7,680	6,886	6,176	5,540	
Timing Difference (A)		-	-	851	2,336	3,430	4,205	4,711	5,059	5,280	5,328	5,238	5,026	5,035	5,279	5,429	5,496	5,488	
On Unabsorbed Losses																			
Carry forward		-	-	945	2,837	3,971	4,185	3,499	2,203	12	-	-	-	-	-	-	-	-	
Timing Difference (B)		-	-	945	2,837	3,971	4,185	3,499	2,203	12	-	-	-	-	-	-	-	-	
Total Timing Difference (A+B)		-	-	1,796	5,173	7,401	8,390	8,210	7,263	5,292	5,328	5,238	5,026	5,035	5,279	5,429	5,496	5,488	
Tax on Above		-	-	452	1,302	1,863	2,112	2,066	1,828	1,332	1,341	1,318	1,265	1,267	1,329	1,366	1,383	1,381	
Differed Tax Liability/(Asset)	-	-	-	452	1,302	1,863	2,112	2,066	1,828	1,332	1,341	1,318	1,265	1,267	1,329	1,366	1,383	1,381	
Change for the Year	-	-	-	452	850	561	249	-45	-238	-496	9	-23	-53	2	61	38	17	-2	

Existing + Stage 1		Opening	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039
Profit Before Tax			1,585	2,764	3,461	4,049	6,237	7,694	8,900	9,885	11,203	12,176	13,228	14,309	15,648	16,948	17,858	18,814	19,818
Depreciation & Amortization as per Companies Act			2,118	2,209	3,037	3,828	2,972	2,775	2,859	2,891	2,928	3,040	3,107	3,100	2,819	2,541	2,605	2,673	2,744
Depreciation & Amortization as per Income Tax Act			2,305	2,262	3,679	4,921	4,424	4,021	3,691	3,416	3,186	2,994	2,835	2,703	2,595	2,509	2,443	2,394	2,362
Profit as Per Income Tax Act			1,399	2,712	2,819	2,956	4,785	6,448	8,069	9,360	10,945	12,222	13,501	14,706	15,872	16,980	18,020	19,092	20,200
Losses (Income Tax)																			
Unabsorbed Losses for the year (Income Tax)	12,836	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Set of Unabsorbed Losses in the year (Income Tax)	-	1,399	2,712	2,819	2,956	2,951	-	-	-	-	-	-	-	-	-	-	-	-	



Carry forward Losses (Income Tax)	12,836	11,437	8,725	5,907	2,951	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tax Payable under New Tax Regime																			
Taxable Profit		1,399	2,712	2,819	2,956	4,785	6,448	8,069	9,360	10,945	12,222	13,501	14,706	15,872	16,980	18,020	19,092	20,200	
Set of Unabsorbed Losses in the year (Income Tax)		1,399	2,712	2,819	2,956	2,951	-	-	-	-	-	-	-	-	-	-	-	-	
Taxable Profit after Setoff		-	-	-	-	1,835	6,448	8,069	9,360	10,945	12,222	13,501	14,706	15,872	16,980	18,020	19,092	20,200	
Tax on Above @ 25.168%		-	-	-	-	-	462	1,623	2,031	2,356	2,755	3,076	3,398	3,701	3,995	4,273	4,535	4,805	5,084
Tax Payable under Old Tax Regime																			
Losses (Unabsorbed Book Losses)																			
Unabsorbed Losses for the year (Book)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Set of Unabsorbed Losses in the year (Book)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Carry forward Losses (Book)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MAT Profit		1,585	2,764	3,461	4,049	6,237	7,694	8,900	9,885	11,203	12,176	13,228	14,309	15,648	16,948	17,858	18,814	19,818	
Set of Unabsorbed Losses in the year (Book)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Taxable MAT Profit after Set-off		1,585	2,764	3,461	4,049	6,237	7,694	8,900	9,885	11,203	12,176	13,228	14,309	15,648	16,948	17,858	18,814	19,818	
Tax on Above @ 15.60%		247	431	540	632	973	1,200	1,388	1,542	1,748	1,899	2,064	2,232	2,441	2,644	2,786	2,935	3,092	
MAT Payable		247	431	540	632	973	-	-	-	-	-	-	-	-	-	-	-	-	
MAT Credit	230	247	431	540	632	439	-	-	-	-	-	-	-	-	-	-	-	-	
Set off of MAT Credit	-	-	-	-	-	-	1,878	641	-	-	-	-	-	-	-	-	-	-	
Carry forward MAT Credit	230	477	908	1,448	2,080	2,519	641	-	-	-	-	-	-	-	-	-	-	-	
Profit as Per Income Tax Act		1,399	2,712	2,819	2,956	4,785	6,448	8,069	9,360	10,945	12,222	13,501	14,706	15,872	16,980	18,020	19,092	20,200	
Set of Unabsorbed Losses in the year (Income Tax)		1,399	2,712	2,819	2,956	2,951	-	-	-	-	-	-	-	-	-	-	-	-	
Taxable Profit after Set-off		-	-	-	-	1,835	6,448	8,069	9,360	10,945	12,222	13,501	14,706	15,872	16,980	18,020	19,092	20,200	
Tax on Above		-	-	-	-	-	534	1,878	2,350	2,726	3,187	3,559	3,932	4,282	4,622	4,944	5,248	5,560	5,882
MAT Credit		-	-	-	-	-	-	1,878	641	-	-	-	-	-	-	-	-	-	
Tax Payable		-	-	-	-	-	-	1,709	2,726	3,187	3,559	3,932	4,282	4,622	4,944	5,248	5,560	5,882	



Taxes Payable																				
New Regime																				
Tax Payable	-	-	-	-	-	462	1,623	2,031	2,356	2,755	3,076	3,398	3,701	3,995	4,273	4,535	4,805	5,084		
Old Regime																				
MAT Payable	247	431	540	632	973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Normal Tax	-	-	-	-	-	-	1,709	2,726	3,187	3,559	3,932	4,282	4,622	4,944	5,248	5,560	5,882			
Deferred Taxes																				
On Fixed Asset																				
WDV as Per Books	32,838	46,589	57,920	55,149	53,286	51,676	50,039	48,433	46,853	45,228	43,608	42,068	40,888	40,069	39,270	38,494	37,742			
WDV as Per Income Tax	16,323	31,097	41,786	37,922	34,607	31,750	29,283	27,151	25,313	23,735	22,387	21,245	20,289	19,500	18,864	18,367	17,997			
Timing Difference (A)	16,515	15,492	16,134	17,227	18,679	19,926	20,757	21,282	21,539	21,494	21,221	20,824	20,600	20,568	20,406	20,128	19,746			
On Unabsorbed Losses																				
Carry forward	11,437	8,725	5,907	2,951	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Timing Difference (B)	11,437	8,725	5,907	2,951	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total Timing Difference (A+B)	27,952	24,217	22,041	20,178	18,679	19,926	20,757	21,282	21,539	21,494	21,221	20,824	20,600	20,568	20,406	20,128	19,746			
Tax on Above	7,035	6,095	5,547	5,078	4,701	5,015	5,224	5,356	5,421	5,410	5,341	5,241	5,185	5,177	5,136	5,066	4,970			
Differed Tax Liability/(Asset)	146	7,035	6,095	5,547	5,078	4,701	5,015	5,224	5,356	5,421	5,410	5,341	5,241	5,185	5,177	5,136	5,066	4,970		
Change for the Year	-	6,889	-940	-548	-469	-377	314	209	132	65	-11	-69	-100	-56	-8	-41	-70	-96		

Working Capital Assessment																Annexure - D		
Particulars	Days	Months	Existing													2036-2037	2037-2038	2038-2039
			2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036			
Inventory	30	1	921	967	1,015	1,066	1,119	1,175	1,234	1,296	1,360	1,428	1,500	1,575	1,654	1,736	1,823	1,914
Cost of Operations	15	0.5	667	724	786	852	895	939	986	1,036	1,087	1,142	1,199	1,259	1,322	1,388	1,457	1,530
Other Overheads	30	1	734	798	865	938	985	1,034	1,086	1,140	1,197	1,257	1,320	1,386	1,455	1,528	1,604	1,684
Sundry Debtors	15	0.5	1,326	1,440	1,563	1,694	1,779	1,867	1,961	2,059	2,162	2,270	2,383	2,503	2,628	2,759	2,897	3,042
			3,648	3,929	4,229	4,550	4,777	5,016	5,267	5,530	5,807	6,097	6,402	6,722	7,058	7,411	7,782	8,171
Current Liabilities	30	1	1,330	1,445	1,568	1,700	1,785	1,874	1,968	2,066	2,169	2,278	2,392	2,511	2,637	2,769	2,907	3,053
Working Capital Gap			2,318	2,484	2,661	2,850	2,992	3,142	3,299	3,464	3,637	3,819	4,010	4,211	4,421	4,642	4,874	5,118
Promoter Contribution		25%	579	621	665	712	748	786	825	866	909	955	1,003	1,053	1,105	1,161	1,219	1,280



Working Capital	75%	1,738	1,863	1,996	2,137	2,244	2,357	2,474	2,598	2,728	2,864	3,008	3,158	3,316	3,482	3,656	3,839
Rounded Off		1,740	1,870	2,000	2,140	2,250	2,360	2,480	2,600	2,730	2,870	3,010	3,160	3,320	3,490	3,660	3,840
Interest on Working Capital	8.50%	148	159	170	182	191	201	211	221	232	244	256	269	282	297	311	326

Tax Calculation														
Existing		Opening	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034
Particulars														
Profit Before Tax			1,585	2,764	3,555	4,456	6,276	7,135	7,708	8,242	8,791	9,362	9,988	10,631
Depreciation & Amortization as per Companies Act			2,118	2,209	2,293	2,340	1,484	1,287	1,371	1,473	1,581	1,692	1,772	1,777
Depreciation & Amortization as per Income Tax Act			2,305	2,262	2,085	1,948	1,841	1,759	1,696	1,650	1,618	1,598	1,590	1,592
Profit as Per Income Tax Act			1,399	2,712	3,764	4,848	5,919	6,663	7,383	8,065	8,754	9,456	10,171	10,817
Losses (Income Tax)														
Unabsorbed Losses for the year (Income Tax)	12,835	-	-	-	-	-	-	-	-	-	-	-	-	-
Set off Unabsorbed Losses in the year (Income Tax)	-	1,399	2,712	3,764	4,848	113	-	-	-	-	-	-	-	-
Carry forward Losses (Income Tax)	12,835	11,437	8,725	4,962	113	-	-	-	-	-	-	-	-	-
Tax Payable under New Tax Regime														



Taxable Profit		1,399	2,712	3,764	4,848	5,919	6,663	7,383	8,065	8,754	9,456	10,171	10,817
Set of Unabsorbed Losses in the year (Income Tax)		1,399	2,712	3,764	4,848	113	-	-	-	-	-	-	-
Taxable Profit after Setoff		-	-	-	-	5,805	6,663	7,383	8,065	8,754	9,456	10,171	10,817
Tax on Above @ 25.168%		-	-	-	-	1,461	1,677	1,858	2,030	2,203	2,380	2,560	2,722
Tax Payable under Old Tax Regime													
Losses (Unabsorbed Book Losses)													
Unabsorbed Losses for the year (Book)		-	-	-	-	-	-	-	-	-	-	-	-
Set of Unabsorbed Losses in the year (Book)		-	-	-	-	-	-	-	-	-	-	-	-
Carry forward Losses (Book)		-	-	-	-	-	-	-	-	-	-	-	-
MAT Profit		1,585	2,764	3,555	4,456	6,276	7,135	7,708	8,242	8,791	9,362	9,988	10,631
Set of Unabsorbed Losses in the year (Book)		-	-	-	-	-	-	-	-	-	-	-	-
Taxable MAT Profit after Set-off		1,585	2,764	3,555	4,456	6,276	7,135	7,708	8,242	8,791	9,362	9,988	10,631
Tax on Above @ 15.60%		247	431	555	695	979	1,113	1,202	1,286	1,371	1,460	1,558	1,659
MAT Payable		247	431	555	695	-	-	-	-	-	-	-	-
MAT Credit	229.6 8	247	431	555	695	-	-	-	-	-	-	-	-
Set off of MAT Credit	-	-	-	-	-	1,690	467	-	-	-	-	-	-
Carry forward MAT Credit	229.6 8	477	908	1,463	2,158	467	-	-	-	-	-	-	-
Profit as Per Income Tax Act		1,399	2,712	3,764	4,848	5,919	6,663	7,383	8,065	8,754	9,456	10,171	10,817
Set of Unabsorbed Losses in the year (Income Tax)		1,399	2,712	3,764	4,848	113	-	-	-	-	-	-	-
Taxable Profit after Set-off		-	-	-	-	5,805	6,663	7,383	8,065	8,754	9,456	10,171	10,817
Tax on Above		-	-	-	-	1,690	1,940	2,150	2,348	2,549	2,754	2,962	3,150
MAT Credit	-	-	-	-	-	1,690	467	-	-	-	-	-	-
Tax Payable	-	-	-	-	-	-	1,473	2,150	2,348	2,549	2,754	2,962	3,150
Taxes Payable													
New Regime													
Tax Payable	-	-	-	-	-	1,461	1,677	1,858	2,030	2,203	2,380	2,560	2,722

Old Regime														
MAT Payable		247	431	555	695	-	-	-	-	-	-	-	-	-
Normal Tax		-	-	-	-	-	1,473	2,150	2,348	2,549	2,754	2,962	3,150	
Deferred Taxes														
On Fixed Asset														
WDV as Per Books		32,838	31,898	30,611	29,328	28,953	28,831	28,683	28,494	28,261	27,984	27,699	27,482	
WDV as Per Income Tax		16,323	16,407	15,328	14,437	13,704	13,110	12,637	12,271	12,002	11,819	11,716	11,685	
Timing Difference (A)		16,515	15,492	15,283	14,891	15,249	15,721	16,045	16,222	16,259	16,165	15,983	15,798	
On Unabsorbed Losses														
Carry forward		11,437	8,725	4,962	113	-	-	-	-	-	-	-	-	-
Timing Difference (B)		11,437	8,725	4,962	113	-	-	-	-	-	-	-	-	-
Total Timing Difference (A+B)		27,952	24,217	20,245	15,005	15,249	15,721	16,045	16,222	16,259	16,165	15,983	15,798	
Tax on Above		7,035	6,095	5,095	3,776	3,838	3,957	4,038	4,083	4,092	4,068	4,023	3,976	
Differed Tax Liability/(Asset)		146.1 6	7,035	6,095	5,095	3,776	3,838	3,957	4,038	4,083	4,092	4,068	4,023	3,976
Change for the Year		-	6,889	-940	-1,000	-1,319	61	119	82	44	9	-24	-46	-47
Stage 1														
Particulars		Openi ng	2022- 2023	2023- 2024	2024- 2025	2025- 2026	2026- 2027	2027- 2028	2028- 2029	2029- 2030	2030- 2031	2031- 2032	2032- 2033	2033- 2034
Profit Before Tax			-	-	-94	-407	-39	560	1,193	1,644	2,412	2,814	3,240	3,677
Depreciation & Amortization as per Companies Act			-	-	744	1,488	1,488	1,488	1,488	1,418	1,348	1,348	1,335	1,323
Depreciation & Amortization as per Income Tax Act			-	-	1,595	2,973	2,582	2,263	1,994	1,766	1,568	1,396	1,245	1,111
Profit as Per Income Tax Act			-	-	-945	-1,892	-1,133	-215	686	1,296	2,191	2,766	3,330	3,889
Losses (Income Tax)														
Unabsorbed Losses for the year (Income Tax)		-	-	-	945	1,892	1,133	215	-	-	-	-	-	-
Set of Unabsorbed Losses in the year (Income Tax)		-	-	-	-	-	-	-	686	1,296	2,191	12	-	-
Carry forward Losses (Income Tax)		-	-	-	945	2,837	3,971	4,185	3,499	2,203	12	-	-	-
Tax Payable under New Tax Regime														

Taxable Profit		-	-	-	-945	-1,892	-1,133	-215	686	1,296	2,191	2,766	3,330	3,889
Set of Unabsorbed Losses in the year (Income Tax)		-	-	-	-	-	-	-	686	1,296	2,191	12	-	-
Taxable Profit after Setoff		-	-	-	-945	-1,892	-1,133	-215	-	-	-	2,754	3,330	3,889
Tax on Above @ 25.168%		-	-	-	-	-	-	-	-	-	-	693	838	979
Tax Payable under Old Tax Regime														
Losses (Unabsorbed Book Losses)														
Unabsorbed Losses for the year (Book)	-	-	-	-	94	407	39	-	-	-	-	-	-	-
Set of Unabsorbed Losses in the year (Book)	-	-	-	-	-	-	-	540	-	-	-	-	-	-
Carry forward Losses (Book)	-	-	-	-	94	501	540	-	-	-	-	-	-	-
MAT Profit														
Set of Unabsorbed Losses in the year (Book)	-	-	-	-	-	-	-	540	-	-	-	-	-	-
Taxable MAT Profit after Set-off	-	-	-	-	-94	-407	-39	20	1,193	1,644	2,412	2,814	3,240	3,677
Tax on Above @ 15.60%	-	-	-	-	-	-	-	3	186	256	376	439	505	574
MAT Payable	-	-	-	-	-	-	-	3	186	256	376	-	-	-
MAT Credit	-	-	-	-	-	-	-	3	186	256	376	-	-	-
Set off of MAT Credit	-	-	-	-	-	-	-	-	-	-	-	802	20	-
Carry forward MAT Credit	-	-	-	-	-	-	-	3	189	446	822	20	-	-
Profit as Per Income Tax Act														
Set of Unabsorbed Losses in the year (Income Tax)	-	-	-	-	-	-	-	-	686	1,296	2,191	2,766	3,330	3,889
Taxable Profit after Set-off	-	-	-	-	-945	-1,892	-1,133	-215	686	1,296	2,191	12	-	-
Tax on Above	-	-	-	-	-	-	-	-	-	-	-	802	970	1,133
MAT Credit	-	-	-	-	-	-	-	-	-	-	-	802	20	-
Tax Payable	-	-	-	-	-	-	-	-	-	-	-	-	950	1,133
Taxes Payable														
New Regime														
Tax Payable	-	-	-	-	-	-	-	-	-	-	-	693	838	979
Old Regime														
MAT Payable	-	-	-	-	-	-	-	3	186	256	376	-	-	-

Normal Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	950	1,133
Deferred Taxes															
On Fixed Asset															
WDV as Per Books	-	14,690	27,309	25,821	24,333	22,845	21,357	19,939	18,592	17,244	15,909	14,586			
WDV as Per Income Tax	-	14,690	26,458	23,485	20,903	18,640	16,646	14,880	13,312	11,916	10,671	9,560			
Timing Difference (A)	-	-	851	2,336	3,430	4,205	4,711	5,059	5,280	5,328	5,238	5,026			
On Unabsorbed Losses															
Carry forward	-	-	945	2,837	3,971	4,185	3,499	2,203	12	-	-	-			
Timing Difference (B)	-	-	945	2,837	3,971	4,185	3,499	2,203	12	-	-	-			
Total Timing Difference (A+B)	-	-	1,796	5,173	7,401	8,390	8,210	7,263	5,292	5,328	5,238	5,026			
Tax on Above	-	-	452	1,302	1,863	2,112	2,066	1,828	1,332	1,341	1,318	1,265			
Differed Tax Liability/(Asset)	-	-	-	452	1,302	1,863	2,112	2,066	1,828	1,332	1,341	1,318	1,265		
Change for the Year	-	-	-	452	850	561	249	-45	-238	-496	9	-23	-53		

Working Capital Assessment																Annexure - D			
Particulars	Days	Months	Stage 1													2035-2036	2036-2037	2037-2038	2038-2039
			2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035					
Inventory	30	1	-	-	210	221	232	243	256	268	282	296	311	326	343	360	378	397	
Cost of Operations	15	0.5	-	84	176	201	227	255	268	281	295	310	326	342	359	377	396	416	
Other Overheads	30	1	-	52	109	124	140	158	165	174	182	192	201	211	222	233	244	257	
Sundry Debtors	15	0.5	-	167	351	399	451	507	533	559	587	616	647	680	714	749	787	826	
			-	303	846	944	1,050	1,163	1,222	1,283	1,347	1,414	1,485	1,559	1,637	1,719	1,805	1,895	
Current Liabilities	30	1	-	168	335	400	453	509	535	561	590	619	650	682	717	752	790	830	
Working Capital Gap			-	168	511	544	597	654	687	721	757	795	835	877	920	966	1,015	1,065	
Promoter Contribution	25%	-	42	128	136	149	164	172	180	189	199	209	219	230	242	254	266		
Working Capital	75%	-	126	383	408	448	491	515	541	568	596	626	657	690	725	761	799		
Rounded Off			-	130	390	410	450	500	520	550	570	600	630	660	700	730	770	800	
Interest on Working Capital	8.50%	-	11	33	35	38	43	44	47	48	51	54	56	60	62	65	68		

Working Capital Assessment											Annexure - D									
Particulars	Days	Months	Existing + Stage 1											2038-2039						
			2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039		
Inventory	30	1	921	967	1,225	1,287	1,351	1,419	1,490	1,564	1,642	1,724	1,811	1,901	1,996	2,096	2,201	2,311		
Cost of Operations	15	0.5	667	808	962	1,053	1,121	1,194	1,254	1,317	1,383	1,452	1,524	1,601	1,681	1,765	1,853	1,946		
Other Overheads	30	1	734	849	974	1,062	1,125	1,192	1,251	1,314	1,380	1,449	1,521	1,597	1,677	1,761	1,849	1,941		
Sundry Debtors	15	0.5	1,326	1,607	1,913	2,093	2,229	2,375	2,493	2,618	2,749	2,886	3,031	3,182	3,341	3,508	3,684	3,868		
			3,648	4,232	5,075	5,494	5,827	6,179	6,488	6,813	7,153	7,511	7,887	8,281	8,695	9,130	9,586	10,066		
Current Liabilities	30	1	1,330	1,613	1,903	2,100	2,237	2,383	2,502	2,628	2,759	2,897	3,042	3,194	3,353	3,521	3,697	3,882		
Working Capital Gap			2,318	2,619	3,172	3,394	3,589	3,796	3,986	4,185	4,395	4,614	4,845	5,087	5,342	5,609	5,889	6,184		
Promoter Contribution	25%	579	663	793	848	897	949	996	1,046	1,099	1,154	1,211	1,272	1,335	1,402	1,472	1,546			
Working Capital	75%	1,738	1,989	2,379	2,545	2,692	2,847	2,989	3,139	3,296	3,461	3,634	3,815	4,006	4,206	4,417	4,638			
Rounded Off		1,740	2,000	2,390	2,550	2,700	2,860	3,000	3,150	3,300	3,470	3,640	3,820	4,020	4,220	4,430	4,640			
Interest on Working Capital	8.50%	148	170	203	217	230	243	255	268	281	295	309	325	342	359	377	394			

Detailed list of Project Cost				Annexure-E	
S.No	Particulars	Quantity	UoM	Rate Per Quantity	Amount (in Lakhs) Stage-1
1	Civil				
a	New Building (Stage 1)	2,94,889	Sq Ft	5,408.17	15,948.09
b	Addition in Existing Building	60,576	Sq Ft	3,610.67	2,187.20
2	Medical Equipment & Instruments	Various			2,468.52
3	Electrical & Furniture (Fittings & Fixture)	Various			4,150.56
4	Genset, Elevator & Solar System	Various			341.25
5	Vehicle and Ambulance	Various			193.74
6	Software and Computers	Various			684.12
7	Pre-Operative Cost	Various			1,595.10
					Total 27,568.58

Details of Civil Package (New Building)		
S.No	Particulars	Amount (in Lakhs) Stage-1
1	Civil Works	8,065.12
2	Interior Works	4,341.51
3	External Development works	1,108.70
	Total	13,515.33
	GST @ 18%	2,432.76
	Total Amount Including GST	15,948.09
Details of Civil Works		
S.No	Particulars	Amount (in Lakhs) Stage-1
1	Earth Work And Excavation	1,713.71
2	Plain Cement Concrete	303.67
3	Reinforced Cement Concrete & Shuttering	2,880.79
4	Reinforcement Steel	2,171.31
5	Post Tensioning Works	261.96



6	Structural Miscellaneous Works	16.31
7	Pest Control And Anti Termite Treatment	8.63
8	Masonry	460.35
9	Water Proofing	226.86
10	Miscellaneous Works	21.55
Total		8,065.12
Details of Interior Works		
S.No	Particulars	Amount (in Lakhs) Stage-1
1	Plaster Works	496.51
2	Painting Works	365.14
3	Flooring Works	1,453.58
4	False Ceiling	495.06
5	Doors & Windows	584.78
6	Railings	45.27
7	Fire Seal Works	102.90
8	Partitions	110.90
9	Panelling And Boxing	152.86
10	Tables And Storages	433.72
11	Cubical Track, Handrails	76.27
12	Curtains/Blinds	24.52
13	Glazing And Elevation Works	-
14	Aluminium Louvers	-
Total		4,341.51
Details of External Development Works		
S.No	Particulars	Amount (in Lakhs) Stage-1
1	STP, ETP and Pump Room	118.09
2	UGS and Pump Room	190.30
3	Rainwater Harvesting Sump	85.84
4	Over Head Tank	76.03
5	LT Panel Room	97.33
6	DG Bed	16.46
7	Drivers Rest Room	41.32
8	Electrical Tunnel	160.06
9	HT Cable Trench	55.43

10	External Ramp	267.85
11	Landscape works	-
12	Road Works (BT)	-
	Total	1,108.70

Details of Medical Equipment & Instrument				
S.No	Particulars	Quantity (Stage 1)	Price/Quantity (in Rs.) (Stage 1)	Amount (in Lakhs) Stage-1
1	Innova Igs 630 Biplane Cath lab System With Latest Detector Gen-3	1	12,50,00,000	1,250.00
2	Versius Robotic System	1	6,72,00,000	672.00
3	Cot With Mattress Patient (Model-6000)	128	2,59,600	332.29
4	Monitor (Patient)	31	1,96,000	60.76
5	Anesthesia Work Station	1	34,72,000	34.72
6	Ecg Machine	8	3,08,000	24.64
7	Infusion Pump	35	56,000	19.60
8	Examination Couch	9	1,62,840	14.66
9	Syringe Pump With Power Guard	28	39,200	10.98
10	Act Machine	1	4,20,000	4.20
11	Defibrillator With Pacing Lead	1	3,80,800	3.81
12	Ge Monitor B125m	1	3,80,800	3.81
13	Weight Machine -150kg	16	19,824	3.17
14	Iv Stand	128	2,478	3.17
15	E-Entropy Module	1	3,08,000	3.08
16	E-Nmt Module	1	2,96,800	2.97
17	Patient Stretcher	1	2,95,000	2.95
18	X-Ray Lobby Double View	9	30,680	2.76
19	Trolley - Big (Vitals)	28	8,850	2.48
20	Isoflurane/Sevoflurane Vaporizer	1	2,24,000	2.24
21	Trolley Medicine (Stock)	7	31,860	2.23
22	Trolley - Medium (Vitals)	21	7,670	1.61
23	Oxygen B Type Cylinder	14	9,912	1.39
24	Trolley - Small (Vitals)	21	6,490	1.36
25	Warmer (Bed)	1	1,34,131	1.34
26	Wheel Chair	17	7,087	1.20
27	Trolley Injection	7	13,570	0.95
28	Trolley With Bin (Dressing)	7	13,570	0.95



29	Bp Apparatus	30	2,576	0.77
30	Pulse Oximeter	23	2,150	0.49
31	Display Unit Imported	4	10,620	0.42
32	Tray Injection	21	1,770	0.37
33	Fogging Machine	1	36,960	0.37
34	Nebulizer Machine	21	1,680	0.35
35	Stethoscope	30	840	0.25
36	Focus Light	1	16,800	0.17
Total		656		2,468.52

Details of Electrical & Furniture Fittings & Fixture

S.No	Particulars	Quantity (Stage 1)	Price/Quantity (in Rs.) (Stage 1)	Amount (in Lakhs) Stage-1
1	MEP Works*	-	-	3,819.52
2	Tv 43" Sony	104	36,800	38.27
3	Dish Washer	2	16,52,000	33.04
4	Work Table	10	2,83,200	28.32
5	Table Cardiac	128	14,750	18.88
6	Exhaust Unit	1	17,70,000	17.70
7	Canteen Utensils	1	17,70,000	17.70
8	Rack Steel (Canteen Storage)	40	41,300	16.52
9	Cot With Mattress (Attender)	128	12,390	15.86
10	Sofa (3 Seater)	56	26,550	14.87
11	Furniture (Dining Table Set)	50	23,600	11.80
12	Combi Oven	1	9,44,000	9.44
13	Bed Side Locker	128	6,490	8.31
14	Refrigerator Small	57	11,500	6.56
15	Water Doctor (100 Litre) Uv With Ozone	10	65,496	6.55
16	Sofa (Single Seater)	56	10,030	5.62
17	Trolley (Room Service)	10	49,560	4.96
18	Tea Coffee Machine	2	2,36,000	4.72
19	Under Counter Chiller	6	76,700	4.60
20	Four Door Chiller	2	2,24,200	4.48
21	Hot Bain-marie Counter	8	53,100	4.25
22	Micro Oven	57	7,300	4.16
23	Vegetable Conveyer	1	4,13,000	4.13
24	Dosa Tava Jumbo	4	99,120	3.96



25	Dust Bin Colour (Bio)	35	10,933	3.83
26	Cooking Mixer 400 Lit	1	3,65,800	3.66
27	Table Corner	56	6,490	3.63
28	Trolley Code Blue	7	49,324	3.45
29	Steam Unit 50 Lit Cap	6	53,100	3.19
30	Onion Peeling Machine Dry	1	2,95,000	2.95
31	Freezer	2	1,29,800	2.60
32	Milk Boiler Induction	1	2,36,000	2.36
33	Chair (Doctors)	9	23,305	2.10
34	Grinder 20 Lit	3	61,360	1.84
35	Foot Stool	128	944	1.21
36	Chair (Executive Revolving) Nurses	16	7,351	1.18
37	Chair With Arm (Plastic)	220	485	1.07
38	Cold Bain-marie Counter	2	49,560	0.99
39	Electric Kettle	57	1,650	0.94
40	Refrigerator 180ltr	7	12,500	0.88
41	Trolley Big	2	38,350	0.77
42	Double Burner	3	24,190	0.73
43	Rice Washer	1	70,800	0.71
44	Trolley Mopping (Hk)	7	9,415	0.66
45	Pillow	222	297	0.66
46	Linen Segregation Bin 240Ltr	16	4,012	0.64
47	Tea Counter Setup	1	59,000	0.59
48	Oil Kadai	3	17,700	0.53
49	Vegetable Washer	1	53,100	0.53
50	Tandoor Aduppu	1	46,374	0.46
51	B Type Trolley	14	3,245	0.45
52	Potato Peeler	1	44,840	0.45
53	Dust Bin Closed Type 18Ltr	137	319	0.44
54	Magnetic Board	8	5,250	0.42
55	Chair Rolling Type (Patient Op)	9	4,661	0.42
56	Chair (Patient Attender)	9	4,484	0.40
57	Three Burner	1	34,220	0.34
58	Single Sink	3	9,440	0.28
59	Patient Information Board	7	3,990	0.28
60	Chinese Double Burner	1	26,550	0.27
61	Sealing Machine	1	24,780	0.25



62	Trolley (Canteen)	5	3,540	0.18
63	Wall Mounted Clock	7	540	0.04
	Total	1,873		4,150.56
* Sub table provided				

Details of MEP Works (Civil)		
S.No	Particulars	Amount (in Lakhs) Stage-1
1	Electrical Works	1,299.60
2	Fire Fighting Works	505.58
3	HVAC Works	841.07
4	Medical Gas Works	70.58
5	Plumbing & Sanitary System Works	520.05
	Total	3,236.88
	GST @ 18%	582.64
	Total Amount Including GST	3,819.52

S.No	Particulars	Amount (in Lakhs) Stage-1		
		Supply	Installation	Total
1	HT Substation	80.25	49.05	129.30
2	Associated Electrical Civil Works	14.10	1.96	16.06
3	DG Set & Accessories - 1 X 1010Kva	10.90	-	10.90
4	Conventional Lightning Arrestor	3.92	1.37	5.29
5	CCTV	28.63	5.38	34.01
6	Infra LT Electrification	510.32	59.68	570.00
7	Internal LT Electrification	311.07	82.49	393.57
8	Nurse Calling System	45.53	10.24	55.77
9	Speaker System	7.59	-	7.59
10	IP-PBX	77.13	-	77.13
	Total	1,089.43	210.17	1,299.60

Details of Fire Fighting Works		
S.No	Particulars	Amount (in Lakhs) Stage-1
1	Fire Hydrant & Sprinkler System	384.92
2	Civil Works	6.00
3	Fire Alarm System	99.83
4	Public Address System	3.30
5	Extinguisher	7.18
6	Sinages	4.35
Total		505.58

Details of HVAC Works		
S.No	Particulars	Amount (in Lakhs) Stage-1
		Supply Total
1	Chillers	122.70 134.70
2	Pumpsets	93.30 97.90
3	Air Handling Units	64.96 69.56
4	Ventilation Units	17.01 17.90
5	Piping System	171.89 214.72
6	Air Distribution Works	62.84 80.34
7	Insulation	21.97 30.01
8	HVAC related Works	69.31 85.87
9	Basement Ventilation Works	80.98 96.26
10	VRF Wroks	11.67 13.80
Total		716.64 841.07

Details of Medical Gas Works		
S.No	Particulars	Amount (in Lakhs) Stage-1
1	Copper Pipes Medical Grade	48.02
2	Medical Gas Terminal	4.25
3	BPC Flowmeter	1.95
4	Ward Vaccum Unit	2.11
5	Valve Box with digital low pressure are alarm system	3.25
6	Theatre Vaccum Unit	-
7	Compressed Air System	-
8	Air Dryer	-
9	Oxygen Fully Automatic Control Panel	-
10	Medical Vaccum Pump	-
11	Oxygen Manifold System (BHGS)	-
12	Single Arm ICU Pendants Gas Outlets, Electricals with Equipment Carrier	-
13	Double Arm Operating Theatre Surgical Pendent with equipments Carrier	-
14	Bed Head Panel	11.00
Total		70.58

Details of Plumbing & Sanitary System Works		
S.No	Particulars	Amount (in Lakhs) Stage-1
1	Internal Works	247.19
2	External Works	143.50
3	ETP-Equipments	11.26
4	STP-Equipments	96.19
5	SS Accessories-Amensco	21.89
Total		520.05

S.No	Particulars	Quantity (Stage 1)	Price/Quantity (in Rs.) (Stage 1)	Amount (in Lakhs) Stage-1
1	Genset 910 KVA	-	-	-
2	Genset Accessories	-	-	-
3	Elevator	7	48,75,000	341.25
Total		7		341.25

Details of Vehicle & Ambulance				
S.No	Particulars	Quantity (Stage 1)	Price/Quantity (in Rs.) (Stage 1)	Amount (in Lakhs) Stage-1
1	Vehicle - Batteries	2	6,30,000	12.60
2	Vehicle - Tata Ace	2	6,52,430	13.05
3	Vehicle - Traveler Ambulance	5	20,30,345	101.52
4	Vehicle - Traveler Seater-20	2	19,47,928	38.96
5	Vehicle -Bus	1	27,61,330	27.61
Total				193.74

Details of Software & Computer				
S.No	Particulars	Quantity (Stage 1)	Price/Quantity (in Rs.) (Stage 1)	Amount (in Lakhs) Stage-1
1	Computers and Laptops			
a	Desktop Computer Intel core i5 processor, 8GB RAM, 1TB , SATA HDD, No Operating system, 18.5" Monitor, Wired keyboard and mouse, 3Years warranty	150	64,500	114.17
b	COW with Laptop Intel core i5 processor, 8GB RAM, 1TB SATA HDD, Windows 11 OS, 15." Screen, 3Years warranty	10	88,750	10.47
2	Radiology Solutions			
a	iMac Systems For Radiology With Osirix Intel core i5 processor, 16GB RAM, 1TB SATA HDD, Mac OS, 3Years warranty	-	-	-
3	Printing			
a	Printers and Printing Software solutions	1	7,50,000	8.85



4	PACS & HIMS Servers				
a	HCI server HPE DL380 G10 G node each with 1 x Intel Gold 6238R (2.2 Ghz/ 28 core) CPU /512 B/ 2x480 GB SSD for Boot / 6 x 1. 92 TB SFF SSD/ 2xDP 10GbE with SFP+ Transceivers / ILO Adv/ 2 x 1600 W Power supply	3	27,50,000	97.35	
b	VMware Essential Plus kit	1	12,55,000	14.81	
c	Windows Server 2022 Standard - 08 Core License Pack	5	2,00,000	11.80	
d	Windows Server 2022 - 1 User	-	-	-	
d	SQL Server 2019 Standard Core - 2 Core License Pack	-	-	-	
e	Backup and DR Solutions HPEDL380 G10 H node each with 1 x Intel Silver 4216 (2.2 Ghz/ 16 core) CPU /192 GB/ 2x480 GB SSD for Boot / 20 x 1.2 TB SAS HDD / 2xDP 10GbE with SFP+ Transceivers / ILO Adv/ 2 x 1600 W Power supply / simplivity rapid dr 25 vm HPE 1660 with 32 TB Capacity Zerto Zerto Virt ECE VM 3yr Sub/Maint E-LTU/ quick start	-	-	-	
5	Location Tracking and Navigation Systems				
a	Inhouse Navigation & Tracker System Asset Tags	500	1,200	7.08	
b	Bed Tags for In house Navigation System	150	1,200	2.12	
c	Porter Coaster for Navigation System	100	6,000	7.08	
d	Staff Tag for Navigation System	250	1,200	3.54	
e	Software cost including Inhouse Navigation	1	7,50,000	8.85	
f	Navigation system Hardware and antennas	1	3,50,000	4.13	
6	Networking Solutions				
a	24 PORT Network Switch For Network Data Points	25	56,750	16.74	
b	10G Core Switch 24 Port with Layer 3 and Network management software's	2	8,95,000	21.12	
c	Fibre Core switch stacking option management software	4	4,87,500	23.01	
7	Hospital WIFI Solutions				
a	Wireless Access Point with WIFI Controller and Management Software	140	69,735	115.20	
b	POE switch for Access Point-24 Port gigabyte	5	1,28,950	7.61	



8	Data Security				
a	Information security -Firewall with HA				-
b	Total Project Management and Documentation				-
9	IT (Civil)				210.19
10	ICCA Software		-	-	-
Total					684.12

S.No	Details of Pre-Operative Cost	Amount (in Lakhs) Stage-1
	Particulars	
1	Approval fees	911.43
2	Architect Fees	191.38
3	Structural Engineer	20.88
4	MEP	20.88
5	HVAC	10.44
6	PMC	208.78
7	Canteen Consultant	0.90
8	Project consultant	26.55
9	EB Deposits	58.50
10	Environmental clearance	14.97
11	EC Consultant	9.44
12	Bank processing charges	120.95
	Total	1,595.10

Existing Loan Schedule Annexure State Bank of India-TL I-40886517680							Annexure - F
S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	8,851.45	43.51	114.95	8,780.01	71.45
2	May-22	2022-2023	8,780.01	44.50	117.01	8,707.50	72.51
3	Jun-22	2022-2023	8,707.50	50.04	120.59	8,636.95	70.55
4	Jul-22	2022-2023	8,636.95	50.31	120.95	8,566.31	70.65
5	Aug-22	2022-2023	8,566.31	51.86	125.31	8,492.86	73.45
6	Sep-22	2022-2023	8,492.86	51.31	129.36	8,414.81	78.05
7	Oct-22	2022-2023	8,414.81	56.11	124.81	8,346.11	68.70
8	Nov-22	2022-2023	8,346.11	53.81	129.61	8,270.31	75.79
9	Dec-22	2022-2023	8,270.31	58.58	127.98	8,200.91	69.40
10	Jan-23	2022-2023	8,200.91	58.09	127.49	8,131.52	69.40
11	Feb-23	2022-2023	8,131.52	57.60	127.00	8,062.12	69.40
12	Mar-23	2022-2023	8,062.12	57.11	126.50	7,992.72	69.40
13	Apr-23	2023-2024	7,992.72	56.62	126.01	7,923.32	69.40
14	May-23	2023-2024	7,923.32	56.12	125.52	7,853.93	69.40
15	Jun-23	2023-2024	7,853.93	55.63	125.03	7,784.53	69.40
16	Jul-23	2023-2024	7,784.53	55.14	124.54	7,715.13	69.40
17	Aug-23	2023-2024	7,715.13	54.65	124.05	7,645.73	69.40
18	Sep-23	2023-2024	7,645.73	54.16	123.55	7,576.34	69.40
19	Oct-23	2023-2024	7,576.34	53.67	123.06	7,506.94	69.40
20	Nov-23	2023-2024	7,506.94	53.17	122.57	7,437.54	69.40
21	Dec-23	2023-2024	7,437.54	52.68	122.08	7,368.14	69.40
22	Jan-24	2023-2024	7,368.14	52.19	121.59	7,298.74	69.40
23	Feb-24	2023-2024	7,298.74	51.70	121.10	7,229.35	69.40
24	Mar-24	2023-2024	7,229.35	51.21	120.61	7,159.95	69.40
25	Apr-24	2024-2025	7,159.95	50.72	120.11	7,090.55	69.40
26	May-24	2024-2025	7,090.55	50.22	119.62	7,021.15	69.40
27	Jun-24	2024-2025	7,021.15	49.73	119.13	6,951.76	69.40
28	Jul-24	2024-2025	6,951.76	49.24	118.64	6,882.36	69.40
29	Aug-24	2024-2025	6,882.36	48.75	118.15	6,812.96	69.40
30	Sep-24	2024-2025	6,812.96	48.26	117.66	6,743.56	69.40
31	Oct-24	2024-2025	6,743.56	47.77	117.16	6,674.17	69.40
32	Nov-24	2024-2025	6,674.17	47.28	116.67	6,604.77	69.40
33	Dec-24	2024-2025	6,604.77	46.78	116.18	6,535.37	69.40
34	Jan-25	2024-2025	6,535.37	46.29	115.69	6,465.97	69.40



35	Feb-25	2024-2025	6,465.97	45.80	115.20	6,396.58	69.40
36	Mar-25	2024-2025	6,396.58	45.31	114.71	6,327.18	69.40
37	Apr-25	2025-2026	6,327.18	44.82	114.22	6,257.78	69.40
38	May-25	2025-2026	6,257.78	44.33	113.72	6,188.38	69.40
39	Jun-25	2025-2026	6,188.38	43.83	113.23	6,118.98	69.40
40	Jul-25	2025-2026	6,118.98	43.34	112.74	6,049.59	69.40
41	Aug-25	2025-2026	6,049.59	42.85	112.25	5,980.19	69.40
42	Sep-25	2025-2026	5,980.19	42.36	111.76	5,910.79	69.40
43	Oct-25	2025-2026	5,910.79	41.87	111.27	5,841.39	69.40
44	Nov-25	2025-2026	5,841.39	41.38	110.77	5,772.00	69.40
45	Dec-25	2025-2026	5,772.00	40.88	110.28	5,702.60	69.40
46	Jan-26	2025-2026	5,702.60	40.39	109.79	5,633.20	69.40
47	Feb-26	2025-2026	5,633.20	39.90	109.30	5,563.80	69.40
48	Mar-26	2025-2026	5,563.80	39.41	108.81	5,494.41	69.40
49	Apr-26	2026-2027	5,494.41	38.92	108.32	5,425.01	69.40
50	May-26	2026-2027	5,425.01	38.43	107.82	5,355.61	69.40
51	Jun-26	2026-2027	5,355.61	37.94	107.33	5,286.21	69.40
52	Jul-26	2026-2027	5,286.21	37.44	106.84	5,216.81	69.40
53	Aug-26	2026-2027	5,216.81	36.95	106.35	5,147.42	69.40
54	Sep-26	2026-2027	5,147.42	36.46	105.86	5,078.02	69.40
55	Oct-26	2026-2027	5,078.02	35.97	105.37	5,008.62	69.40
56	Nov-26	2026-2027	5,008.62	35.48	104.88	4,939.22	69.40
57	Dec-26	2026-2027	4,939.22	34.99	104.38	4,869.83	69.40
58	Jan-27	2026-2027	4,869.83	34.49	103.89	4,800.43	69.40
59	Feb-27	2026-2027	4,800.43	34.00	103.40	4,731.03	69.40
60	Mar-27	2026-2027	4,731.03	33.51	102.91	4,661.63	69.40
61	Apr-27	2027-2028	4,661.63	33.02	102.42	4,592.24	69.40
62	May-27	2027-2028	4,592.24	32.53	101.93	4,522.84	69.40
63	Jun-27	2027-2028	4,522.84	32.04	101.43	4,453.44	69.40
64	Jul-27	2027-2028	4,453.44	31.55	100.94	4,384.04	69.40
65	Aug-27	2027-2028	4,384.04	31.05	100.45	4,314.65	69.40
66	Sep-27	2027-2028	4,314.65	30.56	99.96	4,245.25	69.40
67	Oct-27	2027-2028	4,245.25	30.07	99.47	4,175.85	69.40
68	Nov-27	2027-2028	4,175.85	29.58	98.98	4,106.45	69.40
69	Dec-27	2027-2028	4,106.45	29.09	98.49	4,037.05	69.40
70	Jan-28	2027-2028	4,037.05	28.60	97.99	3,967.66	69.40
71	Feb-28	2027-2028	3,967.66	28.10	97.50	3,898.26	69.40

72	Mar-28	2027-2028	3,898.26	27.61	97.01	3,828.86	69.40
73	Apr-28	2028-2029	3,828.86	27.12	96.52	3,759.46	69.40
74	May-28	2028-2029	3,759.46	26.63	96.03	3,690.07	69.40
75	Jun-28	2028-2029	3,690.07	26.14	95.54	3,620.67	69.40
76	Jul-28	2028-2029	3,620.67	25.65	95.04	3,551.27	69.40
77	Aug-28	2028-2029	3,551.27	25.15	94.55	3,481.87	69.40
78	Sep-28	2028-2029	3,481.87	24.66	94.06	3,412.48	69.40
79	Oct-28	2028-2029	3,412.48	24.17	93.57	3,343.08	69.40
80	Nov-28	2028-2029	3,343.08	23.68	93.08	3,273.68	69.40
81	Dec-28	2028-2029	3,273.68	23.19	92.59	3,204.28	69.40
82	Jan-29	2028-2029	3,204.28	22.70	92.09	3,134.88	69.40
83	Feb-29	2028-2029	3,134.88	22.21	91.60	3,065.49	69.40
84	Mar-29	2028-2029	3,065.49	21.71	91.11	2,996.09	69.40
85	Apr-29	2029-2030	2,996.09	21.22	90.62	2,926.69	69.40
86	May-29	2029-2030	2,926.69	20.73	90.13	2,857.29	69.40
87	Jun-29	2029-2030	2,857.29	20.24	89.64	2,787.90	69.40
88	Jul-29	2029-2030	2,787.90	19.75	89.15	2,718.50	69.40
89	Aug-29	2029-2030	2,718.50	19.26	88.65	2,649.10	69.40
90	Sep-29	2029-2030	2,649.10	18.76	88.16	2,579.70	69.40
91	Oct-29	2029-2030	2,579.70	18.27	87.67	2,510.31	69.40
92	Nov-29	2029-2030	2,510.31	17.78	87.18	2,440.91	69.40
93	Dec-29	2029-2030	2,440.91	17.29	86.69	2,371.51	69.40
94	Jan-30	2029-2030	2,371.51	16.80	86.20	2,302.11	69.40
95	Feb-30	2029-2030	2,302.11	16.31	85.70	2,232.72	69.40
96	Mar-30	2029-2030	2,232.72	15.82	85.21	2,163.32	69.40
97	Apr-30	2030-2031	2,163.32	15.32	84.72	2,093.92	69.40
98	May-30	2030-2031	2,093.92	14.83	84.23	2,024.52	69.40
99	Jun-30	2030-2031	2,024.52	14.34	83.74	1,955.12	69.40
100	Jul-30	2030-2031	1,955.12	13.85	83.25	1,885.73	69.40
101	Aug-30	2030-2031	1,885.73	13.36	82.75	1,816.33	69.40
102	Sep-30	2030-2031	1,816.33	12.87	82.26	1,746.93	69.40
103	Oct-30	2030-2031	1,746.93	12.37	81.77	1,677.53	69.40
104	Nov-30	2030-2031	1,677.53	11.88	81.28	1,608.14	69.40
105	Dec-30	2030-2031	1,608.14	11.39	80.79	1,538.74	69.40
106	Jan-31	2030-2031	1,538.74	10.90	80.30	1,469.34	69.40
107	Feb-31	2030-2031	1,469.34	10.41	79.81	1,399.94	69.40
108	Mar-31	2030-2031	1,399.94	9.92	79.31	1,330.55	69.40



109	Apr-31	2031-2032	1,330.55	9.42	78.82	1,261.15	69.40
110	May-31	2031-2032	1,261.15	8.93	78.33	1,191.75	69.40
111	Jun-31	2031-2032	1,191.75	8.44	77.84	1,122.35	69.40
112	Jul-31	2031-2032	1,122.35	7.95	77.35	1,052.95	69.40
113	Aug-31	2031-2032	1,052.95	7.46	76.86	983.56	69.40
114	Sep-31	2031-2032	983.56	6.97	76.36	914.16	69.40
115	Oct-31	2031-2032	914.16	6.48	75.87	844.76	69.40
116	Nov-31	2031-2032	844.76	5.98	75.38	775.36	69.40
117	Dec-31	2031-2032	775.36	5.49	74.89	705.97	69.40
118	Jan-32	2031-2032	705.97	5.00	74.40	636.57	69.40
119	Feb-32	2031-2032	636.57	4.51	73.91	567.17	69.40
120	Mar-32	2031-2032	567.17	4.02	73.42	497.77	69.40
121	Apr-32	2032-2033	497.77	3.53	72.92	428.38	69.40
122	May-32	2032-2033	428.38	3.03	72.43	358.98	69.40
123	Jun-32	2032-2033	358.98	2.54	71.94	289.58	69.40
124	Jul-32	2032-2033	289.58	2.05	71.45	220.18	69.40
125	Aug-32	2032-2033	220.18	1.56	70.96	150.78	69.40
126	Sep-32	2032-2033	150.78	1.07	70.47	81.39	69.40
127	Oct-32	2032-2033	81.39	0.58	81.96	-	81.39

State Bank of India-TL II-40886523525

S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	7,895.30	38.86	87.30	7,846.86	48.44
2	May-22	2022-2023	7,846.86	39.77	104.86	7,781.77	65.08
3	Jun-22	2022-2023	7,781.77	44.72	108.08	7,718.41	63.36
4	Jul-22	2022-2023	7,718.41	44.96	108.41	7,654.96	63.45
5	Aug-22	2022-2023	7,654.96	46.34	110.96	7,590.34	64.62
6	Sep-22	2022-2023	7,590.34	45.87	112.34	7,523.87	66.47
7	Oct-22	2022-2023	7,523.87	50.17	111.87	7,462.17	61.71
8	Nov-22	2022-2023	7,462.17	48.11	116.17	7,394.11	68.05
9	Dec-22	2022-2023	7,394.11	52.37	111.70	7,334.78	59.33
10	Jan-23	2022-2023	7,334.78	51.95	111.28	7,275.46	59.33
11	Feb-23	2022-2023	7,275.46	51.53	110.86	7,216.13	59.33
12	Mar-23	2022-2023	7,216.13	51.11	110.44	7,156.80	59.33
13	Apr-23	2023-2024	7,156.80	50.69	110.02	7,097.47	59.33
14	May-23	2023-2024	7,097.47	50.27	109.60	7,038.14	59.33
15	Jun-23	2023-2024	7,038.14	49.85	109.18	6,978.81	59.33
16	Jul-23	2023-2024	6,978.81	49.43	108.76	6,919.49	59.33



17	Aug-23	2023-2024	6,919.49	49.01	108.34	6,860.16	59.33
18	Sep-23	2023-2024	6,860.16	48.59	107.92	6,800.83	59.33
19	Oct-23	2023-2024	6,800.83	48.17	107.50	6,741.50	59.33
20	Nov-23	2023-2024	6,741.50	47.75	107.08	6,682.17	59.33
21	Dec-23	2023-2024	6,682.17	47.33	106.66	6,622.84	59.33
22	Jan-24	2023-2024	6,622.84	46.91	106.24	6,563.52	59.33
23	Feb-24	2023-2024	6,563.52	46.49	105.82	6,504.19	59.33
24	Mar-24	2023-2024	6,504.19	46.07	105.40	6,444.86	59.33
25	Apr-24	2024-2025	6,444.86	45.65	104.98	6,385.53	59.33
26	May-24	2024-2025	6,385.53	45.23	104.56	6,326.20	59.33
27	Jun-24	2024-2025	6,326.20	44.81	104.14	6,266.87	59.33
28	Jul-24	2024-2025	6,266.87	44.39	103.72	6,207.55	59.33
29	Aug-24	2024-2025	6,207.55	43.97	103.30	6,148.22	59.33
30	Sep-24	2024-2025	6,148.22	43.55	102.88	6,088.89	59.33
31	Oct-24	2024-2025	6,088.89	43.13	102.46	6,029.56	59.33
32	Nov-24	2024-2025	6,029.56	42.71	102.04	5,970.23	59.33
33	Dec-24	2024-2025	5,970.23	42.29	101.62	5,910.90	59.33
34	Jan-25	2024-2025	5,910.90	41.87	101.20	5,851.58	59.33
35	Feb-25	2024-2025	5,851.58	41.45	100.78	5,792.25	59.33
36	Mar-25	2024-2025	5,792.25	41.03	100.36	5,732.92	59.33
37	Apr-25	2025-2026	5,732.92	40.61	99.94	5,673.59	59.33
38	May-25	2025-2026	5,673.59	40.19	99.52	5,614.26	59.33
39	Jun-25	2025-2026	5,614.26	39.77	99.10	5,554.93	59.33
40	Jul-25	2025-2026	5,554.93	39.35	98.68	5,495.61	59.33
41	Aug-25	2025-2026	5,495.61	38.93	98.26	5,436.28	59.33
42	Sep-25	2025-2026	5,436.28	38.51	97.84	5,376.95	59.33
43	Oct-25	2025-2026	5,376.95	38.09	97.42	5,317.62	59.33
44	Nov-25	2025-2026	5,317.62	37.67	96.99	5,258.29	59.33
45	Dec-25	2025-2026	5,258.29	37.25	96.57	5,198.96	59.33
46	Jan-26	2025-2026	5,198.96	36.83	96.15	5,139.64	59.33
47	Feb-26	2025-2026	5,139.64	36.41	95.73	5,080.31	59.33
48	Mar-26	2025-2026	5,080.31	35.99	95.31	5,020.98	59.33
49	Apr-26	2026-2027	5,020.98	35.57	94.89	4,961.65	59.33
50	May-26	2026-2027	4,961.65	35.15	94.47	4,902.32	59.33
51	Jun-26	2026-2027	4,902.32	34.72	94.05	4,842.99	59.33
52	Jul-26	2026-2027	4,842.99	34.30	93.63	4,783.67	59.33
53	Aug-26	2026-2027	4,783.67	33.88	93.21	4,724.34	59.33

54	Sep-26	2026-2027	4,724.34	33.46	92.79	4,665.01	59.33
55	Oct-26	2026-2027	4,665.01	33.04	92.37	4,605.68	59.33
56	Nov-26	2026-2027	4,605.68	32.62	91.95	4,546.35	59.33
57	Dec-26	2026-2027	4,546.35	32.20	91.53	4,487.02	59.33
58	Jan-27	2026-2027	4,487.02	31.78	91.11	4,427.69	59.33
59	Feb-27	2026-2027	4,427.69	31.36	90.69	4,368.37	59.33
60	Mar-27	2026-2027	4,368.37	30.94	90.27	4,309.04	59.33
61	Apr-27	2027-2028	4,309.04	30.52	89.85	4,249.71	59.33
62	May-27	2027-2028	4,249.71	30.10	89.43	4,190.38	59.33
63	Jun-27	2027-2028	4,190.38	29.68	89.01	4,131.05	59.33
64	Jul-27	2027-2028	4,131.05	29.26	88.59	4,071.72	59.33
65	Aug-27	2027-2028	4,071.72	28.84	88.17	4,012.40	59.33
66	Sep-27	2027-2028	4,012.40	28.42	87.75	3,953.07	59.33
67	Oct-27	2027-2028	3,953.07	28.00	87.33	3,893.74	59.33
68	Nov-27	2027-2028	3,893.74	27.58	86.91	3,834.41	59.33
69	Dec-27	2027-2028	3,834.41	27.16	86.49	3,775.08	59.33
70	Jan-28	2027-2028	3,775.08	26.74	86.07	3,715.75	59.33
71	Feb-28	2027-2028	3,715.75	26.32	85.65	3,656.43	59.33
72	Mar-28	2027-2028	3,656.43	25.90	85.23	3,597.10	59.33
73	Apr-28	2028-2029	3,597.10	25.48	84.81	3,537.77	59.33
74	May-28	2028-2029	3,537.77	25.06	84.39	3,478.44	59.33
75	Jun-28	2028-2029	3,478.44	24.64	83.97	3,419.11	59.33
76	Jul-28	2028-2029	3,419.11	24.22	83.55	3,359.78	59.33
77	Aug-28	2028-2029	3,359.78	23.80	83.13	3,300.46	59.33
78	Sep-28	2028-2029	3,300.46	23.38	82.71	3,241.13	59.33
79	Oct-28	2028-2029	3,241.13	22.96	82.29	3,181.80	59.33
80	Nov-28	2028-2029	3,181.80	22.54	81.87	3,122.47	59.33
81	Dec-28	2028-2029	3,122.47	22.12	81.45	3,063.14	59.33
82	Jan-29	2028-2029	3,063.14	21.70	81.03	3,003.81	59.33
83	Feb-29	2028-2029	3,003.81	21.28	80.61	2,944.49	59.33
84	Mar-29	2028-2029	2,944.49	20.86	80.19	2,885.16	59.33
85	Apr-29	2029-2030	2,885.16	20.44	79.76	2,825.83	59.33
86	May-29	2029-2030	2,825.83	20.02	79.34	2,766.50	59.33
87	Jun-29	2029-2030	2,766.50	19.60	78.92	2,707.17	59.33
88	Jul-29	2029-2030	2,707.17	19.18	78.50	2,647.84	59.33
89	Aug-29	2029-2030	2,647.84	18.76	78.08	2,588.52	59.33
90	Sep-29	2029-2030	2,588.52	18.34	77.66	2,529.19	59.33



91	Oct-29	2029-2030	2,529.19	17.92	77.24	2,469.86	59.33
92	Nov-29	2029-2030	2,469.86	17.49	76.82	2,410.53	59.33
93	Dec-29	2029-2030	2,410.53	17.07	76.40	2,351.20	59.33
94	Jan-30	2029-2030	2,351.20	16.65	75.98	2,291.87	59.33
95	Feb-30	2029-2030	2,291.87	16.23	75.56	2,232.55	59.33
96	Mar-30	2029-2030	2,232.55	15.81	75.14	2,173.22	59.33
97	Apr-30	2030-2031	2,173.22	15.39	74.72	2,113.89	59.33
98	May-30	2030-2031	2,113.89	14.97	74.30	2,054.56	59.33
99	Jun-30	2030-2031	2,054.56	14.55	73.88	1,995.23	59.33
100	Jul-30	2030-2031	1,995.23	14.13	73.46	1,935.90	59.33
101	Aug-30	2030-2031	1,935.90	13.71	73.04	1,876.58	59.33
102	Sep-30	2030-2031	1,876.58	13.29	72.62	1,817.25	59.33
103	Oct-30	2030-2031	1,817.25	12.87	72.20	1,757.92	59.33
104	Nov-30	2030-2031	1,757.92	12.45	71.78	1,698.59	59.33
105	Dec-30	2030-2031	1,698.59	12.03	71.36	1,639.26	59.33
106	Jan-31	2030-2031	1,639.26	11.61	70.94	1,579.93	59.33
107	Feb-31	2030-2031	1,579.93	11.19	70.52	1,520.61	59.33
108	Mar-31	2030-2031	1,520.61	10.77	70.10	1,461.28	59.33
109	Apr-31	2031-2032	1,461.28	10.35	69.68	1,401.95	59.33
110	May-31	2031-2032	1,401.95	9.93	69.26	1,342.62	59.33
111	Jun-31	2031-2032	1,342.62	9.51	68.84	1,283.29	59.33
112	Jul-31	2031-2032	1,283.29	9.09	68.42	1,223.96	59.33
113	Aug-31	2031-2032	1,223.96	8.67	68.00	1,164.64	59.33
114	Sep-31	2031-2032	1,164.64	8.25	67.58	1,105.31	59.33
115	Oct-31	2031-2032	1,105.31	7.83	67.16	1,045.98	59.33
116	Nov-31	2031-2032	1,045.98	7.41	66.74	986.65	59.33
117	Dec-31	2031-2032	986.65	6.99	66.32	927.32	59.33
118	Jan-32	2031-2032	927.32	6.57	65.90	867.99	59.33
119	Feb-32	2031-2032	867.99	6.15	65.48	808.66	59.33
120	Mar-32	2031-2032	808.66	5.73	65.06	749.34	59.33
121	Apr-32	2032-2033	749.34	5.31	64.64	690.01	59.33
122	May-32	2032-2033	690.01	4.89	64.22	630.68	59.33
123	Jun-32	2032-2033	630.68	4.47	63.80	571.35	59.33
124	Jul-32	2032-2033	571.35	4.05	63.38	512.02	59.33
125	Aug-32	2032-2033	512.02	3.63	62.96	452.69	59.33
126	Sep-32	2032-2033	452.69	3.21	62.53	393.37	59.33
127	Oct-32	2032-2033	393.37	2.79	62.11	334.04	59.33



128	Nov-32	2032-2033	334.04	2.37	61.69	274.71	59.33
129	Dec-32	2032-2033	274.71	1.95	61.27	215.38	59.33
130	Jan-33	2032-2033	215.38	1.53	216.91	-	215.38

State Bank of India-TL III-40886531252

S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	1,961.32	9.65	21.82	1,949.15	12.17
2	May-22	2022-2023	1,949.15	9.88	26.15	1,932.88	16.27
3	Jun-22	2022-2023	1,932.88	11.11	26.95	1,917.03	15.85
4	Jul-22	2022-2023	1,917.03	11.17	27.03	1,901.17	15.87
5	Aug-22	2022-2023	1,901.17	11.51	27.67	1,885.01	16.16
6	Sep-22	2022-2023	1,885.01	11.39	28.01	1,868.39	16.62
7	Oct-22	2022-2023	1,868.39	12.46	27.89	1,852.96	15.43
8	Nov-22	2022-2023	1,852.96	11.95	28.96	1,835.95	17.01
9	Dec-22	2022-2023	1,835.95	13.00	27.74	1,821.21	14.74
10	Jan-23	2022-2023	1,821.21	12.90	27.64	1,806.47	14.74
11	Feb-23	2022-2023	1,806.47	12.80	27.53	1,791.73	14.74
12	Mar-23	2022-2023	1,791.73	12.69	27.43	1,776.99	14.74
13	Apr-23	2023-2024	1,776.99	12.59	27.33	1,762.25	14.74
14	May-23	2023-2024	1,762.25	12.48	27.22	1,747.51	14.74
15	Jun-23	2023-2024	1,747.51	12.38	27.12	1,732.78	14.74
16	Jul-23	2023-2024	1,732.78	12.27	27.01	1,718.04	14.74
17	Aug-23	2023-2024	1,718.04	12.17	26.91	1,703.30	14.74
18	Sep-23	2023-2024	1,703.30	12.07	26.80	1,688.56	14.74
19	Oct-23	2023-2024	1,688.56	11.96	26.70	1,673.82	14.74
20	Nov-23	2023-2024	1,673.82	11.86	26.60	1,659.08	14.74
21	Dec-23	2023-2024	1,659.08	11.75	26.49	1,644.34	14.74
22	Jan-24	2023-2024	1,644.34	11.65	26.39	1,629.60	14.74
23	Feb-24	2023-2024	1,629.60	11.54	26.28	1,614.86	14.74
24	Mar-24	2023-2024	1,614.86	11.44	26.18	1,600.13	14.74
25	Apr-24	2024-2025	1,600.13	11.33	26.07	1,585.39	14.74
26	May-24	2024-2025	1,585.39	11.23	25.97	1,570.65	14.74
27	Jun-24	2024-2025	1,570.65	11.13	25.86	1,555.91	14.74
28	Jul-24	2024-2025	1,555.91	11.02	25.76	1,541.17	14.74
29	Aug-24	2024-2025	1,541.17	10.92	25.66	1,526.43	14.74
30	Sep-24	2024-2025	1,526.43	10.81	25.55	1,511.69	14.74
31	Oct-24	2024-2025	1,511.69	10.71	25.45	1,496.95	14.74
32	Nov-24	2024-2025	1,496.95	10.60	25.34	1,482.22	14.74



33	Dec-24	2024-2025	1,482.22	10.50	25.24	1,467.48	14.74
34	Jan-25	2024-2025	1,467.48	10.39	25.13	1,452.74	14.74
35	Feb-25	2024-2025	1,452.74	10.29	25.03	1,438.00	14.74
36	Mar-25	2024-2025	1,438.00	10.19	24.92	1,423.26	14.74
37	Apr-25	2025-2026	1,423.26	10.08	24.82	1,408.52	14.74
38	May-25	2025-2026	1,408.52	9.98	24.72	1,393.78	14.74
39	Jun-25	2025-2026	1,393.78	9.87	24.61	1,379.04	14.74
40	Jul-25	2025-2026	1,379.04	9.77	24.51	1,364.31	14.74
41	Aug-25	2025-2026	1,364.31	9.66	24.40	1,349.57	14.74
42	Sep-25	2025-2026	1,349.57	9.56	24.30	1,334.83	14.74
43	Oct-25	2025-2026	1,334.83	9.46	24.19	1,320.09	14.74
44	Nov-25	2025-2026	1,320.09	9.35	24.09	1,305.35	14.74
45	Dec-25	2025-2026	1,305.35	9.25	23.99	1,290.61	14.74
46	Jan-26	2025-2026	1,290.61	9.14	23.88	1,275.87	14.74
47	Feb-26	2025-2026	1,275.87	9.04	23.78	1,261.13	14.74
48	Mar-26	2025-2026	1,261.13	8.93	23.67	1,246.39	14.74
49	Apr-26	2026-2027	1,246.39	8.83	23.57	1,231.66	14.74
50	May-26	2026-2027	1,231.66	8.72	23.46	1,216.92	14.74
51	Jun-26	2026-2027	1,216.92	8.62	23.36	1,202.18	14.74
52	Jul-26	2026-2027	1,202.18	8.52	23.25	1,187.44	14.74
53	Aug-26	2026-2027	1,187.44	8.41	23.15	1,172.70	14.74
54	Sep-26	2026-2027	1,172.70	8.31	23.05	1,157.96	14.74
55	Oct-26	2026-2027	1,157.96	8.20	22.94	1,143.22	14.74
56	Nov-26	2026-2027	1,143.22	8.10	22.84	1,128.48	14.74
57	Dec-26	2026-2027	1,128.48	7.99	22.73	1,113.75	14.74
58	Jan-27	2026-2027	1,113.75	7.89	22.63	1,099.01	14.74
59	Feb-27	2026-2027	1,099.01	7.78	22.52	1,084.27	14.74
60	Mar-27	2026-2027	1,084.27	7.68	22.42	1,069.53	14.74
61	Apr-27	2027-2028	1,069.53	7.58	22.31	1,054.79	14.74
62	May-27	2027-2028	1,054.79	7.47	22.21	1,040.05	14.74
63	Jun-27	2027-2028	1,040.05	7.37	22.11	1,025.31	14.74
64	Jul-27	2027-2028	1,025.31	7.26	22.00	1,010.57	14.74
65	Aug-27	2027-2028	1,010.57	7.16	21.90	995.83	14.74
66	Sep-27	2027-2028	995.83	7.05	21.79	981.10	14.74
67	Oct-27	2027-2028	981.10	6.95	21.69	966.36	14.74
68	Nov-27	2027-2028	966.36	6.85	21.58	951.62	14.74
69	Dec-27	2027-2028	951.62	6.74	21.48	936.88	14.74



70	Jan-28	2027-2028	936.88	6.64	21.38	922.14	14.74
71	Feb-28	2027-2028	922.14	6.53	21.27	907.40	14.74
72	Mar-28	2027-2028	907.40	6.43	21.17	892.66	14.74
73	Apr-28	2028-2029	892.66	6.32	21.06	877.92	14.74
74	May-28	2028-2029	877.92	6.22	20.96	863.19	14.74
75	Jun-28	2028-2029	863.19	6.11	20.85	848.45	14.74
76	Jul-28	2028-2029	848.45	6.01	20.75	833.71	14.74
77	Aug-28	2028-2029	833.71	5.91	20.64	818.97	14.74
78	Sep-28	2028-2029	818.97	5.80	20.54	804.23	14.74
79	Oct-28	2028-2029	804.23	5.70	20.44	789.49	14.74
80	Nov-28	2028-2029	789.49	5.59	20.33	774.75	14.74
81	Dec-28	2028-2029	774.75	5.49	20.23	760.01	14.74
82	Jan-29	2028-2029	760.01	5.38	20.12	745.28	14.74
83	Feb-29	2028-2029	745.28	5.28	20.02	730.54	14.74
84	Mar-29	2028-2029	730.54	5.17	19.91	715.80	14.74
85	Apr-29	2029-2030	715.80	5.07	19.81	701.06	14.74
86	May-29	2029-2030	701.06	4.97	19.70	686.32	14.74
87	Jun-29	2029-2030	686.32	4.86	19.60	671.58	14.74
88	Jul-29	2029-2030	671.58	4.76	19.50	656.84	14.74
89	Aug-29	2029-2030	656.84	4.65	19.39	642.10	14.74
90	Sep-29	2029-2030	642.10	4.55	19.29	627.36	14.74
91	Oct-29	2029-2030	627.36	4.44	19.18	612.63	14.74
92	Nov-29	2029-2030	612.63	4.34	19.08	597.89	14.74
93	Dec-29	2029-2030	597.89	4.24	18.97	583.15	14.74
94	Jan-30	2029-2030	583.15	4.13	18.87	568.41	14.74
95	Feb-30	2029-2030	568.41	4.03	18.77	553.67	14.74
96	Mar-30	2029-2030	553.67	3.92	18.66	538.93	14.74
97	Apr-30	2030-2031	538.93	3.82	18.56	524.19	14.74
98	May-30	2030-2031	524.19	3.71	18.45	509.45	14.74
99	Jun-30	2030-2031	509.45	3.61	18.35	494.72	14.74
100	Jul-30	2030-2031	494.72	3.50	18.24	479.98	14.74
101	Aug-30	2030-2031	479.98	3.40	18.14	465.24	14.74
102	Sep-30	2030-2031	465.24	3.30	18.03	450.50	14.74
103	Oct-30	2030-2031	450.50	3.19	17.93	435.76	14.74
104	Nov-30	2030-2031	435.76	3.09	17.83	421.02	14.74
105	Dec-30	2030-2031	421.02	2.98	17.72	406.28	14.74
106	Jan-31	2030-2031	406.28	2.88	17.62	391.54	14.74



107	Feb-31	2030-2031	391.54	2.77	17.51	376.80	14.74
108	Mar-31	2030-2031	376.80	2.67	17.41	362.07	14.74
109	Apr-31	2031-2032	362.07	2.56	17.30	347.33	14.74
110	May-31	2031-2032	347.33	2.46	17.20	332.59	14.74
111	Jun-31	2031-2032	332.59	2.36	17.09	317.85	14.74
112	Jul-31	2031-2032	317.85	2.25	16.99	303.11	14.74
113	Aug-31	2031-2032	303.11	2.15	16.89	288.37	14.74
114	Sep-31	2031-2032	288.37	2.04	16.78	273.63	14.74
115	Oct-31	2031-2032	273.63	1.94	16.68	258.89	14.74
116	Nov-31	2031-2032	258.89	1.83	16.57	244.16	14.74
117	Dec-31	2031-2032	244.16	1.73	16.47	229.42	14.74
118	Jan-32	2031-2032	229.42	1.63	16.36	214.68	14.74
119	Feb-32	2031-2032	214.68	1.52	16.26	199.94	14.74
120	Mar-32	2031-2032	199.94	1.42	16.16	185.20	14.74
121	Apr-32	2032-2033	185.20	1.31	16.05	170.46	14.74
122	May-32	2032-2033	170.46	1.21	15.95	155.72	14.74
123	Jun-32	2032-2033	155.72	1.10	15.84	140.98	14.74
124	Jul-32	2032-2033	140.98	1.00	15.74	126.25	14.74
125	Aug-32	2032-2033	126.25	0.89	15.63	111.51	14.74
126	Sep-32	2032-2033	111.51	0.79	15.53	96.77	14.74
127	Oct-32	2032-2033	96.77	0.69	15.42	82.03	14.74
128	Nov-32	2032-2033	82.03	0.58	15.32	67.29	14.74
129	Dec-32	2032-2033	67.29	0.48	15.22	52.55	14.74
130	Jan-33	2032-2033	52.55	0.37	52.92	-	52.55

State Bank of India-ECLGS I-40885193314

S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	1,782.39	11.64	37.89	1,756.14	26.25
2	May-22	2022-2023	1,756.14	11.77	49.14	1,718.77	37.37
3	Jun-22	2022-2023	1,718.77	11.15	49.27	1,680.65	38.12
4	Jul-22	2022-2023	1,680.65	11.26	48.65	1,643.26	37.39
5	Aug-22	2022-2023	1,643.26	11.00	48.76	1,605.50	37.75
6	Sep-22	2022-2023	1,605.50	10.44	48.50	1,567.44	38.06
7	Oct-22	2022-2023	1,567.44	11.43	47.94	1,530.93	36.51
8	Nov-22	2022-2023	1,530.93	10.79	48.93	1,492.79	38.13
9	Dec-22	2022-2023	1,492.79	11.51	48.65	1,455.65	37.15
10	Jan-23	2022-2023	1,455.65	11.22	48.37	1,418.50	37.15
11	Feb-23	2022-2023	1,418.50	10.93	48.08	1,381.36	37.15



12	Mar-23	2022-2023	1,381.36	10.65	47.79	1,344.21	37.15
13	Apr-23	2023-2024	1,344.21	10.36	47.51	1,307.06	37.15
14	May-23	2023-2024	1,307.06	10.08	47.22	1,269.92	37.15
15	Jun-23	2023-2024	1,269.92	9.79	46.93	1,232.77	37.15
16	Jul-23	2023-2024	1,232.77	9.50	46.65	1,195.63	37.15
17	Aug-23	2023-2024	1,195.63	9.22	46.36	1,158.48	37.15
18	Sep-23	2023-2024	1,158.48	8.93	46.08	1,121.34	37.15
19	Oct-23	2023-2024	1,121.34	8.64	45.79	1,084.19	37.15
20	Nov-23	2023-2024	1,084.19	8.36	45.50	1,047.04	37.15
21	Dec-23	2023-2024	1,047.04	8.07	45.22	1,009.90	37.15
22	Jan-24	2023-2024	1,009.90	7.78	44.93	972.75	37.15
23	Feb-24	2023-2024	972.75	7.50	44.64	935.61	37.15
24	Mar-24	2023-2024	935.61	7.21	44.36	898.46	37.15
25	Apr-24	2024-2025	898.46	6.93	44.07	861.31	37.15
26	May-24	2024-2025	861.31	6.64	43.79	824.17	37.15
27	Jun-24	2024-2025	824.17	6.35	43.50	787.02	37.15
28	Jul-24	2024-2025	787.02	6.07	43.21	749.88	37.15
29	Aug-24	2024-2025	749.88	5.78	42.93	712.73	37.15
30	Sep-24	2024-2025	712.73	5.49	42.64	675.59	37.15
31	Oct-24	2024-2025	675.59	5.21	42.35	638.44	37.15
32	Nov-24	2024-2025	638.44	4.92	42.07	601.29	37.15
33	Dec-24	2024-2025	601.29	4.63	41.78	564.15	37.15
34	Jan-25	2024-2025	564.15	4.35	41.49	527.00	37.15
35	Feb-25	2024-2025	527.00	4.06	41.21	489.86	37.15
36	Mar-25	2024-2025	489.86	3.78	40.92	452.71	37.15
37	Apr-25	2025-2026	452.71	3.49	40.64	415.56	37.15
38	May-25	2025-2026	415.56	3.20	40.35	378.42	37.15
39	Jun-25	2025-2026	378.42	2.92	40.06	341.27	37.15
40	Jul-25	2025-2026	341.27	2.63	39.78	304.13	37.15
41	Aug-25	2025-2026	304.13	2.34	39.49	266.98	37.15
42	Sep-25	2025-2026	266.98	2.06	39.20	229.84	37.15
43	Oct-25	2025-2026	229.84	1.77	38.92	192.69	37.15
44	Nov-25	2025-2026	192.69	1.49	38.63	155.54	37.15
45	Dec-25	2025-2026	155.54	1.20	38.34	118.40	37.15
46	Jan-26	2025-2026	118.40	0.91	38.06	81.25	37.15
47	Feb-26	2025-2026	81.25	0.63	37.77	44.11	37.15
48	Mar-26	2025-2026	44.11	0.34	37.49	6.96	37.15



49	Apr-26	2026-2027	6.96	0.05	7.01	-	6.96
State Bank of India-ECLGS II-40885307708							
S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	1,899.41	12.41	0.41	1,911.41	-12.00
2	May-22	2022-2023	1,911.41	12.82	12.41	1,911.82	-0.42
3	Jun-22	2022-2023	1,911.82	12.41	12.41	1,911.82	-
4	Jul-22	2022-2023	1,911.82	12.82	12.82	1,911.82	-
5	Aug-22	2022-2023	1,911.82	12.82	12.82	1,911.82	-
6	Sep-22	2022-2023	1,911.82	12.44	12.82	1,911.45	0.38
7	Oct-22	2022-2023	1,911.45	13.94	52.44	1,872.94	38.51
8	Nov-22	2022-2023	1,872.94	13.21	53.94	1,832.21	40.73
9	Dec-22	2022-2023	1,832.21	14.12	53.71	1,792.63	39.58
10	Jan-23	2022-2023	1,792.63	13.82	53.40	1,753.04	39.58
11	Feb-23	2022-2023	1,753.04	13.51	53.10	1,713.46	39.58
12	Mar-23	2022-2023	1,713.46	13.21	52.79	1,673.88	39.58
13	Apr-23	2023-2024	1,673.88	12.90	52.49	1,634.29	39.58
14	May-23	2023-2024	1,634.29	12.60	52.18	1,594.71	39.58
15	Jun-23	2023-2024	1,594.71	12.29	51.88	1,555.13	39.58
16	Jul-23	2023-2024	1,555.13	11.99	51.57	1,515.54	39.58
17	Aug-23	2023-2024	1,515.54	11.68	51.27	1,475.96	39.58
18	Sep-23	2023-2024	1,475.96	11.38	50.96	1,436.38	39.58
19	Oct-23	2023-2024	1,436.38	11.07	50.66	1,396.79	39.58
20	Nov-23	2023-2024	1,396.79	10.77	50.35	1,357.21	39.58
21	Dec-23	2023-2024	1,357.21	10.46	50.05	1,317.63	39.58
22	Jan-24	2023-2024	1,317.63	10.16	49.74	1,278.04	39.58
23	Feb-24	2023-2024	1,278.04	9.85	49.43	1,238.46	39.58
24	Mar-24	2023-2024	1,238.46	9.55	49.13	1,198.88	39.58
25	Apr-24	2024-2025	1,198.88	9.24	48.82	1,159.29	39.58
26	May-24	2024-2025	1,159.29	8.94	48.52	1,119.71	39.58
27	Jun-24	2024-2025	1,119.71	8.63	48.21	1,080.13	39.58
28	Jul-24	2024-2025	1,080.13	8.33	47.91	1,040.54	39.58
29	Aug-24	2024-2025	1,040.54	8.02	47.60	1,000.96	39.58
30	Sep-24	2024-2025	1,000.96	7.72	47.30	961.38	39.58
31	Oct-24	2024-2025	961.38	7.41	46.99	921.79	39.58
32	Nov-24	2024-2025	921.79	7.11	46.69	882.21	39.58
33	Dec-24	2024-2025	882.21	6.80	46.38	842.63	39.58
34	Jan-25	2024-2025	842.63	6.50	46.08	803.04	39.58



35	Feb-25	2024-2025	803.04	6.19	45.77	763.46	39.58
36	Mar-25	2024-2025	763.46	5.89	45.47	723.88	39.58
37	Apr-25	2025-2026	723.88	5.58	45.16	684.29	39.58
38	May-25	2025-2026	684.29	5.27	44.86	644.71	39.58
39	Jun-25	2025-2026	644.71	4.97	44.55	605.13	39.58
40	Jul-25	2025-2026	605.13	4.66	44.25	565.54	39.58
41	Aug-25	2025-2026	565.54	4.36	43.94	525.96	39.58
42	Sep-25	2025-2026	525.96	4.05	43.64	486.38	39.58
43	Oct-25	2025-2026	486.38	3.75	43.33	446.79	39.58
44	Nov-25	2025-2026	446.79	3.44	43.03	407.21	39.58
45	Dec-25	2025-2026	407.21	3.14	42.72	367.63	39.58
46	Jan-26	2025-2026	367.63	2.83	42.42	328.04	39.58
47	Feb-26	2025-2026	328.04	2.53	42.11	288.46	39.58
48	Mar-26	2025-2026	288.46	2.22	41.81	248.88	39.58
49	Apr-26	2026-2027	248.88	1.92	41.50	209.29	39.58
50	May-26	2026-2027	209.29	1.61	41.20	169.71	39.58
51	Jun-26	2026-2027	169.71	1.31	40.89	130.13	39.58
52	Jul-26	2026-2027	130.13	1.00	40.59	90.54	39.58
53	Aug-26	2026-2027	90.54	0.70	40.28	50.96	39.58
54	Sep-26	2026-2027	50.96	0.39	39.98	11.38	39.58
55	Oct-26	2026-2027	11.38	0.09	11.46	-	11.38

State Bank of India-ECLGS III-41053748878

S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Jun-22	2022-2023	2,170.00	4.03	4.03	2,170.00	-
2	Jul-22	2022-2023	2,170.00	11.48	11.48	2,170.00	-
3	Aug-22	2022-2023	2,170.00	13.91	13.91	2,170.00	-
4	Sep-22	2022-2023	2,170.00	14.81	14.81	2,170.00	-
5	Oct-22	2022-2023	2,170.00	15.39	15.39	2,170.00	-
6	Nov-22	2022-2023	2,170.00	14.89	14.89	2,170.00	-
7	Dec-22	2022-2023	2,170.00	16.73	16.73	2,170.00	-
8	Jan-23	2022-2023	2,170.00	16.73	16.73	2,170.00	-
9	Feb-23	2022-2023	2,170.00	16.73	16.73	2,170.00	-
10	Mar-23	2022-2023	2,170.00	16.73	16.73	2,170.00	-
11	Apr-23	2023-2024	2,170.00	16.73	16.73	2,170.00	-
12	May-23	2023-2024	2,170.00	16.73	16.73	2,170.00	-
13	Jun-23	2023-2024	2,170.00	16.73	16.73	2,170.00	-
14	Jul-23	2023-2024	2,170.00	16.73	16.73	2,170.00	-



15	Aug-23	2023-2024	2,170.00	16.73	16.73	2,170.00	-
16	Sep-23	2023-2024	2,170.00	16.73	16.73	2,170.00	-
17	Oct-23	2023-2024	2,170.00	16.73	16.73	2,170.00	-
18	Nov-23	2023-2024	2,170.00	16.73	16.73	2,170.00	-
19	Dec-23	2023-2024	2,170.00	16.73	16.73	2,170.00	-
20	Jan-24	2023-2024	2,170.00	16.73	16.73	2,170.00	-
21	Feb-24	2023-2024	2,170.00	16.73	16.73	2,170.00	-
22	Mar-24	2023-2024	2,170.00	16.73	16.73	2,170.00	-
23	Apr-24	2024-2025	2,170.00	16.73	16.73	2,170.00	-
24	May-24	2024-2025	2,170.00	16.73	16.73	2,170.00	-
25	Jun-24	2024-2025	2,170.00	16.73	61.94	2,124.79	45.21
26	Jul-24	2024-2025	2,124.79	16.38	61.59	2,079.58	45.21
27	Aug-24	2024-2025	2,079.58	16.03	61.24	2,034.37	45.21
28	Sep-24	2024-2025	2,034.37	15.68	60.89	1,989.16	45.21
29	Oct-24	2024-2025	1,989.16	15.33	60.54	1,943.96	45.21
30	Nov-24	2024-2025	1,943.96	14.98	60.19	1,898.75	45.21
31	Dec-24	2024-2025	1,898.75	14.64	59.85	1,853.54	45.21
32	Jan-25	2024-2025	1,853.54	14.29	59.50	1,808.33	45.21
33	Feb-25	2024-2025	1,808.33	13.94	59.15	1,763.12	45.21
34	Mar-25	2024-2025	1,763.12	13.59	58.80	1,717.91	45.21
35	Apr-25	2025-2026	1,717.91	13.24	58.45	1,672.70	45.21
36	May-25	2025-2026	1,672.70	12.89	58.10	1,627.49	45.21
37	Jun-25	2025-2026	1,627.49	12.55	57.75	1,582.29	45.21
38	Jul-25	2025-2026	1,582.29	12.20	57.41	1,537.08	45.21
39	Aug-25	2025-2026	1,537.08	11.85	57.06	1,491.87	45.21
40	Sep-25	2025-2026	1,491.87	11.50	56.71	1,446.66	45.21
41	Oct-25	2025-2026	1,446.66	11.15	56.36	1,401.45	45.21
42	Nov-25	2025-2026	1,401.45	10.80	56.01	1,356.24	45.21
43	Dec-25	2025-2026	1,356.24	10.45	55.66	1,311.03	45.21
44	Jan-26	2025-2026	1,311.03	10.11	55.31	1,265.82	45.21
45	Feb-26	2025-2026	1,265.82	9.76	54.97	1,220.61	45.21
46	Mar-26	2025-2026	1,220.61	9.41	54.62	1,175.41	45.21
47	Apr-26	2026-2027	1,175.41	9.06	54.27	1,130.20	45.21
48	May-26	2026-2027	1,130.20	8.71	53.92	1,084.99	45.21
49	Jun-26	2026-2027	1,084.99	8.36	53.57	1,039.78	45.21
50	Jul-26	2026-2027	1,039.78	8.01	53.22	994.57	45.21
51	Aug-26	2026-2027	994.57	7.67	52.88	949.36	45.21



52	Sep-26	2026-2027	949.36	7.32	52.53	904.15	45.21
53	Oct-26	2026-2027	904.15	6.97	52.18	858.94	45.21
54	Nov-26	2026-2027	858.94	6.62	51.83	813.73	45.21
55	Dec-26	2026-2027	813.73	6.27	51.48	768.53	45.21
56	Jan-27	2026-2027	768.53	5.92	51.13	723.32	45.21
57	Feb-27	2026-2027	723.32	5.58	50.78	678.11	45.21
58	Mar-27	2026-2027	678.11	5.23	50.44	632.90	45.21
59	Apr-27	2027-2028	632.90	4.88	50.09	587.69	45.21
60	May-27	2027-2028	587.69	4.53	49.74	542.48	45.21
61	Jun-27	2027-2028	542.48	4.18	49.39	497.27	45.21
62	Jul-27	2027-2028	497.27	3.83	49.04	452.06	45.21
63	Aug-27	2027-2028	452.06	3.48	48.69	406.86	45.21
64	Sep-27	2027-2028	406.86	3.14	48.35	361.65	45.21
65	Oct-27	2027-2028	361.65	2.79	48.00	316.44	45.21
66	Nov-27	2027-2028	316.44	2.44	47.65	271.23	45.21
67	Dec-27	2027-2028	271.23	2.09	47.30	226.02	45.21
68	Jan-28	2027-2028	226.02	1.74	46.95	180.81	45.21
69	Feb-28	2027-2028	180.81	1.39	46.60	135.60	45.21
70	Mar-28	2027-2028	135.60	1.05	46.25	90.39	45.21
71	Apr-28	2028-2029	90.39	0.70	45.91	45.18	45.21
72	May-28	2028-2029	45.18	0.35	45.53	-	45.18

South Indian Bank-371

S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	41.40	0.28	0.81	40.87	0.53
2	May-22	2022-2023	40.87	0.29	0.82	40.34	0.53
3	Jun-22	2022-2023	40.34	0.26	0.79	39.81	0.53
4	Jul-22	2022-2023	39.81	0.27	0.80	39.28	0.53
5	Aug-22	2022-2023	39.28	0.27	0.80	38.75	0.53
6	Sep-22	2022-2023	38.75	0.26	0.79	38.22	0.53
7	Oct-22	2022-2023	38.22	0.27	0.80	37.69	0.53
8	Nov-22	2022-2023	37.69	0.26	0.79	37.16	0.53
9	Dec-22	2022-2023	37.16	0.30	0.82	36.63	0.53
10	Jan-23	2022-2023	36.63	0.29	0.82	36.11	0.53
11	Feb-23	2022-2023	36.11	0.29	0.81	35.58	0.53
12	Mar-23	2022-2023	35.58	0.28	0.81	35.06	0.53
13	Apr-23	2023-2024	35.06	0.28	0.80	34.53	0.53
14	May-23	2023-2024	34.53	0.27	0.80	34.01	0.53



15	Jun-23	2023-2024	34.01	0.27	0.80	33.48	0.53
16	Jul-23	2023-2024	33.48	0.27	0.79	32.96	0.53
17	Aug-23	2023-2024	32.96	0.26	0.79	32.43	0.53
18	Sep-23	2023-2024	32.43	0.26	0.78	31.91	0.53
19	Oct-23	2023-2024	31.91	0.25	0.78	31.38	0.53
20	Nov-23	2023-2024	31.38	0.25	0.78	30.85	0.53
21	Dec-23	2023-2024	30.85	0.25	0.77	30.33	0.53
22	Jan-24	2023-2024	30.33	0.24	0.77	29.80	0.53
23	Feb-24	2023-2024	29.80	0.24	0.76	29.28	0.53
24	Mar-24	2023-2024	29.28	0.23	0.76	28.75	0.53
25	Apr-24	2024-2025	28.75	0.23	0.75	28.23	0.53
26	May-24	2024-2025	28.23	0.22	0.75	27.70	0.53
27	Jun-24	2024-2025	27.70	0.22	0.75	27.18	0.53
28	Jul-24	2024-2025	27.18	0.22	0.74	26.65	0.53
29	Aug-24	2024-2025	26.65	0.21	0.74	26.13	0.53
30	Sep-24	2024-2025	26.13	0.21	0.73	25.60	0.53
31	Oct-24	2024-2025	25.60	0.20	0.73	25.07	0.53
32	Nov-24	2024-2025	25.07	0.20	0.72	24.55	0.53
33	Dec-24	2024-2025	24.55	0.20	0.72	24.02	0.53
34	Jan-25	2024-2025	24.02	0.19	0.72	23.50	0.53
35	Feb-25	2024-2025	23.50	0.19	0.71	22.97	0.53
36	Mar-25	2024-2025	22.97	0.18	0.71	22.45	0.53
37	Apr-25	2025-2026	22.45	0.18	0.70	21.92	0.53
38	May-25	2025-2026	21.92	0.17	0.70	21.40	0.53
39	Jun-25	2025-2026	21.40	0.17	0.70	20.87	0.53
40	Jul-25	2025-2026	20.87	0.17	0.69	20.35	0.53
41	Aug-25	2025-2026	20.35	0.16	0.69	19.82	0.53
42	Sep-25	2025-2026	19.82	0.16	0.68	19.30	0.53
43	Oct-25	2025-2026	19.30	0.15	0.68	18.77	0.53
44	Nov-25	2025-2026	18.77	0.15	0.67	18.24	0.53
45	Dec-25	2025-2026	18.24	0.15	0.67	17.72	0.53
46	Jan-26	2025-2026	17.72	0.14	0.67	17.19	0.53
47	Feb-26	2025-2026	17.19	0.14	0.66	16.67	0.53
48	Mar-26	2025-2026	16.67	0.13	0.66	16.14	0.53
49	Apr-26	2026-2027	16.14	0.13	0.65	15.62	0.53
50	May-26	2026-2027	15.62	0.12	0.65	15.09	0.53
51	Jun-26	2026-2027	15.09	0.12	0.65	14.57	0.53

52	Jul-26	2026-2027	14.57	0.12	0.64	14.04	0.53
53	Aug-26	2026-2027	14.04	0.11	0.64	13.52	0.53
54	Sep-26	2026-2027	13.52	0.11	0.63	12.99	0.53
55	Oct-26	2026-2027	12.99	0.10	0.63	12.46	0.53
56	Nov-26	2026-2027	12.46	0.10	0.62	11.94	0.53
57	Dec-26	2026-2027	11.94	0.10	0.62	11.41	0.53
58	Jan-27	2026-2027	11.41	0.09	0.62	10.89	0.53
59	Feb-27	2026-2027	10.89	0.09	0.61	10.36	0.53
60	Mar-27	2026-2027	10.36	0.08	0.61	9.84	0.53
61	Apr-27	2027-2028	9.84	0.08	0.60	9.31	0.53
62	May-27	2027-2028	9.31	0.07	0.60	8.79	0.53
63	Jun-27	2027-2028	8.79	0.07	0.60	8.26	0.53
64	Jul-27	2027-2028	8.26	0.07	0.59	7.74	0.53
65	Aug-27	2027-2028	7.74	0.06	0.59	7.21	0.53
66	Sep-27	2027-2028	7.21	0.06	0.58	6.68	0.53
67	Oct-27	2027-2028	6.68	0.05	0.58	6.16	0.53
68	Nov-27	2027-2028	6.16	0.05	0.57	5.63	0.53
69	Dec-27	2027-2028	5.63	0.04	0.57	5.11	0.53
70	Jan-28	2027-2028	5.11	0.04	0.57	4.58	0.53
71	Feb-28	2027-2028	4.58	0.04	0.56	4.06	0.53
72	Mar-28	2027-2028	4.06	0.03	0.56	3.53	0.53
73	Apr-28	2028-2029	3.53	0.03	0.55	3.01	0.53
74	May-28	2028-2029	3.01	0.02	0.55	2.48	0.53
75	Jun-28	2028-2029	2.48	0.02	0.55	1.96	0.53
76	Jul-28	2028-2029	1.96	0.02	0.54	1.43	0.53
77	Aug-28	2028-2029	1.43	0.01	0.54	0.90	0.53
78	Sep-28	2028-2029	0.90	0.01	0.53	0.38	0.53
79	Oct-28	2028-2029	0.38	0.00	0.38	-	0.38

South Indian Bank-372

S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	585.12	3.97	11.38	577.71	7.41
2	May-22	2022-2023	577.71	4.05	11.46	570.30	7.41
3	Jun-22	2022-2023	570.30	3.73	11.14	562.89	7.41
4	Jul-22	2022-2023	562.89	3.83	11.24	555.48	7.41
5	Aug-22	2022-2023	555.48	3.80	11.21	548.07	7.41
6	Sep-22	2022-2023	548.07	3.67	11.08	540.66	7.41
7	Oct-22	2022-2023	540.66	3.84	11.25	533.25	7.41



8	Nov-22	2022-2023	533.25	3.70	11.11	525.84	7.41
9	Dec-22	2022-2023	525.84	4.18	11.59	518.43	7.41
10	Jan-23	2022-2023	518.43	4.13	11.53	511.03	7.41
11	Feb-23	2022-2023	511.03	4.07	11.47	503.62	7.41
12	Mar-23	2022-2023	503.62	4.01	11.42	496.21	7.41
13	Apr-23	2023-2024	496.21	3.95	11.36	488.80	7.41
14	May-23	2023-2024	488.80	3.89	11.30	481.40	7.41
15	Jun-23	2023-2024	481.40	3.83	11.24	473.99	7.41
16	Jul-23	2023-2024	473.99	3.77	11.18	466.58	7.41
17	Aug-23	2023-2024	466.58	3.71	11.12	459.17	7.41
18	Sep-23	2023-2024	459.17	3.65	11.06	451.77	7.41
19	Oct-23	2023-2024	451.77	3.60	11.00	444.36	7.41
20	Nov-23	2023-2024	444.36	3.54	10.94	436.95	7.41
21	Dec-23	2023-2024	436.95	3.48	10.88	429.54	7.41
22	Jan-24	2023-2024	429.54	3.42	10.83	422.14	7.41
23	Feb-24	2023-2024	422.14	3.36	10.77	414.73	7.41
24	Mar-24	2023-2024	414.73	3.30	10.71	407.32	7.41
25	Apr-24	2024-2025	407.32	3.24	10.65	399.91	7.41
26	May-24	2024-2025	399.91	3.18	10.59	392.51	7.41
27	Jun-24	2024-2025	392.51	3.12	10.53	385.10	7.41
28	Jul-24	2024-2025	385.10	3.06	10.47	377.69	7.41
29	Aug-24	2024-2025	377.69	3.01	10.41	370.29	7.41
30	Sep-24	2024-2025	370.29	2.95	10.35	362.88	7.41
31	Oct-24	2024-2025	362.88	2.89	10.30	355.47	7.41
32	Nov-24	2024-2025	355.47	2.83	10.24	348.06	7.41
33	Dec-24	2024-2025	348.06	2.77	10.18	340.66	7.41
34	Jan-25	2024-2025	340.66	2.71	10.12	333.25	7.41
35	Feb-25	2024-2025	333.25	2.65	10.06	325.84	7.41
36	Mar-25	2024-2025	325.84	2.59	10.00	318.43	7.41
37	Apr-25	2025-2026	318.43	2.53	9.94	311.03	7.41
38	May-25	2025-2026	311.03	2.48	9.88	303.62	7.41
39	Jun-25	2025-2026	303.62	2.42	9.82	296.21	7.41
40	Jul-25	2025-2026	296.21	2.36	9.76	288.80	7.41
41	Aug-25	2025-2026	288.80	2.30	9.71	281.40	7.41
42	Sep-25	2025-2026	281.40	2.24	9.65	273.99	7.41
43	Oct-25	2025-2026	273.99	2.18	9.59	266.58	7.41
44	Nov-25	2025-2026	266.58	2.12	9.53	259.17	7.41

45	Dec-25	2025-2026	259.17	2.06	9.47	251.77	7.41
46	Jan-26	2025-2026	251.77	2.00	9.41	244.36	7.41
47	Feb-26	2025-2026	244.36	1.94	9.35	236.95	7.41
48	Mar-26	2025-2026	236.95	1.89	9.29	229.54	7.41
49	Apr-26	2026-2027	229.54	1.83	9.23	222.14	7.41
50	May-26	2026-2027	222.14	1.77	9.18	214.73	7.41
51	Jun-26	2026-2027	214.73	1.71	9.12	207.32	7.41
52	Jul-26	2026-2027	207.32	1.65	9.06	199.92	7.41
53	Aug-26	2026-2027	199.92	1.59	9.00	192.51	7.41
54	Sep-26	2026-2027	192.51	1.53	8.94	185.10	7.41
55	Oct-26	2026-2027	185.10	1.47	8.88	177.69	7.41
56	Nov-26	2026-2027	177.69	1.41	8.82	170.29	7.41
57	Dec-26	2026-2027	170.29	1.36	8.76	162.88	7.41
58	Jan-27	2026-2027	162.88	1.30	8.70	155.47	7.41
59	Feb-27	2026-2027	155.47	1.24	8.64	148.06	7.41
60	Mar-27	2026-2027	148.06	1.18	8.59	140.66	7.41
61	Apr-27	2027-2028	140.66	1.12	8.53	133.25	7.41
62	May-27	2027-2028	133.25	1.06	8.47	125.84	7.41
63	Jun-27	2027-2028	125.84	1.00	8.41	118.43	7.41
64	Jul-27	2027-2028	118.43	0.94	8.35	111.03	7.41
65	Aug-27	2027-2028	111.03	0.88	8.29	103.62	7.41
66	Sep-27	2027-2028	103.62	0.82	8.23	96.21	7.41
67	Oct-27	2027-2028	96.21	0.77	8.17	88.80	7.41
68	Nov-27	2027-2028	88.80	0.71	8.11	81.40	7.41
69	Dec-27	2027-2028	81.40	0.65	8.06	73.99	7.41
70	Jan-28	2027-2028	73.99	0.59	8.00	66.58	7.41
71	Feb-28	2027-2028	66.58	0.53	7.94	59.18	7.41
72	Mar-28	2027-2028	59.18	0.47	7.88	51.77	7.41
73	Apr-28	2028-2029	51.77	0.41	7.82	44.36	7.41
74	May-28	2028-2029	44.36	0.35	7.76	36.95	7.41
75	Jun-28	2028-2029	36.95	0.29	7.70	29.55	7.41
76	Jul-28	2028-2029	29.55	0.24	7.64	22.14	7.41
77	Aug-28	2028-2029	22.14	0.18	7.58	14.73	7.41
78	Sep-28	2028-2029	14.73	0.12	7.52	7.32	7.41
79	Oct-28	2028-2029	7.32	0.06	7.38	-	7.32

South Indian Bank-373

S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal



1	Apr-22	2022-2023	181.24	1.23	3.53	178.94	2.30
2	May-22	2022-2023	178.94	1.25	3.55	176.64	2.30
3	Jun-22	2022-2023	176.64	1.17	3.47	174.34	2.30
4	Jul-22	2022-2023	174.34	1.19	3.49	172.04	2.30
5	Aug-22	2022-2023	172.04	1.18	3.48	169.74	2.30
6	Sep-22	2022-2023	169.74	1.14	3.44	167.44	2.30
7	Oct-22	2022-2023	167.44	1.19	3.49	165.14	2.30
8	Nov-22	2022-2023	165.14	1.14	3.44	162.84	2.30
9	Dec-22	2022-2023	162.84	1.30	3.59	160.54	2.30
10	Jan-23	2022-2023	160.54	1.28	3.57	158.25	2.30
11	Feb-23	2022-2023	158.25	1.26	3.55	155.95	2.30
12	Mar-23	2022-2023	155.95	1.24	3.54	153.66	2.30
13	Apr-23	2023-2024	153.66	1.22	3.52	151.36	2.30
14	May-23	2023-2024	151.36	1.20	3.50	149.07	2.30
15	Jun-23	2023-2024	149.07	1.19	3.48	146.77	2.30
16	Jul-23	2023-2024	146.77	1.17	3.46	144.48	2.30
17	Aug-23	2023-2024	144.48	1.15	3.45	142.18	2.30
18	Sep-23	2023-2024	142.18	1.13	3.43	139.88	2.30
19	Oct-23	2023-2024	139.88	1.11	3.41	137.59	2.30
20	Nov-23	2023-2024	137.59	1.09	3.39	135.29	2.30
21	Dec-23	2023-2024	135.29	1.08	3.37	133.00	2.30
22	Jan-24	2023-2024	133.00	1.06	3.35	130.70	2.30
23	Feb-24	2023-2024	130.70	1.04	3.34	128.41	2.30
24	Mar-24	2023-2024	128.41	1.02	3.32	126.11	2.30
25	Apr-24	2024-2025	126.11	1.00	3.30	123.82	2.30
26	May-24	2024-2025	123.82	0.99	3.28	121.52	2.30
27	Jun-24	2024-2025	121.52	0.97	3.26	119.22	2.30
28	Jul-24	2024-2025	119.22	0.95	3.24	116.93	2.30
29	Aug-24	2024-2025	116.93	0.93	3.23	114.63	2.30
30	Sep-24	2024-2025	114.63	0.91	3.21	112.34	2.30
31	Oct-24	2024-2025	112.34	0.89	3.19	110.04	2.30
32	Nov-24	2024-2025	110.04	0.88	3.17	107.75	2.30
33	Dec-24	2024-2025	107.75	0.86	3.15	105.45	2.30
34	Jan-25	2024-2025	105.45	0.84	3.13	103.16	2.30
35	Feb-25	2024-2025	103.16	0.82	3.12	100.86	2.30
36	Mar-25	2024-2025	100.86	0.80	3.10	98.57	2.30
37	Apr-25	2025-2026	98.57	0.78	3.08	96.27	2.30

38	May-25	2025-2026	96.27	0.77	3.06	93.97	2.30
39	Jun-25	2025-2026	93.97	0.75	3.04	91.68	2.30
40	Jul-25	2025-2026	91.68	0.73	3.03	89.38	2.30
41	Aug-25	2025-2026	89.38	0.71	3.01	87.09	2.30
42	Sep-25	2025-2026	87.09	0.69	2.99	84.79	2.30
43	Oct-25	2025-2026	84.79	0.67	2.97	82.50	2.30
44	Nov-25	2025-2026	82.50	0.66	2.95	80.20	2.30
45	Dec-25	2025-2026	80.20	0.64	2.93	77.91	2.30
46	Jan-26	2025-2026	77.91	0.62	2.92	75.61	2.30
47	Feb-26	2025-2026	75.61	0.60	2.90	73.31	2.30
48	Mar-26	2025-2026	73.31	0.58	2.88	71.02	2.30
49	Apr-26	2026-2027	71.02	0.57	2.86	68.72	2.30
50	May-26	2026-2027	68.72	0.55	2.84	66.43	2.30
51	Jun-26	2026-2027	66.43	0.53	2.82	64.13	2.30
52	Jul-26	2026-2027	64.13	0.51	2.81	61.84	2.30
53	Aug-26	2026-2027	61.84	0.49	2.79	59.54	2.30
54	Sep-26	2026-2027	59.54	0.47	2.77	57.25	2.30
55	Oct-26	2026-2027	57.25	0.46	2.75	54.95	2.30
56	Nov-26	2026-2027	54.95	0.44	2.73	52.65	2.30
57	Dec-26	2026-2027	52.65	0.42	2.71	50.36	2.30
58	Jan-27	2026-2027	50.36	0.40	2.70	48.06	2.30
59	Feb-27	2026-2027	48.06	0.38	2.68	45.77	2.30
60	Mar-27	2026-2027	45.77	0.36	2.66	43.47	2.30
61	Apr-27	2027-2028	43.47	0.35	2.64	41.18	2.30
62	May-27	2027-2028	41.18	0.33	2.62	38.88	2.30
63	Jun-27	2027-2028	38.88	0.31	2.60	36.59	2.30
64	Jul-27	2027-2028	36.59	0.29	2.59	34.29	2.30
65	Aug-27	2027-2028	34.29	0.27	2.57	31.99	2.30
66	Sep-27	2027-2028	31.99	0.25	2.55	29.70	2.30
67	Oct-27	2027-2028	29.70	0.24	2.53	27.40	2.30
68	Nov-27	2027-2028	27.40	0.22	2.51	25.11	2.30
69	Dec-27	2027-2028	25.11	0.20	2.50	22.81	2.30
70	Jan-28	2027-2028	22.81	0.18	2.48	20.52	2.30
71	Feb-28	2027-2028	20.52	0.16	2.46	18.22	2.30
72	Mar-28	2027-2028	18.22	0.15	2.44	15.93	2.30
73	Apr-28	2028-2029	15.93	0.13	2.42	13.63	2.30
74	May-28	2028-2029	13.63	0.11	2.40	11.33	2.30

75	Jun-28	2028-2029	11.33	0.09	2.39	9.04	2.30
76	Jul-28	2028-2029	9.04	0.07	2.37	6.74	2.30
77	Aug-28	2028-2029	6.74	0.05	2.35	4.45	2.30
78	Sep-28	2028-2029	4.45	0.04	2.33	2.15	2.30
79	Oct-28	2028-2029	2.15	0.02	2.17	-	2.15

South Indian Bank-052 (ECLGS I) Sanction Letter

S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	210.00	1.57	5.95	205.63	4.38
2	May-22	2022-2023	205.63	1.59	5.97	201.25	4.38
3	Jun-22	2022-2023	201.25	1.36	5.73	196.88	4.38
4	Jul-22	2022-2023	196.88	1.38	5.75	192.50	4.38
5	Aug-22	2022-2023	192.50	1.35	5.73	188.13	4.38
6	Sep-22	2022-2023	188.13	1.29	5.67	183.75	4.38
7	Oct-22	2022-2023	183.75	1.34	5.71	179.38	4.38
8	Nov-22	2022-2023	179.38	1.27	5.65	175.00	4.38
9	Dec-22	2022-2023	175.00	1.35	5.72	170.63	4.38
10	Jan-23	2022-2023	170.63	1.32	5.69	166.25	4.38
11	Feb-23	2022-2023	166.25	1.28	5.66	161.88	4.38
12	Mar-23	2022-2023	161.88	1.25	5.62	157.50	4.38
13	Apr-23	2023-2024	157.50	1.21	5.59	153.13	4.38
14	May-23	2023-2024	153.13	1.18	5.56	148.75	4.38
15	Jun-23	2023-2024	148.75	1.15	5.52	144.38	4.38
16	Jul-23	2023-2024	144.38	1.11	5.49	140.00	4.38
17	Aug-23	2023-2024	140.00	1.08	5.45	135.63	4.38
18	Sep-23	2023-2024	135.63	1.05	5.42	131.25	4.38
19	Oct-23	2023-2024	131.25	1.01	5.39	126.88	4.38
20	Nov-23	2023-2024	126.88	0.98	5.35	122.50	4.38
21	Dec-23	2023-2024	122.50	0.94	5.32	118.13	4.38
22	Jan-24	2023-2024	118.13	0.91	5.29	113.75	4.38
23	Feb-24	2023-2024	113.75	0.88	5.25	109.38	4.38
24	Mar-24	2023-2024	109.38	0.84	5.22	105.00	4.38
25	Apr-24	2024-2025	105.00	0.81	5.18	100.63	4.38
26	May-24	2024-2025	100.63	0.78	5.15	96.25	4.38
27	Jun-24	2024-2025	96.25	0.74	5.12	91.88	4.38
28	Jul-24	2024-2025	91.88	0.71	5.08	87.50	4.38
29	Aug-24	2024-2025	87.50	0.67	5.05	83.13	4.38
30	Sep-24	2024-2025	83.13	0.64	5.02	78.75	4.38



31	Oct-24	2024-2025	78.75	0.61	4.98	74.38	4.38
32	Nov-24	2024-2025	74.38	0.57	4.95	70.00	4.38
33	Dec-24	2024-2025	70.00	0.54	4.91	65.63	4.38
34	Jan-25	2024-2025	65.63	0.51	4.88	61.25	4.38
35	Feb-25	2024-2025	61.25	0.47	4.85	56.88	4.38
36	Mar-25	2024-2025	56.88	0.44	4.81	52.50	4.38
37	Apr-25	2025-2026	52.50	0.40	4.78	48.13	4.38
38	May-25	2025-2026	48.13	0.37	4.75	43.75	4.38
39	Jun-25	2025-2026	43.75	0.34	4.71	39.38	4.38
40	Jul-25	2025-2026	39.38	0.30	4.68	35.00	4.38
41	Aug-25	2025-2026	35.00	0.27	4.64	30.63	4.38
42	Sep-25	2025-2026	30.63	0.24	4.61	26.25	4.38
43	Oct-25	2025-2026	26.25	0.20	4.58	21.88	4.38
44	Nov-25	2025-2026	21.88	0.17	4.54	17.50	4.38
45	Dec-25	2025-2026	17.50	0.13	4.51	13.13	4.38
46	Jan-26	2025-2026	13.13	0.10	4.48	8.75	4.38
47	Feb-26	2025-2026	8.75	0.07	4.44	4.38	4.38
48	Mar-26	2025-2026	4.38	0.03	4.41	-	4.38

South Indian Bank-067 (ECLGS II)

S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	240.00	1.80	1.80	240.00	-
2	May-22	2022-2023	240.00	1.87	1.87	240.00	-
3	Jun-22	2022-2023	240.00	1.63	1.63	240.00	-
4	Jul-22	2022-2023	240.00	1.69	1.69	240.00	-
5	Aug-22	2022-2023	240.00	1.69	1.69	240.00	-
6	Sep-22	2022-2023	240.00	1.66	1.66	240.00	-
7	Oct-22	2022-2023	240.00	1.76	1.76	240.00	-
8	Nov-22	2022-2023	240.00	1.71	1.71	240.00	-
9	Dec-22	2022-2023	240.00	1.85	1.85	240.00	-
10	Jan-23	2022-2023	240.00	1.85	1.85	240.00	-
11	Feb-23	2022-2023	240.00	1.85	1.85	240.00	-
12	Mar-23	2022-2023	240.00	1.85	1.85	240.00	-
13	Apr-23	2023-2024	240.00	1.85	1.85	240.00	-
14	May-23	2023-2024	240.00	1.85	1.85	240.00	-
15	Jun-23	2023-2024	240.00	1.85	1.85	240.00	-
16	Jul-23	2023-2024	240.00	1.85	1.85	240.00	-
17	Aug-23	2023-2024	240.00	1.85	1.85	240.00	-



18	Sep-23	2023-2024	240.00	1.85	1.85	240.00	-
19	Oct-23	2023-2024	240.00	1.85	1.85	240.00	-
20	Nov-23	2023-2024	240.00	1.85	1.85	240.00	-
21	Dec-23	2023-2024	240.00	1.85	1.85	240.00	-
22	Jan-24	2023-2024	240.00	1.85	1.85	240.00	-
23	Feb-24	2023-2024	240.00	1.85	1.85	240.00	-
24	Mar-24	2023-2024	240.00	1.85	6.85	235.00	5.00
25	Apr-24	2024-2025	235.00	1.81	6.81	230.00	5.00
26	May-24	2024-2025	230.00	1.77	6.77	225.00	5.00
27	Jun-24	2024-2025	225.00	1.73	6.73	220.00	5.00
28	Jul-24	2024-2025	220.00	1.70	6.70	215.00	5.00
29	Aug-24	2024-2025	215.00	1.66	6.66	210.00	5.00
30	Sep-24	2024-2025	210.00	1.62	6.62	205.00	5.00
31	Oct-24	2024-2025	205.00	1.58	6.58	200.00	5.00
32	Nov-24	2024-2025	200.00	1.54	6.54	195.00	5.00
33	Dec-24	2024-2025	195.00	1.50	6.50	190.00	5.00
34	Jan-25	2024-2025	190.00	1.46	6.46	185.00	5.00
35	Feb-25	2024-2025	185.00	1.43	6.43	180.00	5.00
36	Mar-25	2024-2025	180.00	1.39	6.39	175.00	5.00
37	Apr-25	2025-2026	175.00	1.35	6.35	170.00	5.00
38	May-25	2025-2026	170.00	1.31	6.31	165.00	5.00
39	Jun-25	2025-2026	165.00	1.27	6.27	160.00	5.00
40	Jul-25	2025-2026	160.00	1.23	6.23	155.00	5.00
41	Aug-25	2025-2026	155.00	1.19	6.19	150.00	5.00
42	Sep-25	2025-2026	150.00	1.16	6.16	145.00	5.00
43	Oct-25	2025-2026	145.00	1.12	6.12	140.00	5.00
44	Nov-25	2025-2026	140.00	1.08	6.08	135.00	5.00
45	Dec-25	2025-2026	135.00	1.04	6.04	130.00	5.00
46	Jan-26	2025-2026	130.00	1.00	6.00	125.00	5.00
47	Feb-26	2025-2026	125.00	0.96	5.96	120.00	5.00
48	Mar-26	2025-2026	120.00	0.93	5.93	115.00	5.00
49	Apr-26	2026-2027	115.00	0.89	5.89	110.00	5.00
50	May-26	2026-2027	110.00	0.85	5.85	105.00	5.00
51	Jun-26	2026-2027	105.00	0.81	5.81	100.00	5.00
52	Jul-26	2026-2027	100.00	0.77	5.77	95.00	5.00
53	Aug-26	2026-2027	95.00	0.73	5.73	90.00	5.00
54	Sep-26	2026-2027	90.00	0.69	5.69	85.00	5.00

55	Oct-26	2026-2027	85.00	0.66	5.66	80.00	5.00
56	Nov-26	2026-2027	80.00	0.62	5.62	75.00	5.00
57	Dec-26	2026-2027	75.00	0.58	5.58	70.00	5.00
58	Jan-27	2026-2027	70.00	0.54	5.54	65.00	5.00
59	Feb-27	2026-2027	65.00	0.50	5.50	60.00	5.00
60	Mar-27	2026-2027	60.00	0.46	5.46	55.00	5.00
61	Apr-27	2027-2028	55.00	0.42	5.42	50.00	5.00
62	May-27	2027-2028	50.00	0.39	5.39	45.00	5.00
63	Jun-27	2027-2028	45.00	0.35	5.35	40.00	5.00
64	Jul-27	2027-2028	40.00	0.31	5.31	35.00	5.00
65	Aug-27	2027-2028	35.00	0.27	5.27	30.00	5.00
66	Sep-27	2027-2028	30.00	0.23	5.23	25.00	5.00
67	Oct-27	2027-2028	25.00	0.19	5.19	20.00	5.00
68	Nov-27	2027-2028	20.00	0.15	5.15	15.00	5.00
69	Dec-27	2027-2028	15.00	0.12	5.12	10.00	5.00
70	Jan-28	2027-2028	10.00	0.08	5.08	5.00	5.00
71	Feb-28	2027-2028	5.00	0.04	5.04	-	5.00

Siemens-A8269984 Sanction Letter

S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	45.86	0.48	7.92	38.41	7.45
2	May-22	2022-2023	38.41	0.40	7.92	30.89	7.52
3	Jun-22	2022-2023	30.89	0.32	7.92	23.29	7.60
4	Jul-22	2022-2023	23.29	0.24	7.92	15.60	7.68
5	Aug-22	2022-2023	15.60	0.16	7.92	7.84	7.76
6	Sep-22	2022-2023	7.84	0.08	7.92	-	7.84

Siemens-A8270704 Sanction Letter

S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	13.41	0.14	2.32	11.24	2.18
2	May-22	2022-2023	11.24	0.12	2.32	9.04	2.20
3	Jun-22	2022-2023	9.04	0.09	2.32	6.81	2.22
4	Jul-22	2022-2023	6.81	0.07	2.32	4.56	2.25
5	Aug-22	2022-2023	4.56	0.05	2.32	2.29	2.27
6	Sep-22	2022-2023	2.29	0.02	2.32	-	2.29

Siemens-A8270705 Sanction Letter

S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	11.08	0.12	1.91	9.28	1.80
2	May-22	2022-2023	9.28	0.10	1.91	7.46	1.82



3	Jun-22	2022-2023	7.46	0.08	1.91	5.62	1.84
4	Jul-22	2022-2023	5.62	0.06	1.91	3.77	1.86
5	Aug-22	2022-2023	3.77	0.04	1.91	1.89	1.87
6	Sep-22	2022-2023	1.89	0.02	1.91	-	1.89

Siemens-ECLGS

S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	64.29	0.54	0.54	64.29	-
2	May-22	2022-2023	64.29	0.54	0.54	64.29	-
3	Jun-22	2022-2023	64.29	0.54	0.54	64.29	-
4	Jul-22	2022-2023	64.29	0.54	1.63	63.19	1.09
5	Aug-22	2022-2023	63.19	0.53	1.63	62.09	1.10
6	Sep-22	2022-2023	62.09	0.52	1.63	60.98	1.11
7	Oct-22	2022-2023	60.98	0.51	1.63	59.85	1.12
8	Nov-22	2022-2023	59.85	0.50	1.63	58.72	1.13
9	Dec-22	2022-2023	58.72	0.49	1.63	57.58	1.14
10	Jan-23	2022-2023	57.58	0.44	1.63	56.39	1.19
11	Feb-23	2022-2023	56.39	0.43	1.63	55.20	1.20
12	Mar-23	2022-2023	55.20	0.43	1.63	53.99	1.21
13	Apr-23	2023-2024	53.99	0.42	1.63	52.78	1.21
14	May-23	2023-2024	52.78	0.41	1.63	51.56	1.22
15	Jun-23	2023-2024	51.56	0.40	1.63	50.32	1.23
16	Jul-23	2023-2024	50.32	0.39	1.63	49.08	1.24
17	Aug-23	2023-2024	49.08	0.38	1.63	47.83	1.25
18	Sep-23	2023-2024	47.83	0.37	1.63	46.57	1.26
19	Oct-23	2023-2024	46.57	0.36	1.63	45.29	1.27
20	Nov-23	2023-2024	45.29	0.35	1.63	44.01	1.28
21	Dec-23	2023-2024	44.01	0.34	1.63	42.72	1.29
22	Jan-24	2023-2024	42.72	0.33	1.63	41.42	1.30
23	Feb-24	2023-2024	41.42	0.32	1.63	40.11	1.31
24	Mar-24	2023-2024	40.11	0.31	1.63	38.79	1.32
25	Apr-24	2024-2025	38.79	0.30	1.63	37.46	1.33
26	May-24	2024-2025	37.46	0.29	1.63	36.11	1.34
27	Jun-24	2024-2025	36.11	0.28	1.63	34.76	1.35
28	Jul-24	2024-2025	34.76	0.27	1.63	33.40	1.36
29	Aug-24	2024-2025	33.40	0.26	1.63	32.03	1.37
30	Sep-24	2024-2025	32.03	0.25	1.63	30.64	1.38
31	Oct-24	2024-2025	30.64	0.24	1.63	29.25	1.39



32	Nov-24	2024-2025	29.25	0.23	1.63	27.84	1.41
33	Dec-24	2024-2025	27.84	0.21	1.63	26.43	1.42
34	Jan-25	2024-2025	26.43	0.20	1.63	25.00	1.43
35	Feb-25	2024-2025	25.00	0.19	1.63	23.56	1.44
36	Mar-25	2024-2025	23.56	0.18	1.63	22.11	1.45
37	Apr-25	2025-2026	22.11	0.17	1.63	20.65	1.46
38	May-25	2025-2026	20.65	0.16	1.63	19.18	1.47
39	Jun-25	2025-2026	19.18	0.15	1.63	17.70	1.48
40	Jul-25	2025-2026	17.70	0.14	1.63	16.21	1.49
41	Aug-25	2025-2026	16.21	0.12	1.63	14.70	1.51
42	Sep-25	2025-2026	14.70	0.11	1.63	13.18	1.52
43	Oct-25	2025-2026	13.18	0.10	1.63	11.65	1.53
44	Nov-25	2025-2026	11.65	0.09	1.63	10.11	1.54
45	Dec-25	2025-2026	10.11	0.08	1.63	8.56	1.55
46	Jan-26	2025-2026	8.56	0.07	1.63	7.00	1.56
47	Feb-26	2025-2026	7.00	0.05	1.63	5.42	1.58
48	Mar-26	2025-2026	5.42	0.04	1.63	3.83	1.59
49	Apr-26	2026-2027	3.83	0.03	1.63	2.23	1.60
50	May-26	2026-2027	2.23	0.02	1.63	0.62	1.61
51	Jun-26	2026-2027	0.62	0.00	0.62	-	0.62

SREI EQUIPMENT Loan III-143229 Sanction Letter

S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	77.43	0.67	11.45	66.65	10.78
2	May-22	2022-2023	66.65	0.58	11.45	55.78	10.87
3	Jun-22	2022-2023	55.78	0.48	11.45	44.82	10.96
4	Jul-22	2022-2023	44.82	0.39	11.45	33.76	11.06
5	Aug-22	2022-2023	33.76	0.29	11.45	22.60	11.16
6	Sep-22	2022-2023	22.60	0.20	11.45	11.35	11.25
7	Oct-22	2022-2023	11.35	0.10	11.45	-	11.35

SREI EQUIPMENT Loan IV-145060 Sanction Letter

S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	88.11	0.76	11.45	77.43	10.68
2	May-22	2022-2023	77.43	0.67	11.45	66.65	10.78
3	Jun-22	2022-2023	66.65	0.58	11.45	55.78	10.87
4	Jul-22	2022-2023	55.78	0.48	11.45	44.82	10.96
5	Aug-22	2022-2023	44.82	0.39	11.45	33.76	11.06
6	Sep-22	2022-2023	33.76	0.29	11.45	22.60	11.16



7	Oct-22	2022-2023	22.60	0.20	22.80	-	22.60
SREI EQUIPMENT Loan V-144419 Sanction Letter							
S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	213.03	1.85	24.71	190.17	22.86
2	May-22	2022-2023	190.17	1.65	24.71	167.11	23.06
3	Jun-22	2022-2023	167.11	1.45	24.71	143.85	23.26
4	Jul-22	2022-2023	143.85	1.25	24.71	120.39	23.46
5	Aug-22	2022-2023	120.39	1.04	24.71	96.73	23.66
6	Sep-22	2022-2023	96.73	0.84	24.71	72.86	23.87
7	Oct-22	2022-2023	72.86	0.63	73.49	-	72.86
De Lago Landen Financial -0060022333001							
S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	50.96	0.48	3.25	48.18	2.78
2	May-22	2022-2023	48.18	0.44	3.25	45.36	2.82
3	Jun-22	2022-2023	45.36	0.42	3.25	42.54	2.83
4	Jul-22	2022-2023	42.54	0.38	3.25	39.67	2.87
5	Aug-22	2022-2023	39.67	0.37	3.25	36.79	2.88
6	Sep-22	2022-2023	36.79	0.34	3.25	33.88	2.91
7	Oct-22	2022-2023	33.88	0.31	3.25	30.93	2.95
8	Nov-22	2022-2023	30.93	0.29	3.25	27.97	2.96
9	Dec-22	2022-2023	27.97	0.26	3.25	24.97	3.00
10	Jan-23	2022-2023	24.97	0.19	3.25	21.91	3.06
11	Feb-23	2022-2023	21.91	0.17	3.25	18.83	3.08
12	Mar-23	2022-2023	18.83	0.15	3.25	15.72	3.11
13	Apr-23	2023-2024	15.72	0.12	3.25	12.59	3.13
14	May-23	2023-2024	12.59	0.10	3.25	9.43	3.16
15	Jun-23	2023-2024	9.43	0.07	3.25	6.25	3.18
16	Jul-23	2023-2024	6.25	0.05	3.25	3.04	3.20
17	Aug-23	2023-2024	3.04	0.02	3.07	-	3.04
Hero Fin Corp-HCFCOIMTL00002827574							
S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	171.66	1.79	5.75	167.70	3.96
2	May-22	2022-2023	167.70	1.75	5.75	163.69	4.01
3	Jun-22	2022-2023	163.69	1.71	5.75	159.64	4.05
4	Jul-22	2022-2023	159.64	1.66	5.75	155.56	4.09
5	Aug-22	2022-2023	155.56	1.62	5.75	151.42	4.13
6	Sep-22	2022-2023	151.42	1.58	5.75	147.25	4.17



7	Oct-22	2022-2023	147.25	1.53	5.75	143.03	4.22
8	Nov-22	2022-2023	143.03	1.49	5.75	138.77	4.26
9	Dec-22	2022-2023	138.77	1.45	5.75	134.46	4.31
10	Jan-23	2022-2023	134.46	1.04	5.75	129.75	4.72
11	Feb-23	2022-2023	129.75	1.00	5.75	124.99	4.75
12	Mar-23	2022-2023	124.99	0.96	5.75	120.21	4.79
13	Apr-23	2023-2024	120.21	0.93	5.75	115.38	4.83
14	May-23	2023-2024	115.38	0.89	5.75	110.52	4.86
15	Jun-23	2023-2024	110.52	0.85	5.75	105.62	4.90
16	Jul-23	2023-2024	105.62	0.81	5.75	100.68	4.94
17	Aug-23	2023-2024	100.68	0.78	5.75	95.70	4.98
18	Sep-23	2023-2024	95.70	0.74	5.75	90.69	5.01
19	Oct-23	2023-2024	90.69	0.70	5.75	85.64	5.05
20	Nov-23	2023-2024	85.64	0.66	5.75	80.54	5.09
21	Dec-23	2023-2024	80.54	0.62	5.75	75.41	5.13
22	Jan-24	2023-2024	75.41	0.58	5.75	70.24	5.17
23	Feb-24	2023-2024	70.24	0.54	5.75	65.03	5.21
24	Mar-24	2023-2024	65.03	0.50	5.75	59.78	5.25
25	Apr-24	2024-2025	59.78	0.46	5.75	54.49	5.29
26	May-24	2024-2025	54.49	0.42	5.75	49.16	5.33
27	Jun-24	2024-2025	49.16	0.38	5.75	43.78	5.37
28	Jul-24	2024-2025	43.78	0.34	5.75	38.37	5.41
29	Aug-24	2024-2025	38.37	0.30	5.75	32.91	5.46
30	Sep-24	2024-2025	32.91	0.25	5.75	27.41	5.50
31	Oct-24	2024-2025	27.41	0.21	5.75	21.87	5.54
32	Nov-24	2024-2025	21.87	0.17	5.75	16.29	5.58
33	Dec-24	2024-2025	16.29	0.13	5.75	10.66	5.63
34	Jan-25	2024-2025	10.66	0.08	10.74	-	10.66

CLIX FINANCE INDIA P LTD - HSHFSRCEZ00376640

S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	86.85	1.02	4.69	83.18	3.67
2	May-22	2022-2023	83.18	0.97	4.69	79.46	3.72
3	Jun-22	2022-2023	79.46	0.93	4.69	75.70	3.76
4	Jul-22	2022-2023	75.70	0.88	4.69	71.90	3.80
5	Aug-22	2022-2023	71.90	0.84	4.69	68.05	3.85
6	Sep-22	2022-2023	68.05	0.80	4.69	64.16	3.89
7	Oct-22	2022-2023	64.16	0.75	4.69	60.22	3.94



8	Nov-22	2022-2023	60.22	0.70	4.69	56.24	3.98
9	Dec-22	2022-2023	56.24	0.67	4.69	52.22	4.02
10	Jan-23	2022-2023	52.22	0.62	4.69	48.15	4.07
11	Feb-23	2022-2023	48.15	0.57	4.69	44.03	4.12
12	Mar-23	2022-2023	44.03	0.52	4.69	39.86	4.17
13	Apr-23	2023-2024	39.86	0.47	4.69	35.64	4.22
14	May-23	2023-2024	35.64	0.42	4.69	31.38	4.27
15	Jun-23	2023-2024	31.38	0.37	4.69	27.06	4.32
16	Jul-23	2023-2024	27.06	0.32	4.69	22.69	4.37
17	Aug-23	2023-2024	22.69	0.27	4.69	18.27	4.42
18	Sep-23	2023-2024	18.27	0.22	4.69	13.80	4.47
19	Oct-23	2023-2024	13.80	0.16	4.69	9.28	4.52
20	Nov-23	2023-2024	9.28	0.11	4.69	4.70	4.58
21	Dec-23	2023-2024	4.70	0.06	4.75	-	4.70

Sundaram Finance Ltd-EICHER

S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	23.43	0.17	1.26	22.34	1.09
2	May-22	2022-2023	22.34	0.16	1.26	21.24	1.10
3	Jun-22	2022-2023	21.24	0.16	1.26	20.13	1.11
4	Jul-22	2022-2023	20.13	0.14	1.26	19.01	1.12
5	Aug-22	2022-2023	19.01	0.14	1.26	17.89	1.12
6	Sep-22	2022-2023	17.89	0.13	1.26	16.76	1.13
7	Oct-22	2022-2023	16.76	0.12	1.26	15.62	1.14
8	Nov-22	2022-2023	15.62	0.12	1.26	14.47	1.15
9	Dec-22	2022-2023	14.47	0.11	1.26	13.31	1.16
10	Jan-23	2022-2023	13.31	0.10	1.26	12.15	1.16
11	Feb-23	2022-2023	12.15	0.09	1.26	10.97	1.17
12	Mar-23	2022-2023	10.97	0.08	1.26	9.79	1.18
13	Apr-23	2023-2024	9.79	0.07	1.26	8.60	1.19
14	May-23	2023-2024	8.60	0.06	1.26	7.40	1.20
15	Jun-23	2023-2024	7.40	0.05	1.26	6.19	1.21
16	Jul-23	2023-2024	6.19	0.05	1.26	4.98	1.22
17	Aug-23	2023-2024	4.98	0.04	1.26	3.75	1.23
18	Sep-23	2023-2024	3.75	0.03	1.26	2.51	1.24
19	Oct-23	2023-2024	2.51	0.02	1.26	1.27	1.24
20	Nov-23	2023-2024	1.27	0.01	1.26	0.01	1.25
21	Dec-23	2023-2024	0.01	0.00	0.01	-	0.01



BMW India Financial Services P Ltd							
S.No	Month	F.Y	Opening	Interest	Payment	Closing	Principal
1	Apr-22	2022-2023	124.68	0.77	3.38	122.07	2.61
2	May-22	2022-2023	122.07	0.75	3.38	119.44	2.63
3	Jun-22	2022-2023	119.44	0.74	3.38	116.80	2.64
4	Jul-22	2022-2023	116.80	0.72	3.38	114.14	2.66
5	Aug-22	2022-2023	114.14	0.70	3.38	111.47	2.67
6	Sep-22	2022-2023	111.47	0.69	3.38	108.78	2.69
7	Oct-22	2022-2023	108.78	0.67	3.38	106.07	2.71
8	Nov-22	2022-2023	106.07	0.65	3.38	103.34	2.72
9	Dec-22	2022-2023	103.34	0.64	3.38	100.60	2.74
10	Jan-23	2022-2023	100.60	0.62	3.38	97.84	2.76
11	Feb-23	2022-2023	97.84	0.60	3.38	95.07	2.77
12	Mar-23	2022-2023	95.07	0.59	3.38	92.28	2.79
13	Apr-23	2023-2024	92.28	0.57	3.38	89.47	2.81
14	May-23	2023-2024	89.47	0.55	3.38	86.64	2.83
15	Jun-23	2023-2024	86.64	0.53	3.38	83.80	2.84
16	Jul-23	2023-2024	83.80	0.52	3.38	80.94	2.86
17	Aug-23	2023-2024	80.94	0.50	3.38	78.06	2.88
18	Sep-23	2023-2024	78.06	0.48	3.38	75.16	2.90
19	Oct-23	2023-2024	75.16	0.46	3.38	72.24	2.91
20	Nov-23	2023-2024	72.24	0.45	3.38	69.31	2.93
21	Dec-23	2023-2024	69.31	0.43	3.38	66.36	2.95
22	Jan-24	2023-2024	66.36	0.41	3.38	63.39	2.97
23	Feb-24	2023-2024	63.39	0.39	3.38	60.40	2.99
24	Mar-24	2023-2024	60.40	0.37	3.38	57.40	3.01
25	Apr-24	2024-2025	57.40	0.35	3.38	54.37	3.02
26	May-24	2024-2025	54.37	0.34	3.38	51.33	3.04
27	Jun-24	2024-2025	51.33	0.32	3.38	48.27	3.06
28	Jul-24	2024-2025	48.27	0.30	3.38	45.19	3.08
29	Aug-24	2024-2025	45.19	0.28	3.38	42.09	3.10
30	Sep-24	2024-2025	42.09	0.26	3.38	38.97	3.12
31	Oct-24	2024-2025	38.97	0.24	3.38	35.83	3.14
32	Nov-24	2024-2025	35.83	0.22	3.38	32.68	3.16
33	Dec-24	2024-2025	32.68	0.20	3.38	29.50	3.18
34	Jan-25	2024-2025	29.50	0.18	3.38	26.30	3.20
35	Feb-25	2024-2025	26.30	0.16	3.38	23.09	3.22



36	Mar-25	2024-2025	23.09	0.14	3.38	19.85	3.24
37	Apr-25	2025-2026	19.85	0.12	3.38	16.59	3.26
38	May-25	2025-2026	16.59	0.10	3.38	13.32	3.28
39	Jun-25	2025-2026	13.32	0.08	3.38	10.02	3.30
40	Jul-25	2025-2026	10.02	0.06	3.38	6.71	3.32
41	Aug-25	2025-2026	6.71	0.04	3.38	3.37	3.34
42	Sep-25	2025-2026	3.37	0.02	3.39	-	3.37