

PROJECT REPORT

ABC HOSPITAL

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Disclaimer

The views expressed in this model project are advisory in nature. It assume no financial liability to anyone using the report for any purpose. The actual cost and returns of projects will have to be taken on a case by case basis considering the specific requirement of projects.

Particulars of the enterprise

Name of the Enterprise	ABCHOSPITAL	Constitution	Trustee
MSME Status	Not Registered	MSME Registration No.	NA
Date of Registration		Date of incorporation / commencement of business	
ROC Number, if applicable	NA		
Registered Office	ABC hospital		
Administrative Office	ABC hospital		
Factory Address	ABC Hospital		

Project loan applied for

* Figures in Lakhs

Proposal for Term loan of Rs	2000
Working Capital Limit of Rs	0

Profile of group

ABC Hospital's mission to provide high-quality healthcare services to the underserved and needy people in the nearby catchment area is commendable. By focusing on making healthcare accessible to all, you are addressing a crucial need in the community.

Establishing a nursing college is another positive step towards fulfilling the vision of the hospital. Nursing education plays a vital role in producing skilled healthcare professionals who contribute to the overall well-being of the society. By offering nursing education, ABC Hospital will not only contribute to the healthcare workforce but also provide an opportunity for aspiring students to pursue a career in nursing.

The availability of 110 seats in the nursing college will provide ample opportunities for students to enroll and gain the necessary knowledge and skills. Moreover, by keeping the fees at INR 1,00,000 annually, the college ensures that the education remains affordable and accessible to students from diverse backgrounds.

MISSION

The mission of ABC Hospital is to provide high-quality healthcare services to the underserved and needy individuals in the nearby catchment area. By focusing on making healthcare accessible to all, the hospital aims to address a crucial need within the community. This mission reflects a commitment to improving the overall well-being and health outcomes of the people it serves.

In addition to providing healthcare services, ABC Hospital has taken a positive step towards fulfilling its vision by establishing a nursing college. This decision recognizes the vital role of nursing education in producing skilled healthcare professionals who contribute significantly to society's well-being.

The establishment of a nursing college within the hospital allows aspiring students to pursue a career in nursing and join the healthcare workforce. By offering nursing education, the hospital not only contributes to the development of the healthcare sector but also provides an opportunity for individuals from diverse backgrounds to access quality education and training.

The availability of 110 seats in the nursing college further emphasizes the hospital's commitment to providing ample opportunities for students to enroll and gain the necessary knowledge and skills. This ensures a significant contribution to building a competent nursing workforce that can meet the healthcare needs of the community.

Furthermore, by keeping the annual fees at INR 1,00,000, the nursing college strives to make education affordable and accessible to students from various socio-economic backgrounds. This approach aligns with the hospital's overall mission of ensuring that healthcare and education are available to all, regardless of their financial circumstances.

In summary, the core mission of ABC Hospital is to provide high-quality healthcare services to the underserved population, while also addressing the need for skilled healthcare professionals through the establishment of a nursing college. By offering accessible education opportunities and keeping the fees affordable, the hospital aims to make a positive impact on the community by improving healthcare accessibility and producing competent nursing professionals.

Objective :

- **Addressing the shortage of skilled healthcare professionals:** By offering nursing education, the hospital aims to contribute to the healthcare workforce by producing skilled and competent nurses. There is often a shortage of qualified healthcare professionals, including nurses, in many areas, especially in underserved communities. The nursing college aims to bridge this gap by providing quality education and training to students who can then join the workforce and contribute to improving healthcare services in the community.
 - **Providing educational opportunities:** The nursing college creates opportunities for aspiring students who are interested in pursuing a career in nursing. By offering 110 seats, the college can accommodate a significant number of students, increasing the chances of enrollment for those who are passionate about nursing. This allows individuals to access education and training that will enable them to embark on a fulfilling career in healthcare.
 - **Promoting accessibility and affordability:** The nursing college recognizes the importance of making education accessible and affordable for students from diverse backgrounds. By keeping the annual fees at INR 1,00,000, the college aims to ensure that students do not face financial barriers in pursuing their education. This approach promotes inclusivity and allows individuals from economically disadvantaged backgrounds to access nursing education and contribute to the healthcare field.
 - **Enhancing the overall well-being of the community:** By producing skilled nurses, the nursing college contributes to the overall well-being of the community. These nurses can work in various healthcare settings, such as hospitals, clinics, and community health centers, providing essential healthcare services to individuals in need. By improving the quality and availability of healthcare professionals, the nursing college helps address the healthcare needs of the underserved population in the nearby catchment area.
- In summary, the objectives of establishing a nursing college at ABC Hospital include addressing the shortage of skilled healthcare professionals, providing educational opportunities for aspiring students, promoting accessibility and affordability, and enhancing the overall well-being of the community through improved healthcare services. The core values of ABC Hospital can be inferred from the commendable initiatives it has undertaken, such as providing high-quality healthcare services to the underserved and needy people and establishing a nursing college. These values reflect the hospital's commitment to its mission and vision. Here are some core values that can be associated with ABC Hospital:
- Accessibility:** ABC Hospital values accessibility and believes that healthcare should
- be available to all, regardless of their socio-economic background. By focusing on the underserved and needy people in the nearby catchment area, the hospital demonstrates a commitment to ensuring that healthcare services reach those who need them the most.

- **Quality:** The hospital places a strong emphasis on delivering high-quality healthcare services. By striving for excellence in patient care, treatment, and outcomes, ABC Hospital aims to provide the best possible medical services to its patients. This commitment to quality extends to the nursing education provided by the college, ensuring that students receive a comprehensive and valuable learning experience.
- **Community Service:** ABC Hospital recognizes its responsibility towards the community it serves. By addressing the crucial need for healthcare services in the nearby catchment area, the hospital demonstrates a deep sense of social responsibility. The establishment of a nursing college further reflects the hospital's commitment to giving back to society by educating and producing skilled healthcare professionals who can contribute to the well-being of the community.
- **Affordability:** The hospital understands the financial constraints faced by many individuals and strives to make healthcare and education affordable. By keeping the annual fees at INR 1,00,000 for the nursing college, ABC Hospital ensures that aspiring students from diverse backgrounds have the opportunity to pursue a nursing career without being burdened by exorbitant education expenses. This commitment to affordability aligns with the hospital's mission of making healthcare accessible to all.
- **Empathy and Compassion:** ABC Hospital values empathy and compassion in its approach to patient care and education. These qualities are essential for healthcare professionals, as they contribute to creating a supportive and caring environment. By nurturing these values in the nursing college, the hospital aims to produce compassionate and empathetic nurses who can provide holistic care to patients.

Overall, ABC Hospital's core values encompass accessibility, quality, community service, affordability, and empathy. These values guide the hospital's actions and initiatives, ensuring that it continues to make a positive impact on the community it serves.

Project proponent

Name of the Promoter	MUKESH SEHRAWAT
Father's/ Husband's name	ABC
Age (Years)	41
Educational Qualification	MD, MHSM(WSU), PhD(C)
Residential Address	ABC Hospital
Passport No.	NA
Passport valid till	
Permanent Account Number	
Relationship with the chief promoter	NA
Experience in what capacity/industry years	18
Net Worth as on	
Income Tax Status	Resident
Other concerns interest / in which	0
Capacity/Financial Stake	

Mention, if belongs to Scheduled Castes/ Scheduled Tribes/ Minority Community)	0
Mention, if Ex-serviceman	0
Mention, if first generation entrepreneur	0
Experience in similar line of activity	
Experience in any other line of activity	
Functional responsibilities in the unit	0
Share Holding in the unit (existing)	
Share Holding in the unit (proposed)	
Any other relevant information	

Proposed management team

S.No.	Name	Designation	Role
1	Mukesh sehrawat	Managing Director	Looking after operations and management of the company.
2	Juhi chawla	Director	The Directors are responsible for developing and implementing the hospital's strategic goals and objectives. They work closely with other senior executives and department heads to define the hospital's long-term vision.
3	Kapil kumar	Director	Providing leadership and guidance to hospital staff, including department managers and other administrative personnel.
4	Hitesh solanki	CFO	Responsible for developing financial plans, budgets, and forecasts for the hospital. They analyze financial data and provide insights to support strategic planning and decision-making.
5	Suresh serawat	CEO	Developing and implementing the hospital's mission, vision, and strategic goals. This involves setting long-term objectives and determining the direction in which the hospital should move.

S.No.	Name	Designation	Role
6	Seema	COO	The COO is responsible for managing the hospital's operational activities, including patient care services, support services, facilities management, and logistics. They develop and implement operational strategies, policies.

Project description

Brief description of the project

The newly incorporated ABC Hospital, under the supervision of an NGO, aims to provide quality healthcare services to the underserved and needy people in the nearby catchment area. The registered office address of the hospital is ABC Hospital, Hodal, Palwal, Haryana-121106. The site location for the hospital and NGO is near Brij Haveli, NH-19, Kotban, Chhata, Mathura, Uttar Pradesh-281403. The objective is to establish a 100- 150 bed hospital in the first phase, equipped with all modern amenities. Additionally, the project includes the establishment of a Nursing and Pharmacy College.

- The hospital intends to cater to the healthcare needs of the local community, particularly those who cannot afford quality care. By providing essential medical services and facilities, the project aims to contribute to the overall well-being and health of the people in the area.
- The project's vision is to create a healthcare institution that delivers comprehensive medical care, embraces technological advancements, and emphasizes the importance of education and training in the healthcare field. Through the establishment of the Nursing and Pharmacy College, the project also aims to promote education and professional development in the medical sector. Overall, the project seeks to address the healthcare needs of the underserved population by establishing a well-equipped hospital and supporting educational initiatives in the healthcare field.
- The newly incorporated ABC Hospital, under the supervision of an NGO, aims to serve the underserved and needy people in the nearby catchment area who cannot afford quality healthcare. The hospital's registered office is located in Hodal, Palwal, Haryana, while the site location of the NGO and hospital is near Brij Haveli, NH-19, Kotban, Chhata, Mathura, Uttar Pradesh.
- The primary objective of the project is to establish a 100-150 bed hospital in the first phase, equipped with all modern amenities. Additionally, the project includes the establishment of a Nursing and Pharmacy College. This integrated approach will not only provide healthcare services but also contribute to the education and training of healthcare professionals.
- The addition of a Nursing College with 110 seats and an annual fee of INR 1,00,000 further enhances the project's objectives. This initiative will provide educational opportunities for aspiring nurses, fostering the development of skilled healthcare professionals who can contribute to the improvement of healthcare services in the region.
- The Nursing College's affordable fee structure ensures that students from diverse socio-economic backgrounds have access to quality education in the healthcare field. By offering nursing education, the project not only addresses the immediate

healthcare needs of the community but also invests in the long-term development of the healthcare workforce.

- The establishment of the Nursing College aligns with the project's vision of promoting education and professional development in the medical sector. Through this educational initiative, the project aims to create a sustainable impact by producing competent and compassionate nurses who can provide quality care to the underserved population. Overall, the integration of the Nursing College within the project strengthens its commitment to comprehensive healthcare and highlights the importance of education and skill development in the medical field. It offers aspiring nursing students an opportunity to receive quality education and contribute to the improvement of healthcare services in the region.

The project of establishing ABC Hospital and the associated Nursing and Pharmacy College offers several advantages:

- **Improved healthcare access:** The project aims to address the healthcare needs of the underserved and needy population who cannot afford quality care. By establishing a well-equipped hospital, it ensures that the local community has access to essential medical services and facilities.
- **Comprehensive medical care:** The hospital intends to provide comprehensive healthcare services, equipped with all modern amenities. This ensures that patients receive a wide range of medical treatments and procedures, thereby enhancing the overall quality of care in the region.
- **Technological advancements:** The project emphasizes embracing technological advancements in the healthcare sector. By incorporating modern medical equipment and technology, the hospital can provide advanced diagnostics, treatments, and procedures, leading to improved patient outcomes.
- **Education and training opportunities:** The establishment of the Nursing and Pharmacy College creates educational opportunities for aspiring healthcare professionals. By offering nursing education with an affordable fee structure, the project promotes education and professional development in the medical sector. This initiative fosters the growth of a skilled healthcare workforce, enhancing the overall quality of healthcare services.
- **Long-term impact:** The project's integrated approach of providing healthcare services and supporting education ensures a sustainable impact. By investing in the education and training of healthcare professionals, it contributes to the long-term development of the healthcare sector in the region.
- **Social welfare:** By catering to the healthcare needs of the underserved population, the project promotes social welfare. It helps improve the health and well-being of individuals and communities, leading to a more equitable distribution of healthcare

resources.

- **Economic development:** The establishment of the hospital and educational institutions can contribute to local economic development. It creates job opportunities for healthcare professionals, teachers, and support staff, stimulating economic growth in the area.
- **Community engagement:** The project's focus on serving the local community fosters community engagement and participation. It encourages collaboration between the hospital, educational institutions, and the community, leading to a sense of ownership and collective responsibility for healthcare improvement.

Overall, the project offers advantages such as improved healthcare access, comprehensive medical care, technological advancements, education and training opportunities, long-term impact, social welfare, economic development, and community engagement. These factors contribute to the overall well-being and health of the underserved population while promoting the growth of the healthcare sector in the region.

Importance to the country and the region

The establishment of the ABC Hospital and the associated Nursing and Pharmacy College has significant contributions to various aspects of the country's development:

- **Economic development:** The project creates job opportunities for healthcare professionals, teachers, and support staff, leading to local economic growth. Additionally, the presence of a well-equipped hospital and educational institutions attracts investments and resources to the region, stimulating economic development.
- **Improved healthcare access:** The project addresses the healthcare needs of the underserved population, ensuring they have access to quality care. This leads to improved health outcomes, increased productivity, and reduced healthcare costs in the long run.
- **Economic benefits:** The establishment of the hospital and educational institutions contributes to the healthcare industry's growth, generating economic benefits. It attracts investments, creates revenue streams through medical services, and boosts the local economy through increased spending by healthcare professionals and students.
- **Social benefits:** By providing healthcare services to the underserved population, the project promotes social welfare and equity. It improves the overall health and well-being of individuals and communities, leading to a more inclusive society.
- **Improved quality of care:** The project emphasizes incorporating technological advancements and modern medical equipment. This ensures that patients receive advanced diagnostics, treatments, and procedures, resulting in improved quality of care and patient outcomes.
- **Emergency preparedness:** The presence of a well-equipped hospital enhances the region's emergency preparedness. The project can establish emergency response systems, trauma centers, and critical care units, ensuring prompt and efficient emergency medical services during crises or disasters.
- **Attracting medical tourism:** With comprehensive medical care and advanced facilities, the hospital can attract patients from other regions or countries seeking specialized treatments. This boosts medical tourism, bringing in foreign exchange and supporting local businesses.

- **Meeting healthcare demand in population growth and demographic changes:** As the population grows and demographic changes occur, there is an increasing demand for healthcare services. The project helps meet this demand by providing expanded healthcare infrastructure, skilled professionals, and educational opportunities for future healthcare workforce.
- **Job opportunities:** The project creates job opportunities in healthcare, education, administration, and support services. This not only reduces unemployment rates but also contributes to the overall socio-economic development of the region.

In summary, the establishment of the ABC Hospital and associated educational institutions has significant contributions to economic development, improved healthcare access, economic and social benefits, quality of care, emergency preparedness, medical tourism, meeting healthcare demand, and job creation. These contributions contribute to the overall development and well-being of the region and its population.

Need of project

The promoter's hospital project aims to establish a 100-150 bed hospital with modern amenities, alongside a nursing and pharmacy college.

The project's objectives include:

- **Providing Quality Healthcare:** The primary goal of the hospital project is to address the healthcare needs of the underserved and needy population in the nearby catchment area. By offering accessible and quality healthcare services, the project aims to improve the overall well-being of the community.
- **Personal Growth and Professional Development:** The promoter sees the hospital project as an opportunity for personal growth and professional development. By being involved in managing a healthcare facility and working with healthcare professionals, they can expand their skills, knowledge, and expertise in the healthcare industry.
- **Scaling the Business:** The establishment of the hospital allows the promoter to expand their business operations and reach a larger market. By providing healthcare services, they can generate revenue and contribute to the growth of the organization.
- **Boosting the Local Economy:** The hospital project has the potential to boost the local economy by creating job opportunities for healthcare professionals, support staff, and service providers. It can also attract patients from outside the area, leading to increased tourism and economic activity in the region.
- **Incorporating New Medical Technology and Treatments:** The promoter aims to stay up-to-date with advancements in medical technology and treatments. By implementing state-of-the-art services, the hospital can attract patients who are seeking the latest medical treatments.
- **Attracting Qualified Healthcare Professionals:** The establishment of a hospital with modern amenities and a nursing and pharmacy college can attract qualified healthcare professionals to the area. This helps address the shortage of healthcare professionals and enhances the quality of healthcare services provided.
- The promoter's desire to start the hospital project encompasses various reasons, including personal growth, scaling the business, meeting healthcare needs, boosting the economy, incorporating new medical technology and treatments, and attracting qualified healthcare professionals. These reasons can be summarized as follows:

- **Personal Growth:** The promoter sees the hospital project as an opportunity for personal growth and professional development. By engaging in the healthcare industry, they can expand their skills, knowledge, and expertise, particularly in managing a healthcare facility, working with healthcare professionals, and implementing best practices in patient care.
- **Scaling the Business:** Establishing a hospital allows the promoter to expand their business operations and reach a larger market. By providing healthcare services, they can increase revenue and potentially grow their organization.
- **Meeting Healthcare Needs:** The promoter recognizes the existing gap between the demand for healthcare services and the available supply. By starting the hospital project, they aim to bridge this gap and provide accessible and quality healthcare to the underserved and needy population in the nearby catchment area.
- **Boosting the Economy:** The establishment of a hospital can contribute to the local economy in various ways. It creates job opportunities for healthcare professionals and support staff, stimulates economic activity through increased tourism, and fosters ancillary services such as pharmaceutical and medical equipment suppliers.
- **Incorporating New Medical Technology and Treatments:** The promoter is motivated by the opportunity to introduce and implement new medical technologies, treatments, and procedures. By staying up-to-date with advancements in healthcare, the hospital can offer state-of-the-art services and attract patients seeking the latest medical treatments.
- **Attracting Qualified Healthcare Professionals:** By establishing a hospital with modern amenities and a nursing and pharmacy college, the promoter aims to attract qualified healthcare professionals to the area. This helps address the shortage of healthcare professionals and enhances the quality of healthcare services provided.
- **The promoter's motivations for starting the hospital project are driven by a combination of personal growth, business expansion, addressing healthcare needs, economic development, technological advancement, and attracting skilled professionals.** Additionally, the promoter plans to open a nursing college with 110 seats and an annual fee of 1,00,000. This initiative aligns with their vision of creating a sustainable ecosystem of skilled professionals who can contribute to the healthcare sector in the long term. Overall, the promoter's hospital project aims to serve the underserved, meet healthcare needs, promote personal growth, scale the business, boost the local economy, incorporate new medical technology and treatments, and attract qualified healthcare professionals. The addition of the nursing college complements the project's objectives by providing educational opportunities and addressing the shortage of healthcare professionals in the area.

Transportation

The newly incorporated hospital, under the supervision of the NGO, aims to serve the underserved and needy people in the nearby catchment area who cannot afford quality healthcare. The current target of the project is to establish a 100-150 bed hospital in the first phase, equipped with modern amenities. Additionally, if applicable, the hospital plans to have a Nursing and Pharmacy College.

In terms of transportation and accessibility, the hospital intends to provide shuttle services, if available, to facilitate transportation for patients and staff. Moreover, ambulance facilities will be available to ensure timely medical assistance to patients in case of emergencies. The hospital strives to ensure accessibility for patients by any means of transportation, making it convenient for them to reach the facility.

Infrastructure of the hospital

The newly incorporated hospital, under the supervision of the NGO, aims to serve the underserved and needy people in the nearby catchment area who cannot afford quality healthcare. The hospital is planned to be established in two phases. In the first phase, the aim is to establish a 100-150 bed hospital with all modern amenities, including patient care units, diagnostic and treatment areas, administrative offices, support services, medical equipment and technology, information technology, and accessibility features such as ramps, elevators, and accessible restrooms.

- The hospital's design includes several wings to cater to different medical needs, ensuring comprehensive and specialized care for patients. These wings typically include an Intensive Care Unit (ICU) wing, a ward wing, and an Operating Theater (OT) wing. Let's explore each of these wings in detail:
- **ICU Wing:** The Intensive Care Unit (ICU) wing is a critical part of the hospital designed to provide specialized care for patients with life-threatening conditions or those requiring constant monitoring and intensive treatment. The ICU is equipped with advanced medical technology and staffed by a highly skilled team of healthcare professionals, including intensivists, critical care nurses, respiratory therapists, and other specialists.
- The ICU wing usually consists of individual rooms or cubicles equipped with monitoring equipment, ventilators, specialized beds, and other necessary medical devices. These rooms are designed to provide a controlled environment to closely monitor patients' vital signs, administer medications, and deliver specialized treatments.
- **Ward Wing:** The ward wing of the hospital is dedicated to providing care for patients who do not require intensive monitoring or specialized treatments available in the ICU. It typically consists of several rooms or wards with multiple beds, allowing for the accommodation of a larger number of patients.
- The ward wing is staffed by nurses, nursing assistants, and other healthcare professionals who provide general medical care, administer medications, and assist patients with their daily activities. The medical conditions treated in the ward wing can range from minor illnesses and injuries to chronic diseases requiring ongoing management and monitoring.

- **OT Wing:** The Operating Theater (OT) wing is designed to facilitate surgical procedures. It includes one or more operating rooms equipped with advanced surgical tools, anesthesia machines, and monitoring equipment. The OT wing is maintained under sterile conditions to minimize the risk of infections and ensure the safety of patients during surgeries.

The OT wing is staffed by a surgical team comprising surgeons, anesthesiologists, nurses, and technicians who work collaboratively to perform various surgical procedures. The wing also includes pre-operative and post-operative areas where patients are prepared for surgery and recover afterward.

- In addition to the different wings, the hospital's plan includes the establishment of a Nursing and Pharmacy College. This college aims to contribute to healthcare education and training by providing specialized programs for nursing and pharmacy students. It serves as an educational institution within the hospital premises and offers courses, practical training, and research opportunities to aspiring nurses and pharmacists.
- The Nursing and Pharmacy College provides theoretical knowledge, hands-on clinical training, and exposure to real-life healthcare scenarios. It is equipped with classrooms, laboratories, simulation rooms, and other necessary facilities to ensure comprehensive education and skill development. The college faculty comprises experienced healthcare professionals who are responsible for delivering lectures, supervising practical sessions, and mentoring students.
- By establishing the Nursing and Pharmacy College within the hospital, there is a symbiotic relationship between education and practice. It enables students to gain practical experience by directly observing and participating in patient care activities, while the hospital benefits from having a pool of trained healthcare professionals who have been educated within its premises. Overall, the inclusion of different wings, such as the ICU wing, ward wing, and OT wing, in the hospital's design ensures that patients receive appropriate and specialized care based on their medical needs. Additionally, the establishment of a Nursing and Pharmacy College contributes to healthcare education and training, fostering the development of skilled professionals for the future.

The registered office address of the hospital is ABC Hospital, Hodal, Palwal, Haryana-121106. The site location of the hospital is planned to be near Brij Haveli, NH-19, Kotban, Chhata, Mathura (U.P)-281403. The primary goal of the hospital, in collaboration with the NGO, is to provide quality care and medical services to the local community, especially those who are economically disadvantaged and cannot afford healthcare expenses.

Location of the hospital

Site location

The hospital is located near Brij Haveli, NH-19, Kotban, Chhata, Mathura (U.P)-281403.

Demand & supply

The ABC Hospital, under the supervision of an NGO, aims to serve the underserved and needy people in the nearby catchment who are unable to afford quality healthcare. The hospital has been newly incorporated and is located near Brij Haveli, NH-19, Kotban, Chhata, Mathura (U.P)-281403.

The main objective of the hospital is to establish a 100-150 bed facility in its first phase, equipped with modern amenities. Additionally, the hospital plans to establish a Nursing and Pharmacy College. This comprehensive approach ensures that not only medical services are provided but also the necessary education and training for healthcare professionals.

Several factors influence the demand and supply of hospital projects, and these factors are taken into consideration by the project proponent. One of the primary factors is population growth. As the population increases, the demand for healthcare services also rises. The catchment area of the hospital, which includes Hodal, Palwal, and the surrounding regions, likely experiences population growth, leading to a greater need for healthcare facilities.

- **Meeting the Demand for Skilled Healthcare Professionals:** By opening a nursing and pharmacy college, the ABC Hospital aims to train and produce a skilled workforce of healthcare professionals. This can help meet the increasing demand for trained nurses and pharmacists in the healthcare sector.
- **Improving Access to Quality Education:** The nursing and pharmacy college can provide educational opportunities to aspiring students who are interested in pursuing careers in healthcare. By offering quality education and training, it can contribute to building a competent healthcare workforce in the region.
- **Enhancing Healthcare Services:** The availability of well-trained nurses and pharmacists can enhance the overall healthcare services provided by ABC Hospital. Skilled nurses play a crucial role in patient care, assisting doctors, and ensuring the smooth functioning of healthcare facilities. Pharmacists, on the other hand, are essential for accurate medication management and counseling.
- **Addressing the Shortage of Healthcare Professionals:** India, like many other countries, faces a shortage of healthcare professionals. By establishing a nursing and pharmacy college, the hospital can contribute to addressing this shortage by producing qualified

graduates who can serve in various healthcare settings.

- **Promoting Local Employment:** The nursing and pharmacy college can also create employment opportunities for the local community. As the healthcare sector grows, there will be a need for skilled professionals, and graduates from the college can contribute to filling these positions, thus benefiting the local economy.
- **Supporting the Overall Development of the Healthcare Sector:** The establishment of a nursing and pharmacy college reflects a comprehensive approach to healthcare. By focusing on education and training, the hospital not only provides medical services but also contributes to the development of the healthcare sector as a whole. It helps build a strong foundation for the future of healthcare in the region.

Overall, the nursing and pharmacy college associated with the ABC Hospital can play a significant role in meeting the demand for healthcare professionals, improving healthcare services, and contributing to the overall development of the healthcare sector in the catchment area.

In the Economic Survey of 2023, India's public expenditure on healthcare stood at 2.1% of GDP in 2021-22 against 1.8% in 2020-21.

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

*As of 2021, the Indian healthcare sector is one of India's largest employers, as it employs a total of 4.7 million people.

Demographics play a crucial role in determining the healthcare needs of a particular area. Factors such as age distribution, socioeconomic status, and prevalent health conditions affect the demand for medical services. By targeting the underserved and needy population, the ABC Hospital aims to address the specific healthcare needs of the people in its catchment area.

Another significant factor is the aging population. With advancements in healthcare, people are living longer, leading to an increase in the number of elderly individuals requiring specialized medical care. The hospital recognizes this trend and is likely to provide services and facilities tailored to meet the needs of the aging population, such as geriatric care and specialized clinics.

Healthcare needs encompass a wide range of services, from preventive care and primary healthcare to specialized treatments and surgeries. By incorporating modern amenities, the ABC Hospital aims to provide comprehensive healthcare services to its patients. These amenities may include state-of-the-art medical equipment, advanced diagnostic facilities, well-equipped operation theaters, and specialized departments for various medical specialties.

In summary, the main motive of the ABC Hospital, under the supervision of the NGO, is to establish a 100-150 bed hospital with modern amenities, catering to the

underserved and needy population in its catchment area. The project proponent recognizes the influence of various factors such as population growth, demographics, aging population, and healthcare needs in shaping the demand and supply of hospital projects. By considering these factors, the hospital aims to provide quality care to those who cannot afford it and contribute to the overall well-being of the community.

Availability of a large pool of well-trained medical professionals in the country.

In the Union Budget 2023-24, the government allocated Rs. 89,155 crore (US\$ 10.76 billion) to the Ministry of Health and Family Welfare (MoHFW).

*The Indian government is planning to introduce a credit incentive programme worth Rs. 500 billion (US\$ 6.8 billion) to boost the country's healthcare infrastructure.

*The number of allopathic doctors with recognised medical qualifications (under the I.M.C Act) registered with state medical councils/national medical council increased to 1.3 million in November 2021, from 0.83 million in 2010.

Healthcare has become one of India's largest sectors, both in terms of revenue and employment. Healthcare comprises hospitals, medical devices, clinical trials, outsourcing, telemedicine, medical tourism, health insurance and medical equipment. The Indian healthcare sector is growing at a brisk pace due to its strengthening coverage, services, and increasing expenditure by public as well private players.

India's healthcare delivery system is categorized into two major components - public and private. The government, i.e. public healthcare system, comprises 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 a majority of secondary, tertiary, and quaternary care institutions with a major concentration in metros, tier-I and tier-II cities.

India's competitive advantage lies in its large pool of well-trained medical professionals. India is also cost-competitive compared to its peers in Asia and western countries. The cost of surgery in India is about one-tenth of that in the US or Western Europe. The low cost of medical services has resulted in a rise in the country's medical tourism, attracting patients from across the world. Moreover, India has emerged as a hub for R&D activities for international players due to its relatively low cost of clinical research.

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 Rs. 8.6 trillion (US\$ 132.84 billion) by FY22 from Rs. 4 trillion (US\$ 61.79 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. The Indian healthcare sector is expected to record a three-fold rise, growing at a CAGR of 22% between 2016–22 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. 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 is 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 12.68 lakh registered allopathic doctors and 5.65 lakh AYUSH doctors.

Marketing strategy

The ABC Hospital, under the supervision of the NGO, aims to establish a 100-150 bed hospital in the first phase with modern amenities, along with a Nursing and Pharmacy College. The potential areas where the hospital can generate revenue and grow its operations include:

- **Demographics:** Understanding the demographics of the local area is crucial for the hospital's success. Factors such as population size, age distribution, income levels, and healthcare needs play a significant role. Analyzing the demographics can help identify target patient groups and tailor services accordingly.
- **Demand for new services:** Assessing the demand for healthcare services that are currently unavailable or underrepresented in the region can present growth opportunities. Conducting market research to identify gaps in the healthcare system can help the hospital offer specialized services to meet the needs of the community.
- **Shortage of healthcare facilities or services:** If there is a shortage of healthcare facilities or specific services in the area, it creates an opportunity for the hospital to fill that gap. Understanding the existing healthcare infrastructure, identifying underserved areas, and providing comprehensive healthcare services can attract patients and generate revenue.
- **Local economy:** The local economy plays a significant role in the success of a hospital. Economic factors, such as per capita income, employment rates, and overall economic development, can influence the affordability and accessibility of healthcare services. Analyzing the local economy helps in determining the pricing and financial models that suit the target population.
- **Technological advancements:** Keeping up with technological advancements in the healthcare sector can enhance the hospital's services and attract patients. Investing in state-of-the-art medical equipment, telemedicine services, electronic health records (EHR) systems, and other technological innovations can improve patient care and operational efficiency, leading to revenue growth.
- **Government initiatives and policies:** Staying informed about government initiatives and policies related to healthcare can provide opportunities for collaboration, funding, or participation in public health programs. The hospital can leverage such initiatives to expand its services and reach a broader patient base.

- **Collaborations and partnerships:** Building strategic collaborations with other healthcare providers, medical professionals, pharmaceutical companies, and research institutions can foster growth. Partnerships can lead to shared resources, knowledge exchange, and referral networks, thereby expanding the hospital's reach and revenue potential.

By considering these factors, the ABC Hospital can identify opportunities to meet the healthcare needs of the underserved population while also generating revenue and growing its operations effectively.

The hospital market opportunity in India, where they are run under NGOs until 2030, presents several potential advantages and considerations. Here's an overview of the opportunities and factors to consider:

- **Addressing Healthcare Needs:** NGOs running hospitals can help address the significant healthcare needs of the Indian population. India has a large population with diverse healthcare requirements, and NGOs can focus on serving marginalized communities, rural areas, and underserved populations.
- **Improved Access to Healthcare:** NGOs often prioritize accessibility and affordability, ensuring that healthcare services reach those who need them the most. By running hospitals, NGOs can enhance access to quality healthcare services, especially in areas where government or private facilities are limited.
- **Community Engagement and Trust:** NGOs often have a strong community presence and work closely with local populations. This can lead to increased community engagement, trust, and participation in healthcare initiatives. NGOs can build strong relationships with the communities they serve, fostering a patient-centered approach.
- **Flexibility and Innovation:** NGOs often have greater flexibility to experiment with innovative models of care delivery. They can tailor healthcare services to the specific needs of the community, implement cost-effective practices, and adopt innovative technologies to improve patient outcomes.
- **Funding and Sustainability:** NGOs typically rely on donations, grants, and philanthropic support for their operations. Sustaining hospital operations until 2030 would require a robust funding strategy, including long-term partnerships with donors, collaborations with the government, and exploring innovative revenue generation models such as public-private partnerships.
- **Capacity Building:** NGOs can contribute to the development of healthcare infrastructure and human resources by providing training and education opportunities. This can enhance the overall healthcare ecosystem in India and help

address the shortage of skilled healthcare professionals.

- **Regulatory Compliance:** NGOs operating hospitals must adhere to relevant regulations and licensing requirements. Ensuring compliance with healthcare standards, patient safety protocols, and regulatory guidelines is crucial for maintaining trust, credibility, and sustainability.
- **Collaboration and Integration:** NGOs can collaborate with the government, private sector, and other NGOs to establish a more integrated healthcare system. Coordinated efforts can lead to a comprehensive healthcare approach, where NGOs complement and support existing healthcare infrastructure, contributing to better health outcomes.

It's important to note that the specifics of the hospital market opportunity under NGOs in India until 2030 would depend on various factors such as local context, funding availability, government policies, and the overall healthcare landscape. Organizations interested in pursuing this opportunity should conduct a thorough feasibility study and engage with relevant stakeholders to assess the viability and impact of their initiatives.

- A growing middle-class, coupled with rising burden of new diseases, are boosting the demand for health insurance coverage. With increasing demand for affordable and quality healthcare, penetration of health insurance is poised to expand in the coming years.
- According to data released by Just Dial Consumer Insights, the demand for health insurance in India increased by 321% after COVID, with Star Health, Max Bupa, Aditya Birla, HDFC Ergo, and Acko dominating the top five searched and desired insurance brands.
- During April 2021-January 2022, health insurance portfolio of insurers increased by 25.9%, with rise in retail health policies of 17.3% and group policies of 30.1%.
- 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 number of policies issued to women in FY21 stood at 93 lakh, with one out of every three life insurance policies in FY21 sold to a woman.
- By leveraging strategic partnerships, WhatsApp plans to debut opportunities for health insurance and micro-pension products in India. WhatsApp plans to collaborate for the Sachet-Health Insurance Programme with the State Bank of India (SBI) General and plans to work with HDFC Pension to introduce the National Pensio Scheme.
- 100% FDI is allowed under the automatic route for greenfield projects. ? For brownfield project investments, up to 100% FDI is permitted under the government route. ? Demand growth, cost advantages and policy support have been instrumental in attracting FDI. ? Between April 2000-June 2022, FDI inflow for the drugs and pharmaceuticals sector stood at US\$ 19.90 billion. ? Inflows in sectors such as hospitals and diagnostic centres and medical and surgical appliances stood at US\$ 8.09 billion and US\$ 2.71 billion, respectively, between April 2000-June 2022. ? In November 2021, Aster DM Healthcare announced that it is planning Rs. 900 crore (US\$ 120.97 million) capital expenditure over the next three years to expand its presence in India, as it looks at increasing the share of revenue from the country to ~40% of the

total revenue by 2025.

Statistics of hospitals in india

- **Number of Hospitals:** India has a significant number of hospitals, ranging from small clinics to large multi-specialty hospitals. According to the National Health Profile 2020 published by the Central Bureau of Health Intelligence (CBHI), there were a total of 25,778 government and private hospitals in India.
- **Types of Hospitals:** Hospitals in India can be classified into different types based on their ownership, size, and specialization. Some common types include government hospitals, private hospitals, multi-specialty hospitals, super-specialty hospitals, charitable hospitals, and corporate hospitals.
- **Rural vs. Urban:** Healthcare infrastructure and access to hospitals vary between rural and urban areas. While urban areas generally have better healthcare facilities and a higher density of hospitals, rural areas often face challenges in terms of accessibility and quality of healthcare services.
- **Healthcare Spending:** India's healthcare expenditure is a significant factor in determining the infrastructure and resources available in hospitals. According to the National Health Accounts Estimates for India (2017-18), the total healthcare expenditure as a percentage of GDP was around 3.6%. Public spending accounted for approximately 1.3% of GDP, while private spending constituted the remaining portion.

Scope of medical tourism

- **Skill development and job creation:** The establishment of a Nursing and Pharmacy College within the hospital creates opportunities for skill development and job creation in the healthcare sector. The college can train aspiring healthcare professionals, providing them with the necessary skills and qualifications to pursue rewarding careers in healthcare.
- **Enhanced healthcare infrastructure:** The establishment of a 100-150 bed hospital with modern amenities contributes to the improvement of healthcare infrastructure in the region. This increased capacity allows for better patient care, reduced waiting times, and improved access to healthcare services.
- **Medical tourism potential:** The presence of a well-equipped hospital with high-quality healthcare services can attract medical tourists to the region. Medical tourists seeking specialized treatments or procedures may choose to visit the ABC Hospital, contributing to the local economy through healthcare-related tourism.
- **Collaboration opportunities:** The ABC Hospital, being an NGO-run facility, can collaborate with other healthcare organizations, both locally and internationally. Such collaborations can lead to knowledge sharing, exchange programs, and partnerships, further enhancing the hospital's capabilities and reputation.
- **Research and innovation:** The hospital can serve as a center for medical research and innovation. Through collaborations with medical professionals and academic institutions, the hospital can participate in research studies, clinical trials, and the development of new treatment methods. This contributes to advancements in healthcare and attracts skilled professionals and researchers to the region.
- **Health awareness and preventive care:** The hospital can play an active role in promoting health awareness and preventive care in the community. By organizing health camps, awareness programs, and community outreach initiatives, the hospital can educate the local population about preventive measures, healthy lifestyles, and early detection of diseases.
- **Philanthropic contributions:** As an NGO-run hospital, the ABC Hospital can attract philanthropic contributions and support from individuals, organizations, and government agencies interested in supporting healthcare initiatives. These contributions can help expand the hospital's facilities, acquire advanced medical

equipment, and provide financial assistance to underprivileged patients.

- **Collaborative healthcare initiatives:** The hospital can participate in collaborative healthcare initiatives with the government, NGOs, and other healthcare providers. These initiatives can focus on addressing public health challenges, implementing disease control programs, and improving overall healthcare outcomes in the region.
- **Socio-economic development:** The presence of a well-functioning hospital can contribute to the overall socio-economic development of the nearby catchment area. It can attract investments, create employment opportunities, and stimulate economic growth in sectors related to healthcare, hospitality, and tourism.
- **Community engagement and empowerment:** The ABC Hospital can actively engage with the local community by organizing health camps, conducting awareness programs, and involving community members in healthcare decision-making processes. This promotes community empowerment and ensures that healthcare services are tailored to meet the specific needs of the population.

Overall, the establishment of the ABC Hospital brings a range of benefits and opportunities, including skill development, enhanced healthcare infrastructure, medical tourism potential, collaboration prospects, research and innovation, health awareness, philanthropic contributions, socio-economic development, and community engagement.

Marketing Strategy

- **COST LEADERSHIP AND GOVERNMENT SUPPORT**
- **DIFFERENTIATION AND DIVERSIFIED BUSINESS APPROACH**
- **CO-DEVELOPMENT**
- **MERGERS & ACQUISITIONS (M&A)**
- **GROWING DEMAND**
- **POLICY SUPPORT**
- **TECHNOLOGICAL INITIATIVES**
- **EMERGENCE OF TELEMEDICINE**
- **EXPANSION TO TIER II AND TIER III CITIES**
- **POLICY AND GOVERNMENT SUPPORT**

1. **Cost Leadership and Government Support:** The ABC Hospital, under the supervision of the NGO, aims to provide quality care to the underserved and needy people who cannot afford it. To achieve this goal, the hospital may adopt a cost leadership strategy. This strategy involves providing healthcare services at a lower cost compared to competitors while maintaining acceptable quality standards. By minimizing costs through efficient operations, bulk purchasing, and effective resource management, the hospital can make healthcare more affordable for its target population. Additionally, the government may provide support in the form of subsidies, grants, or tax incentives to encourage the provision of healthcare services to underserved areas.
2. **Differentiation and Diversified Business Approach:** In addition to cost leadership, the ABC Hospital may focus on differentiation and a diversified business approach. Differentiation involves offering unique features or services that set the hospital apart from competitors. The hospital may emphasize specialized medical services, state-of-the-art technology, personalized patient care, or innovative treatment approaches. By providing distinct advantages, the hospital can attract patients who value these unique offerings. Furthermore, a diversified business approach may involve expanding beyond healthcare services by establishing related ventures such as a Nursing and Pharmacy College. This approach can help generate additional revenue streams and create a more comprehensive healthcare ecosystem.
3. **Co-development:** Co-development refers to collaborating with other organizations, institutions, or stakeholders to jointly develop projects or initiatives. The ABC Hospital could engage in partnerships with pharmaceutical companies, medical equipment manufacturers, research institutions, or other hospitals to enhance its capabilities and improve healthcare outcomes. Co-development efforts could include joint research projects, sharing of best practices, technology transfer, or mutual support in terms of resources and expertise. These collaborations can foster

innovation, optimize resource utilization, and result in better patient care.

4. **Mergers & Acquisitions (M&A):** Mergers and acquisitions involve the consolidation of healthcare entities to achieve synergies and strategic advantages. ABC Hospital may consider M&A opportunities with other hospitals or healthcare organizations to expand its reach, acquire specialized expertise, or gain access to a larger patient base. M&A activities can also facilitate the pooling of resources, cost savings, and economies of scale. By integrating with existing healthcare facilities, the hospital can accelerate its growth and offer a broader range of services.
5. **Growing Demand:** The ABC Hospital is located in an area where there is a growing demand for quality healthcare services. As the population increases, there is a need for accessible healthcare facilities that can cater to the medical needs of the community. By establishing a 100-150 bed hospital with modern amenities, the hospital can meet the rising demand for healthcare services in the region. The hospital's focus on serving the underserved and needy population further aligns with the increasing demand for healthcare among marginalized communities.
6. **Policy Support:** The government and regulatory bodies often provide policy support to promote healthcare initiatives and address gaps in healthcare infrastructure. The ABC Hospital may benefit from policies that prioritize the establishment of healthcare facilities in underserved areas, provide financial assistance or incentives for healthcare projects, or streamline regulatory processes for setting up hospitals and educational institutions. Policy support can create a favorable environment for the hospital's operations, enhance its viability, and facilitate its mission of providing quality care to the underserved population.
7. **Technological Initiatives:** To stay at the forefront of healthcare delivery, the ABC Hospital can embrace technological initiatives. This may include adopting electronic health records (EHR) systems for efficient data management, implementing telemedicine solutions to provide remote consultations, leveraging artificial intelligence (AI) for diagnostics or treatment planning, and utilizing advanced medical equipment for accurate diagnosis and patient monitoring. Technological advancements can enhance the hospital's capabilities, improve patient outcomes, and contribute to the overall efficiency of healthcare delivery.

Manpower requirement

To establish a 100-150 bed hospital with modern amenities, a range of manpower will be required. Here's a breakdown of the key personnel typically needed in a hospital:

1. Medical Professionals:

- **Doctors (various specialties):** This will depend on the range of services provided by the hospital. Specialties may include general medicine, surgery, pediatrics, gynecology, cardiology, etc.
- **Surgeons:** General surgeons, orthopedic surgeons, neurosurgeons, etc.
- **Anesthesiologists:** Responsible for administering anesthesia during surgical procedures.
- **Radiologists:** Experts in medical imaging and interpretation.
- **Pathologists:** Involved in laboratory analysis and diagnosis.
- **Other specialists:** Depending on the hospital's focus, additional specialists like oncologists, cardiologists, pulmonologists, etc., may be required.

2. Nursing Staff:

- **Registered Nurses (RNs):** Responsible for patient care, medication administration, and monitoring.
- **Nurse Practitioners (NPs):** Advanced practice nurses who can provide primary care and specialized services.
- **Licensed Practical Nurses (LPNs):** Assist in patient care, administer medications, and perform basic medical tasks.
- **Nurse Assistants:** Provide support to nurses and help with patient care.

3. Administrative Staff:

- **Hospital Administrators:** Oversee the overall functioning of the hospital, manage finances, policies, and operations.
- **Receptionists:** Handle patient admissions, appointments, and inquiries.
- **Medical Records Staff:** Responsible for maintaining patient records and documentation.
- **Billing and Coding Staff:** Manage insurance claims, billing, and coding procedures.

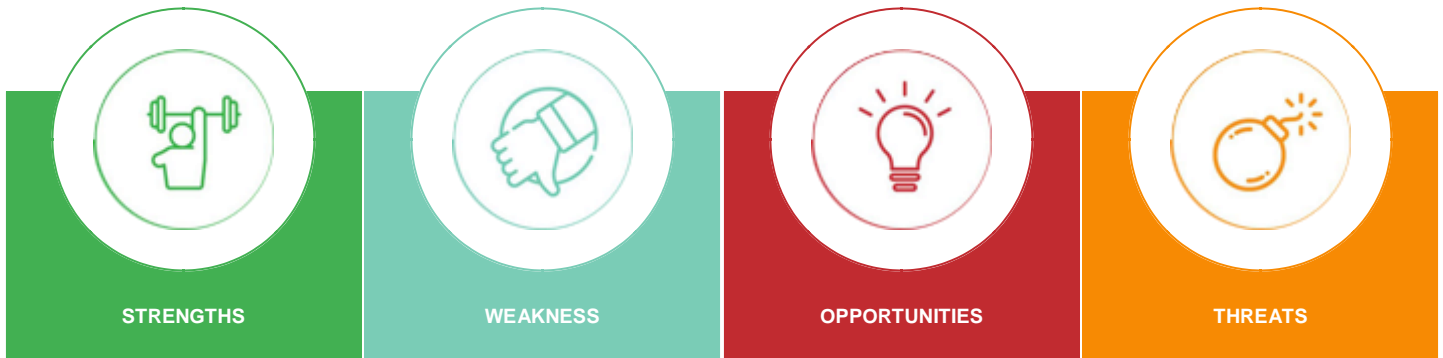
4. Support Staff:

- **Housekeeping Staff:** Ensure cleanliness and sanitation within the hospital.
- **Security Staff:** Maintain safety and security in the hospital premises.
- **Technicians:** Medical laboratory technicians, radiology technicians, pharmacy technicians, etc., support various diagnostic and treatment procedures.
- **Physical Therapists and Occupational Therapists:** Provide rehabilitation services to patients.
- **Pharmacists:** Dispense medications and provide pharmaceutical expertise.
- **TPA (Third Party Administrator) Staff:** Handle insurance-related processes and coordination with insurance companies.

Additionally, considering the plan to establish a Nursing and Pharmacy College, the following roles may be required:

- **Faculty members:** Professors, associate professors, and lecturers for nursing and pharmacy courses.
- **Administrative staff:** College administrators, admission coordinators, etc.

Swot Analysis



Strengths:

- 1. Personal Growth:** The promoter's motivation for personal growth and professional development can drive their commitment and dedication to the hospital project. This can lead to a strong leadership presence and a focus on continuous improvement.
- 2. Business Scaling:** The expansion of the promoter's business through the establishment of a hospital can create new revenue streams and increase market presence. This growth potential can attract investors and support the sustainability of the project.
- 3. Meeting Healthcare Needs:** By bridging the gap in healthcare services, the hospital can fulfill an important societal need. This can generate goodwill and positive reputation within the community, leading to increased patient trust and loyalty.
- 4. Technological Advancement:** The promoter's desire to incorporate new medical technology and treatments can position the hospital as a leader in healthcare innovation. This can attract patients seeking advanced and specialized treatments, giving the hospital a competitive edge.

5. **Attracting Qualified Professionals:** The inclusion of a nursing and pharmacy college can attract talented individuals to the area, creating a pool of skilled healthcare professionals. This can enhance the quality of care provided and contribute to the hospital's reputation as an employer of choice.

Weaknesses:

1. **Industry Complexity:** The healthcare industry is highly regulated and complex. The promoter may face challenges in navigating legal, regulatory, and compliance requirements, as well as managing the complexities of healthcare financing and reimbursement.
2. **Capital Intensive:** Establishing a hospital requires significant upfront investment in infrastructure, medical equipment, and staff recruitment. The promoter needs to secure adequate funding and financial resources to cover these costs, which can be a potential weakness if funding is not obtained.
3. **Competition:** Depending on the location, there may be existing hospitals or healthcare facilities in the area. Competing with established providers can pose challenges in terms of attracting patients, healthcare professionals, and securing market share.
4. **Recruitment and Retention:** Attracting and retaining qualified healthcare professionals can be a challenge, especially in regions facing a shortage of skilled staff. The promoter needs to develop effective recruitment strategies, competitive compensation packages, and a positive work environment to address this weakness.
5. **Technological Implementation:** Incorporating new medical technology and treatments requires careful planning, training, and ongoing maintenance. Lack of expertise or resources to successfully implement and integrate these advancements can hinder the hospital's ability to provide state-of-the-art services.

Opportunities:

1. **Revenue Generation:** The hospital project presents an opportunity to generate substantial revenue by offering a range of healthcare services, such as diagnostics, surgeries, consultations, and specialized treatments.
2. **Business Diversification:** Starting a hospital allows the promoter to diversify their business portfolio, reducing dependence on a single industry or product and potentially increasing overall stability and profitability.

- 3. Collaboration with Medical Institutions:** The hospital project can open doors for collaboration with medical research institutions, universities, and pharmaceutical companies. This collaboration can lead to advancements in medical knowledge, clinical trials, and access to innovative treatments.
- 4. Partnerships with Insurance Providers:** By establishing relationships with insurance providers, the hospital can offer a wide range of insurance plans, increasing affordability and accessibility for patients while ensuring a steady stream of revenue.
- 5. Medical Tourism:** Offering high-quality healthcare services can attract patients from other regions or countries, contributing to medical tourism. This presents an opportunity to cater to a diverse patient base and generate additional revenue streams.
- 6. Community Engagement and CSR Initiatives:** The hospital project provides a platform for community engagement and corporate social responsibility (CSR) initiatives. The promoter can organize health camps, awareness programs, and initiatives to improve the overall well-being of the community.
- 7. Research and Development:** The hospital can establish a research and development department to contribute to medical advancements, develop innovative treatments, and participate in clinical trials. This fosters growth, reputation, and recognition in the medical field.
- 8. Training and Education:** With a nursing and pharmacy college associated with the hospital, there is an opportunity to provide quality education and training programs for aspiring healthcare professionals. This can lead to a skilled workforce and enhance the reputation of the hospital.
- 9. Telemedicine and Digital Health:** The hospital project can leverage telemedicine and digital health technologies to provide virtual consultations, remote monitoring, and access to medical expertise beyond the physical location. This expands the reach of healthcare services and enhances patient convenience.
- 10. Philanthropic Opportunities:** The promoter can contribute to philanthropic endeavors by establishing charitable foundations or programs that provide healthcare services to underserved populations, support medical research, or offer financial aid to patients in need.

Threats:

1. **Regulatory Compliance:** Adhering to complex healthcare regulations and compliance standards can be challenging. Failure to comply with these requirements can result in penalties, legal issues, or reputational damage.
2. **Changing Reimbursement Policies:** Changes in healthcare policies and reimbursement structures can impact the hospital's financial stability.

CMA DATA

ABC HOSPITAL

ABC Hospital, Hodal, Palwal, Haryana-121106

Capital expenditure and means of finance

Name of the Applicant : ABC Hospital

* Figures in Lakhs

Capital expenditure	Already Incurred	To be incurred		Total Cost
		Firm	Non-Firm	
Land	0	1000	0	1000
Site Development	0	0	0	0
Buildings	0	1950	0	1950
Plant and Machinery				
- Imported	0	0	0	0
- Indigenous	0	517	0	517
Misc. Fixed Assets	0	0	0	0
Preliminary Expenses	0	0	0	0
Pre-operative Expenses	0	135		135
Provision for Contingencies	0	0		0
Margin Money for Working Capital	0	186.66		186.66
Total Cost	0	3788.66	0	3788.66
Total Cost (Rounded off)				3788.7

MEANS OF FINANCE	Already raised	To be raised	Total Cost
Equity			
Partners Capital	0	1788.66	1788.66
Share Premium	0	0	0
Preference Share Capital	0	0	0
Equity Contribution	0	0	0
Quasi-Equity			
Interest free Unsecured Loans	0	0	0
Subsidy	0	0	0
Quasi-Equity Others (PI Specify)	0	0	0
Total Quasi-Equity	0	1788.66	1788.66
Debt			
Term Loan	0	2000	2000
Term Loan from Other Bank	0	0	0
Interest Bearing Unsecured Loans	0	0	0
Total Debt (Rounded off)	0	2000	2000
Total Finance	0	3788.66	3788.66

Debt-Equity Ratio (DER) :	1.12
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity) :	1.12
Promoters' Contribution (%) :	47.21%
Promoters' Contribution by Equity (%) :	100%
Ratio of Capital to Interest Free Unsecured Loans :	NA

Assumpitons

Name of the Applicant	ABCHospital
Constitution of the applicant	Proprietorship Firm
First financial year of operations for the project	2025
Proposed date of commencement of business	01/05/2024
No. of Financial Years from the Proposed date of commencement of business including Moratorium Period	10
No. of Moratorium Period (Months) from the Proposed date of commencement of business	0

Overall Maximum capacity

* Figures in Lakhs

Type Of Facility	Unit Measurement	Maximum Patient Per Day Per Facility	No of working days per year	Maximum Patients Per Annum
Single Bed Rooms	Number	10	365	3650
Sharing Beds	Number	20	365	7300
ICU Beds	Number	15	365	5475
General Wards Bed	Number	30	365	10950
Semi- Private Beds	Number	10	365	3650
Private Beds	Number	20	365	7300
Deluxe Beds	Number	5	365	1825
OPD (Diagnostic , Pharmacy & Lab Revenue)	Number	329	365	120085
Surgical	Number	98	365	35770
Non- Surgical	Number	198	365	72270
Sum Of Maximum Capacity				268275

Revenue At Maximum Capacity

* Figures in Lakhs

Single Bed Rooms

(a) Export Service

Percentage Export Revenue	0%
Unit Measurement	Number
Service To Be Exported	0
Revenue Per Patient Per Annum	0
Export Revenue At Maximum Capacity (Rs Lakh)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Patient Per Annum	3650
Unit Measurement	Number
Revenue Per Patient Per Annum	3000
Gross Domestic Revenue At Maximum Capacity (Rs Lakh)	109.5

Sharing Beds

(a) Export Service

Percentage Export Revenue	0%
Unit Measurement	Number
Service To Be Exported	0
Revenue Per Patient Per Annum	0

Export Revenue At Maximum Capacity (Rs Lakh)	0
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(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Patient Per Annum	7300
Unit Measurement	Number
Revenue Per Patient Per Annum	2000
Gross Domestic Revenue At Maximum Capacity (Rs Lakh)	146

ICU Beds

(a) Export Service

Percentage Export Revenue	0%
Unit Measurement	Number
Service To Be Exported	0
Revenue Per Patient Per Annum	0
Export Revenue At Maximum Capacity (Rs Lakh)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Patient Per Annum	5475
Unit Measurement	Number
Revenue Per Patient Per Annum	5000
Gross Domestic Revenue At Maximum Capacity (Rs Lakh)	273.75

General Wards Bed

(a) Export Service

Percentage Export Revenue	0%
Unit Measurement	Number
Service To Be Exported	0
Revenue Per Patient Per Annum	0
Export Revenue At Maximum Capacity (Rs Lakh)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Patient Per Annum	10950
Unit Measurement	Number
Revenue Per Patient Per Annum	1000
Gross Domestic Revenue At Maximum Capacity (Rs Lakh)	109.5

Semi- Private Beds

(a) Export Service

Percentage Export Revenue	0%
Unit Measurement	Number
Service To Be Exported	0
Revenue Per Patient Per Annum	0
Export Revenue At Maximum Capacity (Rs Lakh)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Patient Per Annum	3650

Unit Measurement	Number
Revenue Per Patient Per Annum	2000
Gross Domestic Revenue At Maximum Capacity (Rs Lakh)	73

Private Beds

(a) Export Service

Percentage Export Revenue	0%
Unit Measurement	Number
Service To Be Exported	0
Revenue Per Patient Per Annum	0
Export Revenue At Maximum Capacity (Rs Lakh)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Patient Per Annum	7300
Unit Measurement	Number
Revenue Per Patient Per Annum	3000
Gross Domestic Revenue At Maximum Capacity (Rs Lakh)	219

Deluxe Beds

(a) Export Service

Percentage Export Revenue	0%
Unit Measurement	Number
Service To Be Exported	0
Revenue Per Patient Per Annum	0

Export Revenue At Maximum Capacity (Rs Lakh)	0
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(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Patient Per Annum	1825
Unit Measurement	Number
Revenue Per Patient Per Annum	4000
Gross Domestic Revenue At Maximum Capacity (Rs Lakh)	73

OPD (Diagnostic , Pharmacy & Lab Revenue)

(a) Export Service

Percentage Export Revenue	0%
Unit Measurement	Number
Service To Be Exported	0
Revenue Per Patient Per Annum	0
Export Revenue At Maximum Capacity (Rs Lakh)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Patient Per Annum	120085
Unit Measurement	Number
Revenue Per Patient Per Annum	2000
Gross Domestic Revenue At Maximum Capacity (Rs Lakh)	2401.7

Surgical

(a) Export Service

Percentage Export Revenue	0%
Unit Measurement	Number
Service To Be Exported	0
Revenue Per Patient Per Annum	0
Export Revenue At Maximum Capacity (Rs Lakh)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Patient Per Annum	35770
Unit Measurement	Number
Revenue Per Patient Per Annum	12000
Gross Domestic Revenue At Maximum Capacity (Rs Lakh)	4292.4

Non- Surgical

(a) Export Service

Percentage Export Revenue	0%
Unit Measurement	Number
Service To Be Exported	0
Revenue Per Patient Per Annum	0
Export Revenue At Maximum Capacity (Rs Lakh)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
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Maximum Patient Per Annum	72270
Unit Measurement	Number
Revenue Per Patient Per Annum	5000
Gross Domestic Revenue At Maximum Capacity (Rs Lakh)	3613.5

Purchase Cost At Maximum Capacity

* Figures in Lakhs

Single Bed Rooms

Basis Of Maximum Capacity :- 3650

Material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (Rs.)	Total Cost (Rs. lakh)
Single bed rooms	Number	1	3650	1200	43.8
Total					43.8

Sharing Beds

Basis Of Maximum Capacity :- 7300

Material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (Rs.)	Total Cost (Rs. lakh)
Sharing Beds	Number	1	7300	800	58.4
Total					58.4

ICU Beds

Basis Of Maximum Capacity :- 5475

Material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (Rs.)	Total Cost (Rs. lakh)
ICU BEDS	Number	1	5475	2000	109.5
Total					109.5

General Wards Bed

Basis Of Maximum Capacity :- 10950

Material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (Rs.)	Total Cost (Rs. lakh)
General Wards Beds	Number	1	10950	400	43.8
Total					43.8

Semi- Private Beds

Basis Of Maximum Capacity :- 3650

Material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (Rs.)	Total Cost (Rs. lakh)
Semi Private Jobs	Number	1	3650	800	29.2
Total					29.2

Private Beds

Basis Of Maximum Capacity :- 7300

Material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (Rs.)	Total Cost (Rs. lakh)
Private Beds	Number	1	7300	1200	87.6
Total					87.6

Deluxe Beds

Basis Of Maximum Capacity :- 1825

Material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (Rs.)	Total Cost (Rs. lakh)
Deluxe Beds	Number	1	1825	1600	29.2
Total					29.2

OPD (Diagnostic , Pharmacy & Lab Revenue)

Basis Of Maximum Capacity :- 120085

Material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (Rs.)	Total Cost (Rs. lakh)
OPD	Number	1	120085	800	960.68
Total					960.68

Surgical

Basis Of Maximum Capacity :- 35770

Material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (Rs.)	Total Cost (Rs. lakh)
Surgical	Number	1	35770	4800	1716.96
Total					1716.96

Non- Surgical

Basis Of Maximum Capacity :- 72270					
Material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (Rs.)	Total Cost (Rs. lakh)
Non- surgical	Number	1	72270	2000	1445.4
Total					1445.4
Total Cost of Material (Rs. lakh)				4524.54	

Power And Fuel Expenses At Maximum Capacity

* Figures in Lakhs

(a) Power Cost Calculations

Total Power Load :	80
No. of working hours per day :	24
No. of working days per annum :	365
Load Factor :	1
Total units consumption per annum :	700800
Ratio of Power to be obtained from SEB :	90%
Own Generation Power :	10%
Power from SEB	
No. of units purchased :	630720
Rate per unit (Rs.) :	7
Total Cost (Rs. lakh) :	44.15
Own Generation	
No of units generated :	70080
Rate per unit (Rs.) :	6
Total Cost (Rs. lakh) :	4.2
Total Electricity Cost (Rs. lakh) :	48.36

(b) Fuel Cost For Electricity Backup

Diesel reqd. per hour (ltrs.) :	0
No. of working hours per day :	24
No. of working days per annum :	365
Total consumption per annum (ltrs.) :	0
Rate per litre of Diesel :	0
Total cost of Diesel (Rs. lakh) :	0
Total Power & Fuel Cost (Rs. lakh) :	48.36

Total Salaries And Wages

* Figures in Lakhs

Designation	No. of employees.	Salary Per month (Rs.)	Amount (Rs.)
Nurses	50	30000	1500000
Physiotherapists	2	50000	100000
Residents	10	100000	1000000
Technicians	50	30000	1500000
Finance , HR , Purchase & Inventory , Maintenance Manager	10	50000	500000
Facility Director	2	200000	400000
Junior Executive	10	30000	300000
Senior Executive	10	50000	500000
Head Nursing	10	50000	500000
Head Medical Services	2	250000	500000
General Medicine	1	300000	300000
Surgeon	1	350000	350000
Gynecologist	1	350000	350000
Orthopedic	1	350000	350000
Pediatrician	1	300000	300000
Anesthetist	1	300000	300000
Radiologist	1	500000	500000
Total	163		9250000

Percentage Fringe Benefits

*** Figures in Lakhs**

Total salaries and wages	9250000
Percentage Fringe Benefits	2 %
Fringe Benefits Amount (Rs.)	185000
Monthly salaries and wages (Rs)	9435000
Annual salaries and wages (Rs. Lakh)	1132.2

Other Expenses At Maximum capacity

* Figures in Lakhs

Other Direct Expenses At Maximum Capacity

Maximum Patient Per Year(units)		268275
Cost Per Unit		80
Name	Cost	
Other Direct Expenses	80	
Other Direct Expenses		214.62

Other Variable Expenses At Maximum Sale

Maximum Patient Per Year(units)		268275
Cost Per Unit		50
Name	Cost	
Other Variable Expenses	50	
Other Variable Expenses At Maximum Capacity		134.14

Upfront fee on term loan

* Figures in Lakhs

Amount of Term Loan (Rs. Lakh)	2000
Upfront fee (%)	1%
Education Cess (%)	0%
Amount of Upfront Fee	20
GST (%)	18%
Amount of Upfront Fee (incl. GST) (Rs. lakh)	23.6

Interest during construction period

* Figures in Lakhs

Interest Rate on Term Loan	9%
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Disbursement	I	II	III
Amount disbursed	1000	1000	0
Cumulative amount	1000	2000	2000
Outstanding period (in months)	6	6	0
Interest amount	45	90	0
Total Interest during construction period (Rs. lakh)			135

Cost of land

*** Figures in Lakhs**

Purchase Price of Land.	950
Stamp Duty and Other Charges	50
Total Cost Of Land	1000

Buildings

* Figures in Lakhs

S No.	Description	Cost
1	Buildings	1950
Total		1950

Cost Of Equipments

* Figures in Lakhs

Indigenous

S No.	Description	Quantity	Supplier	Unit Cost in Rupees	Total Cost (Rs. lakh)
1	Electrocardiogram (ECG) Machine	1	NA	300000	3
2	Ultrasound Machine	1	NA	1000000	10
3	X-ray Machine	1	NA	6000000	60
4	Computed Tomography (CT) Scanner	1	NA	35000000	350
5	Ventilator	4	NA	1000000	40
6	Anesthesia Machine	3	NA	1800000	54
Total					517

Revenue & Total Income

* Figures in Lakhs

Revenue & Total Income	Absolute amount at maximum possible sale
Annual gross domestic revenue (Rs. Lakh)	11311.35
Annual export revenue (Rs. Lakh)	0
Annual income from other services (Rs. Lakh)	0
Other Operational Income	0
Annual Non-operational Income (Rs. lakh)	0

User Defined Annual Income From Other Services / Other Operational Income (Rs. lakh)

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Annual income from other services (Rs. Lakh)	0	0	0	0	0	0	0
Other Operational Income	0	0	0	0	0	0	0
Annual Non-operational Income (Rs. lakh)	0	0	0	0	0	0	0

User defined Annual Income from Job Work / Other Operational Income (Rs. lakh)

	FY2032	FY2033	FY2034
Annual income from other services (Rs. Lakh)	0	0	0
Other Operational Income	0	0	0
Annual Non-operational Income (Rs. lakh)	0	0	0

Cost Of Service / Revenue

* Figures in Lakhs

	Absolute amount at maximum possible sale
Material consumed (Rs. Lakh)	4524.54
Consumable (Rs. Lakh)	0
Power, Fuel & Other Utilities (Rs. lakh)	48.36
Annual Increase Rate	2 %
Salaries and wages (Rs lakh)	1132.2
Other Direct Expenses	214.62
Other Variable Expenses	134.14

Repairs and maintenance

	On Gross Value of Assets
Annual Increase Rate	5%
Percentage on Building	1
Percentage on Plant & Machinery	3
Percentage on Misc. Fixed Assets	1
Percentage of Annual Net Sales & Job Income	
Selling, Packing & Distribution Expenses	8
Administrative & Misc. Expenses	7
Variable Component of Power, Fuel & Other Utilities (%)	70
Variable Component Of Salaries And Wages(%)	80
Variable Component of Selling, Packing & Distribution Expenses (%)	90
Corporate/ Income Tax Rate	25
Surcharge rate, if applicable	0
Education cess	0
Any Benefit Under Income Tax Act(%)	0
No. of initial years for which 100% tax exemption is available	0

Dividend or drawings

Financial Year	Percentage
Financial Year FY2025	0%
Financial Year FY2026	0%
Financial Year FY2027	0%
Financial Year FY2028	0%
Financial Year FY2029	0%
Financial Year FY2030	0%
Financial Year FY2031	0%
Financial Year FY2032	0%
Financial Year FY2033	0%
Financial Year FY2034	0%

Working capital

* Figures in Lakhs

Computation of Margin Money for WC for taking in Capital expenditure	First Method of Lending
Year from which MM for WC will be used for Capital expenditure Calculations	First Year of Operation
Method of Assessment of Working Capital Requirement	First Method of Lending
Whether computation of Stock in Process and Unbilled service are to be done in Profitability Statement for arriving at proper values of Cost of service and Cost of sale as per RBI definition, when following Second Method of Lending for WC Assessment	YES
Whether the unit will avail working capital limit from Bank	YES

(a) User-defined Assessment of Working Capital	User defined Amount (Rs. lakh)						
	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
User-defined Margin Money for WC	0	0	0	0	0	0	0
Bank Borrowing for WC	0	0	0	0	0	0	0
Sundry Creditors	0	0	0	0	0	0	0

(a) User-defined Assessment of Working Capital	User defined Amount (Rs. lakh)		
	FY2032	FY2033	FY2034
User-defined Margin Money for WC	0	0	0
Bank Borrowing for WC	0	0	0
Sundry Creditors	0	0	0

(b) Inventory holding periods for First or Second Method of Lending	No. of Months
Material	0.5

Consumable	0
Service in Process	0.25
Unbilled service	1
Export Receivables	0
Receivables other than Exports	2
(c) Sundry Creditors for Nayak Committee Method/ First or Second Method of Lending	No. of Months
Sundry Creditors	0.5
Rate of Interest on Bank Borrowing for Working Capital	9

Depreciation

* Figures in Lakhs

Select method of depreciation to be applied in projections

WDV

	Depreciation Rates as per Income Tax Act (WDV Method)	Depreciation Rates to be applied in projections
Building	10	10
Plant and Machinery	15	15
MFA	10	10

Term loan

Installment Type :	Monthly Installments
Equal and Unequal Installment :	Unequal Installments
No. of installments :	120
Interest rate on term loan :	9
Date of first installment :	01/05/2024

Term loan from other bank

Installment Type :	Monthly Installments
No. of installments :	0
Interest rate on term loan :	0
Date of first installment :	24/05/2023

Interest bearing unsecured loans

* Figures in Lakhs

Repayment Installments :	Interest Bearing Unsecured Loans
Whether Interest Bearing Unsecured Loans Are Repayable :	YES
Interest rate on Interest Bearing Unsecured Loans :	0
Interest Bearing Unsecured Loans are repayable	MONTHLY
No. of installments :	120
Date of first installment :	01/05/2024

	FY2023	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031	FY2032
Lease Rentals (Rs. Lakh)	0	0	0	0	0	0	0	0	0	0

Guess Rate for IRR Calculation :	20
Discount rate for NPV calculation :	9
No. of Employees :	50

Projections of performance & profitability

Name of the Applicant : ABC Hospital

* Figures in Lakhs

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Capacity Utilization	30%	35%	40%	45%	60%	70%	80%
Revenue as percentage of Installed Capacity	26.59%	34.48%	39.48%	44.48%	58.44%	68.96%	78.96%
Revenue / Total Income							
Gross Domestic Revenue	2757.14	3900.06	4465.63	5031.19	6610.07	7800.12	8931.25
Net Domestic Revenue	2757.14	3900.06	4465.63	5031.19	6610.07	7800.12	8931.25
Export Revenue	0	0	0	0	0	0	0
Net Revenue	2757.14	3900.06	4465.63	5031.19	6610.07	7800.12	8931.25
Income from other work	0	0	0	0	0	0	0
Other Operational Income	0	0	0	0	0	0	0
Total Income	2757.14	3900.06	4465.63	5031.19	6610.07	7800.12	8931.25
COST OF SERVICE							
Purchase cost of material sold	1244.25	1583.59	1809.82	2036.04	2714.72	3167.18	3619.63
Service purchased	0	0	0	0	0	0	0
Power, Fuel & Other Utilities (Fixed)	13.3	14.51	14.51	14.51	14.51	14.51	14.51
Power, Fuel & Other Utilities (Variable)	9.31	11.85	13.54	15.23	20.31	23.7	27.08
Salaries and wages (fixed)	207.57	230.97	235.59	240.3	245.11	250.01	255.01
Salaries and wages (variable)	249.08	323.36	376.94	432.54	588.25	700.02	816.03
Repairs & Maintenance	33.85	38.77	40.71	42.75	44.88	47.13	49.48

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Other Direct Expenses	59.02	75.12	85.85	96.58	128.77	150.23	171.7
Other variable expenses at maximum capacity	36.89	46.95	53.66	60.36	80.48	93.9	107.31
Depreciation	287.46	254.63	225.69	200.17	177.64	157.74	140.15
Sub-total	2140.73	2579.75	2856.31	3138.48	4014.67	4604.42	5200.9
add: opening work in process	0	47.57	53.62	59.39	65.26	83.26	95.67
less: closing work in process	47.57	53.62	59.39	65.26	83.26	95.67	108.09
cost of service	2093.16	2573.7	2850.54	3132.61	3996.67	4592.01	5188.48
Add: Opening Stock of Finished Goods	0	174.43	211.39	235.53	259.09	327.37	378.41
Less: Closing Stock of Finished Goods	174.43	211.39	235.53	259.09	327.37	378.41	428.22
Cost of Sales	1918.73	2536.74	2826.4	3109.05	3928.39	4540.97	5138.67
Selling, Packing & Distr. Expenses (Fixed)	22.06	31.2	35.73	40.25	52.88	62.4	71.45
Selling, Packing & Distr. Expenses (Variable)	198.51	280.8	321.53	362.25	475.93	561.61	643.05
Administrative & Misc. Expenses	193	273	312.59	352.18	462.7	546.01	625.19
Sub-total	2332.3	3121.74	3496.25	3863.73	4919.9	5710.99	6478.36
Profit before Interest, Lease Rentals (PBIT)	424.84	778.32	969.38	1167.46	1690.17	2089.13	2452.89
Interest on Term Loan	156.98	153.77	135.77	118.08	99.77	81.77	63.77
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Interest on Bank Borrowing	43.59	60.28	68.45	76.59	99.54	116.78	133.28
Lease Rentals	0	0	0	0	0	0	0

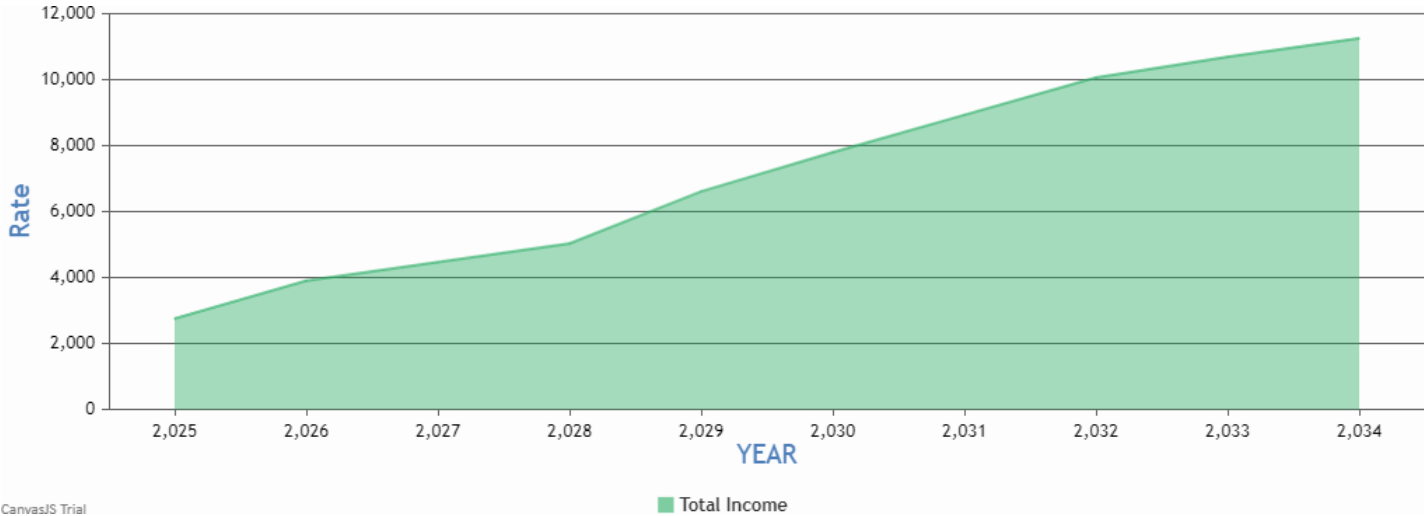
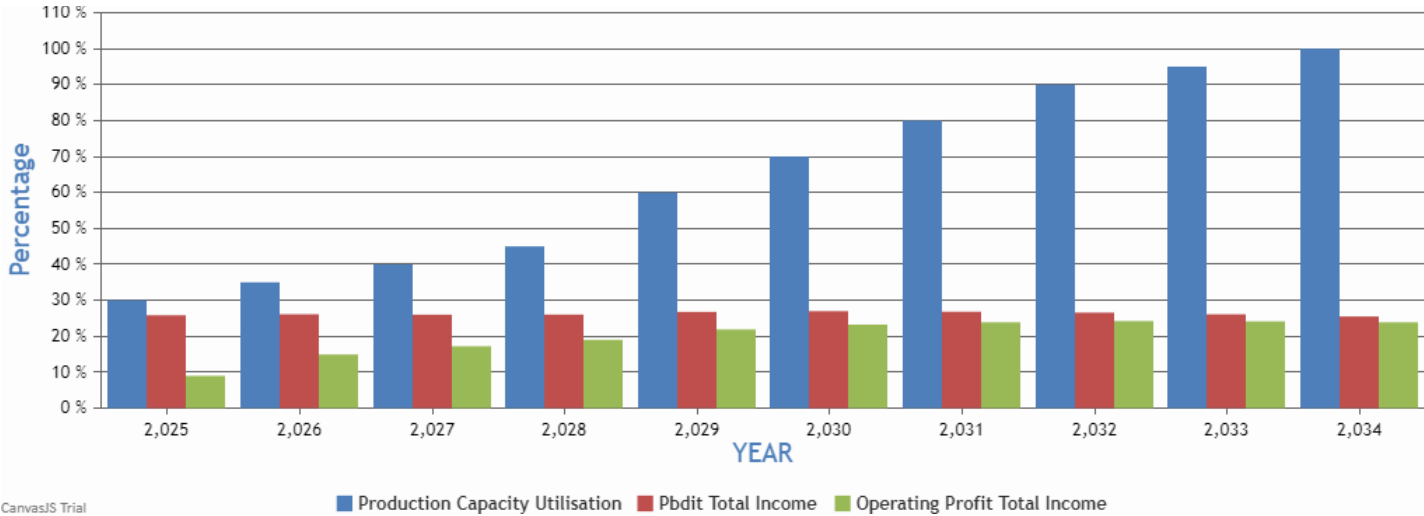
	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Operating Profit	224.27	564.27	765.16	972.79	1490.85	1890.58	2255.84
Preliminary Expenses written off	0	0	0	0	0	0	0
Non-operational Income	0	0	0	0	0	0	0
Profit before Tax (PBT)	224.27	564.27	765.16	972.79	1490.85	1890.58	2255.84
Provision for Taxation	56.07	141.07	191.29	243.2	372.71	472.64	563.96
Profit after Tax (PAT)	168.2	423.2	573.87	729.59	1118.14	1417.94	1691.88
Drawings	0	0	0	0	0	0	0
Retained Earnings	168.2	423.2	573.87	729.59	1118.14	1417.94	1691.88
Gross Cash Accruals	455.66	677.83	799.56	929.76	1295.78	1575.68	1832.03
Net Cash Accruals	455.66	677.83	799.56	929.76	1295.78	1575.68	1832.03
PBDIT/ Total Income (%)	25.83%	26.49%	26.76%	27.18%	28.26%	28.81%	29.03%
Operating Profit/ Total Income (%)	8.13%	14.47%	17.13%	19.34%	22.55%	24.24%	25.26%
Net Profit/ Total income (%)	6.1%	10.85%	12.85%	14.5%	16.92%	18.18%	18.94%
Material Cost/ Cost of Service Revenue (%)	59.44%	61.53%	63.49%	65%	67.92%	68.97%	69.76%
Cost of Service/ Net Service Revenue (%)	75.92%	65.99%	63.83%	62.26%	60.46%	58.87%	58.09%
Cost of Sales and Service/ Net Service Sales (%)	69.59%	65.04%	63.29%	61.8%	59.43%	58.22%	57.54%
Interest Coverage Ratio	2.12	3.64	4.75	6	8.48	10.52	12.45
Return on Capital Employed (ROCE) (%)	10.52%	19.58%	25.03%	30.75%	42.59%	51.3%	58.63%

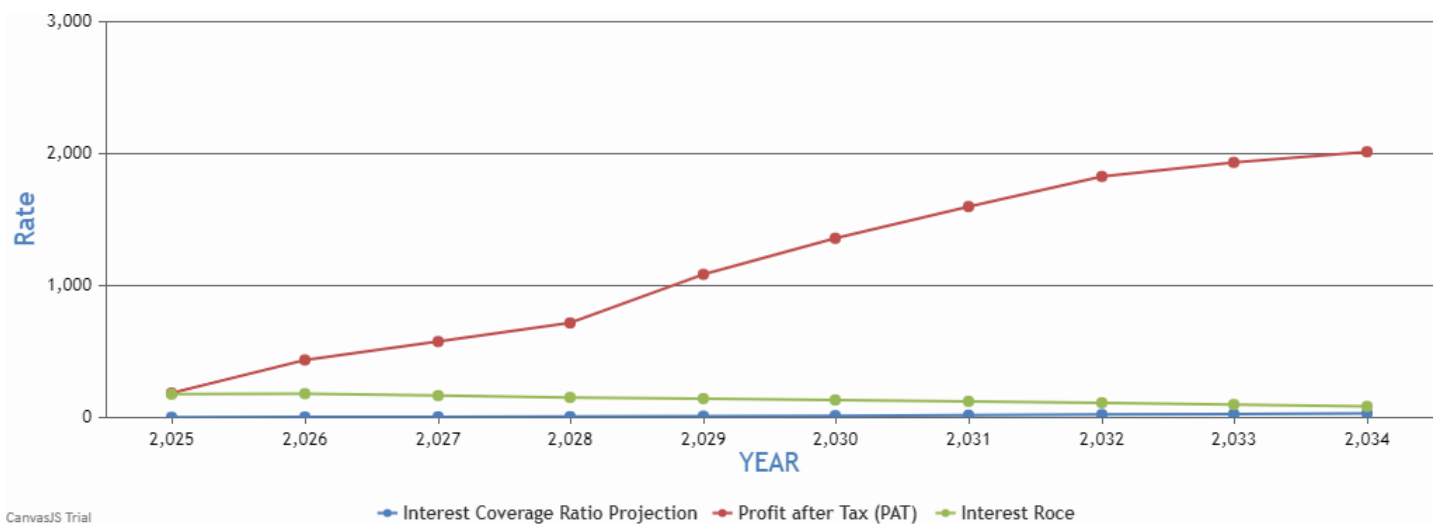
	FY2032	FY2033	FY2034
Capacity Utilization	90%	95%	100%

	FY2032	FY2033	FY2034
Revenue as percentage of Installed Capacity	88.96%	94.48%	99.48%
Revenue / Total Income			
Gross Domestic Revenue	10062.39	10686.87	11252.44
Net Domestic Revenue	10062.39	10686.87	11252.44
Export Revenue	0	0	0
Net Revenue	10062.39	10686.87	11252.44
Income from other work	0	0	0
Other Operational Income	0	0	0
Total Income	10062.39	10686.87	11252.44
COST OF SERVICE			
Purchase cost of material sold	4072.09	4298.31	4524.54
Service purchased	0	0	0
Power, Fuel & Other Utilities (Fixed)	14.51	14.51	14.51
Power, Fuel & Other Utilities (Variable)	30.47	32.16	33.85
Salaries and wages (fixed)	260.11	265.31	270.62
Salaries and wages (variable)	936.39	1008.18	1082.47
Repairs & Maintenance	51.96	54.56	57.28
Other Direct Expenses	193.16	203.89	214.62
Other variable expenses at maximum capacity	120.73	127.43	134.14
Depreciation	124.59	110.83	98.62
Sub-total	5804.01	6115.18	6430.65
add: opening work in process	108.09	120.66	127.26
less: closing work in process	120.66	127.26	133.83

	FY2032	FY2033	FY2034
cost of service	5791.44	6108.58	6424.08
Add: Opening Stock of Finished Goods	428.22	478.44	506.69
Less: Closing Stock of Finished Goods	478.44	506.69	533.14
Cost of Sales	5741.22	6080.33	6397.63
Selling, Packing & Distr. Expenses (Fixed)	80.5	85.49	90.02
Selling, Packing & Distr. Expenses (Variable)	724.49	769.45	810.18
Administrative & Misc. Expenses	704.37	748.08	787.67
Sub-total	7250.58	7683.35	8085.5
Profit before Interest, Lease Rentals (PBIT)	2811.81	3003.52	3166.94
Interest on Term Loan	45.88	27.77	9.77
Interest on Interest Bearing Unsecured Loans	0	0	0
Interest on Bank Borrowing	149.82	158.99	167.37
Lease Rentals	0	0	0
Operating Profit	2616.11	2816.75	2989.79
Preliminary Expenses written off	0	0	0
Non-operational Income	0	0	0
Profit before Tax (PBT)	2616.11	2816.75	2989.79
Provision for Taxation	654.03	704.19	747.45
Profit after Tax (PAT)	1962.08	2112.56	2242.34
Drawings	0	0	0
Retained Earnings	1962.08	2112.56	2242.34
Gross Cash Accruals	2086.67	2223.39	2340.96
Net Cash Accruals	2086.67	2223.39	2340.96

	FY2032	FY2033	FY2034
PBDIT/ Total Income (%)	29.18%	29.14%	29.02%
Operating Profit/ Total Income (%)	26%	26.36%	26.57%
Net Profit/ Total income (%)	19.5%	19.77%	19.93%
Material Cost/ Cost of Service Revenue (%)	70.31%	70.37%	70.43%
Cost of Service/ Net Service Revenue (%)	57.56%	57.16%	57.09%
Cost of Sales and Service/ Net Service Sales (%)	57.06%	56.9%	56.86%
Interest Coverage Ratio	14.37	16.08	17.88
Return on Capital Employed (ROCE) (%)	65.24%	69.23%	72.52%





Projected cash flow statement

Name of the Applicant : ABC Hospital

* Figures in Lakhs

	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Sources Of Funds								
PBT with interest & lease rental added back	0	424.84	778.32	969.38	1167.46	1690.17	2089.13	2452.89
Depreciation	0	287.46	254.63	225.69	200.17	177.64	157.74	140.15
Increase in Partners Capital	1788.66	0	0	0	0	0	0	0
Increase in Share Premium	0	0	0	0	0	0	0	0
Increase in Preference Share Capital	0	0	0	0	0	0	0	0
Increase in Equity Capital	0	0	0	0	0	0	0	0
Increase in Interest Free Unsecured Loan	0	0	0	0	0	0	0	0
Increase in	0	0	0	0	0	0	0	0
Increase in Quasi-Equity Specify)	00	0	0	0	0	0	0	0
Increase in Term Loan	2000	0	0	0	0	0	0	0
Increase in Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0

	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Increase in Bank Borrowings for WC	0	528.33	141.44	90.77	90.41	255	191.63	183.35
Increase in Current Liabilities	0	56.56	9.42	9.43	9.43	28.27	18.86	18.85
Preliminary Expenses written off	0	0	0	0	0	0	0	0
Total	3788.66	1297.19	1183.81	1295.27	1467.47	2151.08	2457.36	2795.24
Disposition Of Funds								
Increase in Capital expenditure	3602	0	0	0	0	0	0	0
Preliminary Expenses	0	0	0	0	0	0	0	0
Increase in Current Assets	0	779.86	201.14	133.6	133.12	377.7	280.65	269.6
Decrease in Term Loan	0	183.33	200	200	200	200	200	200
Decrease in Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0
Interest on Term	0	156.98	153.77	135.77	118.08	99.77	81.77	63.77
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0
Interest on Working Capital Limit	0	43.59	60.28	68.45	76.59	99.54	116.78	133.28
Lease Rentals	0	0	0	0	0	0	0	0
Taxation	0	56.07	141.07	191.29	243.2	372.71	472.64	563.96

	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Drawings	0	0	0	0	0	0	0	0
Total	3602	1219.83	756.26	729.11	770.99	1149.72	1151.84	1230.61
Opening Cash &	0	186.66	264.02	691.57	1257.73	1954.21	2955.57	4261.08
Net Surplus/	186.66	77.36	427.55	566.16	696.48	1001.35	1305.52	1564.63
Closing Cash &	186.66	264.02	691.57	1257.73	1954.21	2955.57	4261.08	5825.71

	Const. Period	FY2032	FY2033	FY2034
Sources Of Funds				
PBT with interest & lease rental added back	0	2811.81	3003.52	3166.94
Depreciation	0	124.59	110.83	98.62
Increase in Partners Capital	1788.66	0	0	0
Increase in Share Premium	0	0	0	0
Increase in Preference Share Capital	0	0	0	0
Increase in Equity Capital	0	0	0	0
Increase in Interest Free Unsecured Loan	0	0	0	0
Increase in Subsidy	0	0	0	0
Increase in Quasi-Equity Others (PI Specify)	00	0	0	0
Increase in Term Loan	2000	0	0	0
Increase in Interest Bearing Unsecured Loans	0	0	0	0
Increase in Bank Borrowings for WC	0	183.77	101.84	93.11
Increase in Current Liabilities	0	18.85	9.43	9.42

	Const. Period	FY2032	FY2033	FY2034
Preliminary Expenses written off	0	0	0	0
Total	3788.66	3139.02	3225.62	3368.09
Disposition Of Funds				
Increase in Capital expenditure	3602	0	0	0
Preliminary Expenses	0	0	0	0
Increase in Current Assets	0	270.16	148.36	136.71
Decrease in Term Loan	0	200	200	200
Decrease in Interest Bearing Unsecured Loans	0	0	0	0
Interest on Term Loan	0	45.88	27.77	9.77
Interest on Interest Bearing Unsecured Loans	0	0	0	0
Interest on Working Capital Limit	0	149.82	158.99	167.37
Lease Rentals	0	0	0	0
Taxation	0	654.03	704.19	747.45
Drawings	0	0	0	0
Total	3602	1319.89	1239.31	1261.3
Opening Cash & Bank Balance	0	5825.71	7644.85	9631.15
Net Surplus/ Deficit	186.66	1819.13	1986.3	2106.78
Closing Cash & Bank Balance	186.66	7644.85	9631.15	11737.93

Projected balance sheet

Name of the Applicant : ABC Hospital

* Figures in Lakhs

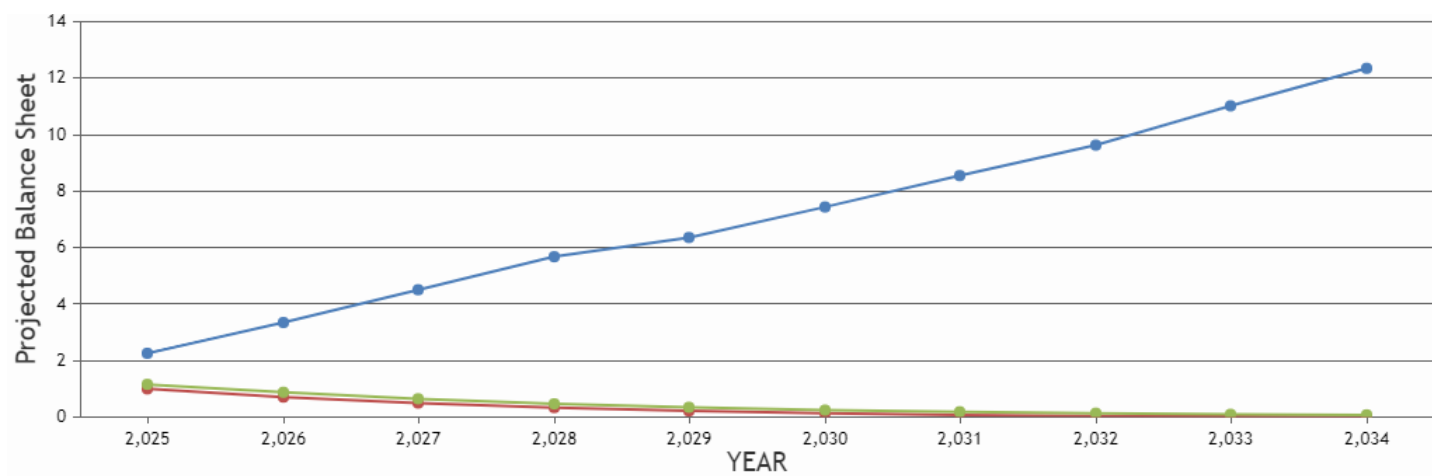
	Const. Period	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030	As on FY2031
Liabilities								
Partners Capital	1788.66	1788.66	1788.66	1788.66	1788.66	1788.66	1788.66	1788.66
Preference Share Capital	0	0	0	0	0	0	0	0
Equity Contribution	0	0	0	0	0	0	0	0
Reserves & Surplus	0	168.2	591.4	1165.27	1894.87	3013.01	4430.95	6122.83
Interest free Unsecured Loans	0	0	0	0	0	0	0	0
Subsidy/ Donation	0	0	0	0	0	0	0	0
Quasi-Equity Others (PI Specify)	00	0	0	0	0	0	0	0
Term Loan from bank	2000	1816.67	1616.67	1416.67	1216.67	1016.67	816.67	616.67
Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0
Bank Borrowings for WC	0	528.33	669.77	760.54	850.95	1105.95	1297.58	1480.93
Current Liabilities								
Creditors for Purchases	0	56.56	65.98	75.41	84.84	113.11	131.97	150.82
TOTAL Liabilities	3788.66	4358.42	4732.48	5206.55	5835.98	7037.4	8465.82	10159.9

	Const. Period	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030	As on FY2031
ASSETS								
WDV of Fixed assets	3602	3602	3314.54	3059.91	2834.22	2634.05	2456.41	2298.67
Less : Depreciation	0	287.46	254.63	225.69	200.17	177.64	157.74	140.15
Net Fixed Assets	3602	3314.54	3059.91	2834.22	2634.05	2456.41	2298.67	2158.52
Current Assets								
Material		56.56	65.98	75.41	84.84	113.11	131.97	150.82
Consumables		0	0	0	0	0	0	0
Work In Process (Month's Cost of Production)		47.57	53.62	59.39	65.26	83.26	95.67	108.09
Finished Goods (Month's Cost of sales)		174.43	211.39	235.53	259.09	327.37	378.41	428.22
Export Receivables		0	0	0	0	0	0	0
Receivables other than Exports		501.3	650.01	744.27	838.53	1101.68	1300.02	1488.54
Total Current Assets	0	779.86	981	1114.6	1247.72	1625.42	1906.07	2175.67
Cash & Bank Balance	186.66	264.02	691.57	1257.73	1954.21	2955.57	4261.08	5825.71
Preliminary Expenses not written off	0	0	0	0	0	0	0	0
TOTAL ASSETS	3788.66	4358.42	4732.48	5206.55	5835.98	7037.4	8465.82	10159.9
Current Ratio (not considering installments of T/L as CL)		1.78	2.27	2.84	3.42	3.76	4.31	4.9

	Const. Period	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030	As on FY2031
Current Ratio (considering installments of T/L as CL)		1.36	1.79	2.29	2.82	3.23	3.78	4.37
Debt Equity Ratio	1.12	0.93	0.68	0.48	0.33	0.21	0.13	0.08
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	1.12	0.93	0.68	0.48	0.33	0.21	0.13	0.08
TOL/ TNW	1.12	1.23	0.99	0.76	0.58	0.47	0.36	0.28

	Const. Period	As on FY2032	As on FY2033	As on FY2034
Liabilities				
Partners Capital	1788.66	1788.66	1788.66	1788.66
Preference Share Capital	0	0	0	0
Equity Contribution	0	0	0	0
Reserves & Surplus	0	8084.91	10197.47	12439.82
Interest free Unsecured Loans	0	0	0	0
Subsidy/ Donation	0	0	0	0
Quasi-Equity Others (PI Specify)	00	0	0	0
Term Loan from bank	2000	416.67	216.67	16.67
Interest Bearing Unsecured Loans	0	0	0	0
Bank Borrowings for WC	0	1664.7	1766.54	1859.65
Current Liabilities				
Creditors for Purchases	0	169.67	179.1	188.52

	Const. Period	As on FY2032	As on FY2033	As on FY2034
TOTAL Liabilities	3788.66	12124.61	14148.44	16293.31
ASSETS				
WDV of Fixed assets	3602	2158.52	2033.93	1923.1
Less : Depreciation	0	124.59	110.83	98.62
Net Fixed Assets	3602	2033.93	1923.1	1824.48
Current Assets				
Material		169.67	179.1	188.52
Consumables		0	0	0
Work In Process (Month's Cost of Production)		120.66	127.26	133.83
Finished Goods (Month's Cost of sales)		478.44	506.69	533.14
Export Receivables		0	0	0
Receivables other than Exports		1677.06	1781.14	1875.41
Total Current Assets	0	2445.83	2594.19	2730.9
Cash & Bank Balance	186.66	7644.85	9631.15	11737.93
Preliminary Expenses not written off	0	0	0	0
TOTAL ASSETS	3788.66	12124.61	14148.44	16293.31
Current Ratio (not considering installments of T/L as CL)		5.5	6.28	7.06
Current Ratio (considering installments of T/L as CL)		4.96	5.7	6.44
Debt Equity Ratio	1.12	0.04	0.02	0
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	1.12	0.04	0.02	0
TOL/ TNW	1.12	0.23	0.18	0.15



CanvasJS Trial

Current Ratio Not Considering Installments Of TI As CI Debt Equity Ratio Projected Balance Sheet Tot Projected Balance Sheet

Margin money for working capital and assessment of wc

Name of the Applicant : ABC Hospital

* Figures in Lakhs

Particulars	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Gross revenue (incl. Job Income)	2757.14	3900.06	4465.63	5031.19	6610.07	7800.12	8931.25
Total Working Capital Requirement (25% of Gross revenue)	689.29	975.02	1116.41	1257.8	1652.52	1950.03	2232.81
Margin Money for Working Capital (5% of Gross revenue)	137.86	195	223.28	251.56	330.5	390.01	446.56
Permissible Bank Borrowing (20% of Gross revenue)	551.43	780.02	893.13	1006.24	1322.02	1560.02	1786.25

Particulars	FY2032	FY2033	FY2034
Gross revenue (incl. Job Income)	10062.39	10686.87	11252.44
Total Working Capital Requirement (25% of Gross revenue)	2515.6	2671.72	2813.11
Margin Money for Working Capital (5% of Gross revenue)	503.12	534.34	562.62
Permissible Bank Borrowing (20% of Gross revenue)	2012.48	2137.38	2250.49

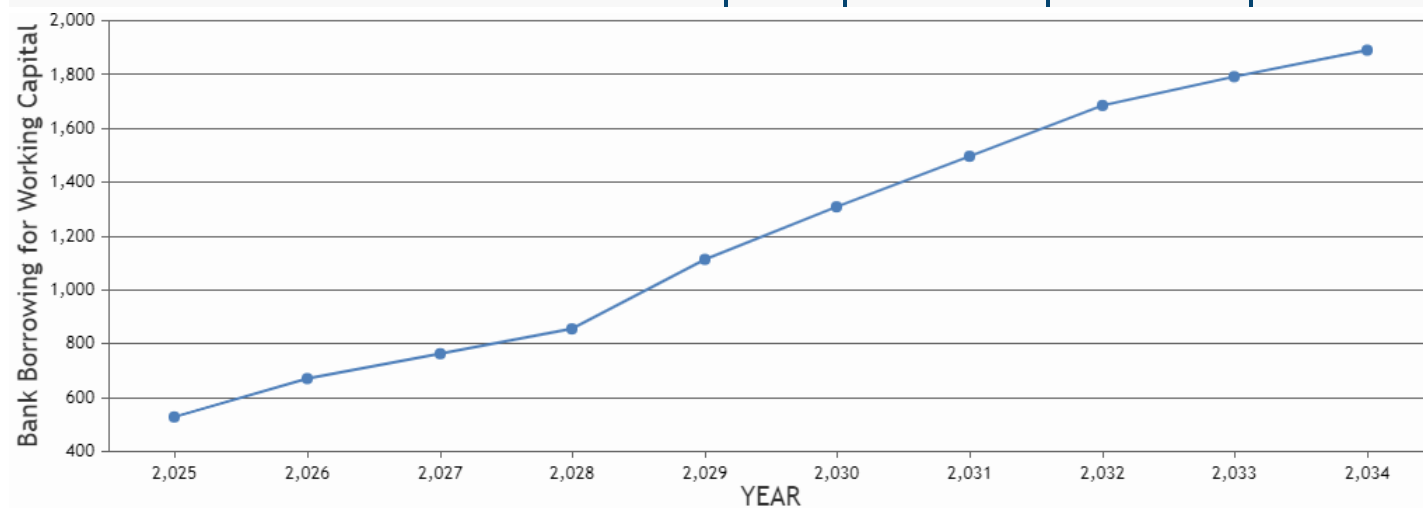
	No. of Months	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Current Assets								
Raw material	0.50	56.56	65.98	75.41	84.84	113.11	131.97	150.82
Consumables	0	0	0	0	0	0	0	0
Work in process (month's cost of production)	0.25	47.57	53.62	59.39	65.26	83.26	95.67	108.09
Finished goods (month's cost of sales and service)	1	174.43	211.39	235.53	259.09	327.37	378.41	428.22
Export Receivables	0	0	0	0	0	0	0	0
Receivables other than Exports	2	501.3	650.01	744.27	838.53	1101.68	1300.02	1488.54
Total Current Assets (A)		779.86	981	1114.6	1247.72	1625.42	1906.07	2175.67
Current Liabilities								
Creditors for Purchases	0.50	56.56	65.98	75.41	84.84	113.11	131.97	150.82
Total Current Assets (A)		56.56	65.98	75.41	84.84	113.11	131.97	150.82
Working Capital Gap (A-B)		723.3	915.02	1039.19	1162.88	1512.31	1774.1	2024.85
Margin Money on Working Capital (25% on CA other than Export Receivables)		194.97	245.25	278.65	311.93	406.36	476.52	543.92
Bank Borrowing for Working Capital		528.33	669.77	760.54	850.95	1105.95	1297.58	1480.93
				No. of Months	FY2032	FY2033	FY2034	

Current Assets				
Raw material	0.50	169.67	179.1	188.52
Consumables	0	0	0	0
Work in process (month's cost of production)	0.25	120.66	127.26	133.83
Finished goods (month's cost of sales and service)	1	478.44	506.69	533.14
Export Receivables	0	0	0	0
Receivables other than Exports	2	1677.06	1781.14	1875.41
Total Current Assets (A)		2445.83	2594.19	2730.9
Current Liabilities				
Creditors for Purchases	0.50	169.67	179.1	188.52
Total Current Assets (A)		169.67	179.1	188.52
Working Capital Gap (A-B)		2276.16	2415.09	2542.38
Margin Money on Working Capital (25% on CA other than Export Receivables)		611.46	648.55	682.73
Bank Borrowing for Working Capital		1664.7	1766.54	1859.65

Recommended Method - First Method of Lending

		FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Total Current Assets		779.86	981	1114.6	1247.72	1625.42	1906.07	2175.67
Total Current Liabilities		56.56	65.98	75.41	84.84	113.11	131.97	150.82
Working Capital Gap		723.3	915.02	1039.19	1162.88	1512.31	1774.1	2024.85
Margin Money on Working Capital		194.97	245.25	278.65	311.93	406.36	476.52	543.92
Bank Borrowing for Working Capital		528.33	669.77	760.54	850.95	1105.95	1297.58	1480.93
Interest on Bank Borrowing for WC @	9%	43.59	60.28	68.45	76.59	99.54	116.78	133.28

		FY2032	FY2033	FY2034
Total Current Assets		2445.83	2594.19	2730.9
Total Current Liabilities		169.67	179.1	188.52
Working Capital Gap		2276.16	2415.09	2542.38
Margin Money on Working Capital		611.46	648.55	682.73
Bank Borrowing for Working Capital		1664.7	1766.54	1859.65
Interest on Bank Borrowing for WC @	9%	149.82	158.99	167.37



Depreciation chart

Name of the Applicant : ABC Hospital

* Figures in Lakhs

Calculation of depreciation on written down value method	Building	Plant & Machinery	Misc. Fixed Assets	Total
Original Cost	1950	517	0	2467
Contingencies	0	0	0	0
Allocation of Pre-operative Expenses	106.71	28.29	0	135
Total Value	2056.71	545.29	0	2602
Depreciation Rate	10%	15%	10%	
Depreciation for 2023	205.67	81.79	0	287.46
WDV	1851.04	463.5	0	2314.54
Depreciation for 2024	185.1	69.53	0	254.63
WDV	1665.94	393.97	0	2059.91
Depreciation for 2025	166.59	59.1	0	225.69
WDV	1499.35	334.87	0	1834.22
Depreciation for 2026	149.94	50.23	0	200.17
WDV	1349.41	284.64	0	1634.05
Depreciation for 2027	134.94	42.7	0	177.64
WDV	1214.47	241.94	0	1456.41
Depreciation for 2028	121.45	36.29	0	157.74
WDV	1093.02	205.65	0	1298.67
Depreciation for 2029	109.3	30.85	0	140.15
WDV	983.72	174.8	0	1158.52

Calculation of depreciation on written down value method	Building	Plant & Machinery	Misc. Fixed Assets	Total
Depreciation for 2030	98.37	26.22	0	124.59
WDV	885.35	148.58	0	1033.93
Depreciation for 2031	88.54	22.29	0	110.83
WDV	796.81	126.29	0	923.1
Depreciation for 2032	79.68	18.94	0	98.62
WDV	717.13	107.35	0	824.48

	Building	Plant & Machinery	Misc. Fixed Assets	Total
Depreciation Rate	10%	15%	10%	
Cost	2056.71	545.29	0	
Depreciation for 2023	205.67	81.79	0	287.46
WDV	1851.04	463.5	0	
Depreciation for 2024	185.1	69.53	0	254.63
WDV	1665.94	393.97	0	
Depreciation for 2025	166.59	59.1	0	225.69
WDV	1499.35	334.87	0	
Depreciation for 2026	149.94	50.23	0	200.17
WDV	1349.41	284.64	0	
Depreciation for 2027	134.94	42.7	0	177.64
WDV	1214.47	241.94	0	
Depreciation for 2028	121.45	36.29	0	157.74
WDV	1093.02	205.65	0	
Depreciation for 2029	109.3	30.85	0	140.15
WDV	983.72	174.8	0	
Depreciation for 2030	98.37	26.22	0	124.59
WDV	885.35	148.58	0	
Depreciation for 2031	88.54	22.29	0	110.83
WDV	796.81	126.29	0	
Depreciation for 2032	79.68	18.94	0	98.62
WDV	717.13	107.35	0	

Interest on term loan monthly

Name of the Applicant : ABC Hospital

* Figures in Lakhs

Term Loan (Rs. lakh)	2000
No. of Monthly Installments	120
Amount of Equal Installment	0
Rate of Interest	9
Proposed date of commencement of commercial production	01/05/2024
Date of first repayment	01/05/2024

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
1	01/05/2024	2000	16.67	1983.33	15.16		
2	01/06/2024	1983.33	16.67	1966.67	14.55		
3	01/07/2024	1966.67	16.67	1950	14.91		
4	01/08/2024	1950	16.67	1933.33	14.78		
5	01/09/2024	1933.33	16.67	1916.67	14.18		
6	01/10/2024	1916.67	16.67	1900	14.52		
7	01/11/2024	1900	16.67	1883.33	13.93		
8	01/12/2024	1883.33	16.67	1866.67	14.27		
9	01/01/2025	1866.67	16.67	1850	14.14		
10	01/02/2025	1850	16.67	1833.33	12.66		
11	01/03/2025	1833.33	16.67	1816.67	13.89	156.98	183.33
12	01/04/2025	1816.67	16.67	1800	13.32		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
13	01/05/2025	1800	16.67	1783.33	13.63		
14	01/06/2025	1783.33	16.67	1766.67	13.07		
15	01/07/2025	1766.67	16.67	1750	13.38		
16	01/08/2025	1750	16.67	1733.33	13.25		
17	01/09/2025	1733.33	16.67	1716.67	12.7		
18	01/10/2025	1716.67	16.67	1700	12.99		
19	01/11/2025	1700	16.67	1683.33	12.45		
20	01/12/2025	1683.33	16.67	1666.67	12.74		
21	01/01/2026	1666.67	16.67	1650	12.61		
22	01/02/2026	1650	16.67	1633.33	11.28		
23	01/03/2026	1633.33	16.67	1616.67	12.36	153.77	200
24	01/04/2026	1616.67	16.67	1600	11.84		
25	01/05/2026	1600	16.67	1583.33	12.1		
26	01/06/2026	1583.33	16.67	1566.67	11.59		
27	01/07/2026	1566.67	16.67	1550	11.85		
28	01/08/2026	1550	16.67	1533.33	11.72		
29	01/09/2026	1533.33	16.67	1516.67	11.22		
30	01/10/2026	1516.67	16.67	1500	11.47		
31	01/11/2026	1500	16.67	1483.33	10.97		
32	01/12/2026	1483.33	16.67	1466.67	11.21		
33	01/01/2027	1466.67	16.67	1450	11.08		
34	01/02/2027	1450	16.67	1433.33	9.9		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
35	01/03/2027	1433.33	16.67	1416.67	10.83	135.77	200
36	01/04/2027	1416.67	16.67	1400	10.36		
37	01/05/2027	1400	16.67	1383.33	10.57		
38	01/06/2027	1383.33	16.67	1366.67	10.11		
39	01/07/2027	1366.67	16.67	1350	10.32		
40	01/08/2027	1350	16.67	1333.33	10.19		
41	01/09/2027	1333.33	16.67	1316.67	9.74		
42	01/10/2027	1316.67	16.67	1300	9.94		
43	01/11/2027	1300	16.67	1283.33	9.49		
44	01/12/2027	1283.33	16.67	1266.67	9.68		
45	01/01/2028	1266.67	16.67	1250	9.55		
46	01/02/2028	1250	16.67	1233.33	8.82		
47	01/03/2028	1233.33	16.67	1216.67	9.3	118.08	200
48	01/04/2028	1216.67	16.67	1200	8.88		
49	01/05/2028	1200	16.67	1183.33	9.05		
50	01/06/2028	1183.33	16.67	1166.67	8.63		
51	01/07/2028	1166.67	16.67	1150	8.79		
52	01/08/2028	1150	16.67	1133.33	8.66		
53	01/09/2028	1133.33	16.67	1116.67	8.26		
54	01/10/2028	1116.67	16.67	1100	8.41		
55	01/11/2028	1100	16.67	1083.33	8.01		
56	01/12/2028	1083.33	16.67	1066.67	8.15		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
57	01/01/2029	1066.67	16.67	1050	8.03		
58	01/02/2029	1050	16.67	1033.33	7.13		
59	01/03/2029	1033.33	16.67	1016.67	7.77	99.77	200
60	01/04/2029	1016.67	16.67	1000	7.4		
61	01/05/2029	1000	16.67	983.33	7.52		
62	01/06/2029	983.33	16.67	966.67	7.15		
63	01/07/2029	966.67	16.67	950	7.26		
64	01/08/2029	950	16.67	933.33	7.13		
65	01/09/2029	933.33	16.67	916.67	6.78		
66	01/10/2029	916.67	16.67	900	6.88		
67	01/11/2029	900	16.67	883.33	6.53		
68	01/12/2029	883.33	16.67	866.67	6.62		
69	01/01/2030	866.67	16.67	850	6.5		
70	01/02/2030	850	16.67	833.33	5.75		
71	01/03/2030	833.33	16.67	816.67	6.24	81.77	200
72	01/04/2030	816.67	16.67	800	5.92		
73	01/05/2030	800	16.67	783.33	5.99		
74	01/06/2030	783.33	16.67	766.67	5.67		
75	01/07/2030	766.67	16.67	750	5.73		
76	01/08/2030	750	16.67	733.33	5.61		
77	01/09/2030	733.33	16.67	716.67	5.3		
78	01/10/2030	716.67	16.67	700	5.35		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
79	01/11/2030	700	16.67	683.33	5.05		
80	01/12/2030	683.33	16.67	666.67	5.1		
81	01/01/2031	666.67	16.67	650	4.97		
82	01/02/2031	650	16.67	633.33	4.37		
83	01/03/2031	633.33	16.67	616.67	4.71	63.77	200
84	01/04/2031	616.67	16.67	600	4.44		
85	01/05/2031	600	16.67	583.33	4.46		
86	01/06/2031	583.33	16.67	566.67	4.19		
87	01/07/2031	566.67	16.67	550	4.2		
88	01/08/2031	550	16.67	533.33	4.08		
89	01/09/2031	533.33	16.67	516.67	3.82		
90	01/10/2031	516.67	16.67	500	3.82		
91	01/11/2031	500	16.67	483.33	3.58		
92	01/12/2031	483.33	16.67	466.67	3.57		
93	01/01/2032	466.67	16.67	450	3.44		
94	01/02/2032	450	16.67	433.33	3.1		
95	01/03/2032	433.33	16.67	416.67	3.18	45.88	200
96	01/04/2032	416.67	16.67	400	2.96		
97	01/05/2032	400	16.67	383.33	2.93		
98	01/06/2032	383.33	16.67	366.67	2.71		
99	01/07/2032	366.67	16.67	350	2.68		
100	01/08/2032	350	16.67	333.33	2.55		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
101	01/09/2032	333.33	16.67	316.67	2.34		
102	01/10/2032	316.67	16.67	300	2.29		
103	01/11/2032	300	16.67	283.33	2.1		
104	01/12/2032	283.33	16.67	266.67	2.04		
105	01/01/2033	266.67	16.67	250	1.91		
106	01/02/2033	250	16.67	233.33	1.61		
107	01/03/2033	233.33	16.67	216.67	1.66	27.77	200
108	01/04/2033	216.67	16.67	200	1.48		
109	01/05/2033	200	16.67	183.33	1.4		
110	01/06/2033	183.33	16.67	166.67	1.23		
111	01/07/2033	166.67	16.67	150	1.15		
112	01/08/2033	150	16.67	133.33	1.02		
113	01/09/2033	133.33	16.67	116.67	0.86		
114	01/10/2033	116.67	16.67	100	0.76		
115	01/11/2033	100	16.67	83.33	0.62		
116	01/12/2033	83.33	16.67	66.67	0.51		
117	01/01/2034	66.67	16.67	50	0.38		
118	01/02/2034	50	16.67	33.33	0.23		
119	01/03/2034	33.33	16.67	16.67	0.13	9.77	200
120	01/04/2034	16.67	16.67	-0	0		16.67
	Grand Total		2000		893.34	893.34	2000

Break even point

Name of the Applicant : ABC Hospital

* Figures in Lakhs

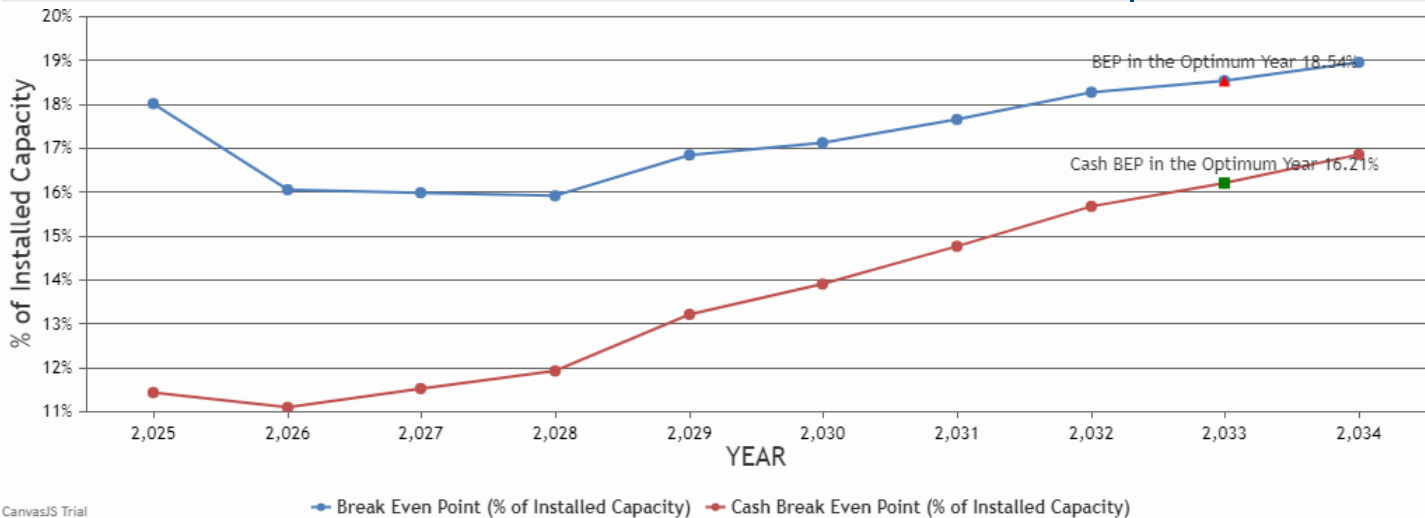
	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Capacity Utilization	30%	35%	40%	45%	60%	70%	80%
Total Income (incl. increase in SIP & FG)	2979.14	3943.07	4495.54	5060.62	6696.35	7863.57	8993.48
Variable Cost							
Material consumed	1244.25	1583.59	1809.82	2036.04	2714.72	3167.18	3619.63
Consumables	0	0	0	0	0	0	0
Power, Fuel & Other Utilities (Variable)	9.31	11.85	13.54	15.23	20.31	23.7	27.08
Salaries and wages (variable)	249.08	323.36	376.94	432.54	588.25	700.02	816.03
Other Direct Expenses	59.02	75.12	85.85	96.58	128.77	150.23	171.7
Other Variable Expenses	36.89	46.95	53.66	60.36	80.48	93.9	107.31
Selling, Packing & Distribution Expenses (Variable)	198.51	280.8	321.53	362.25	475.93	561.61	643.05
Interest on Bank Borrowing	43.59	60.28	68.45	76.59	99.54	116.78	133.28
Total Variable Cost	1840.65	2381.95	2729.79	3079.59	4108	4813.42	5518.08
Contribution	1138.49	1561.12	1765.75	1981.03	2588.35	3050.15	3475.4
Fixed Cost							
Power, Fuel & Other Utilities (Fixed)	13.3	14.51	14.51	14.51	14.51	14.51	14.51
Salaries and wages (fixed)	207.57	230.97	235.59	240.3	245.11	250.01	255.01
Repairs & Maintenance	33.85	38.77	40.71	42.75	44.88	47.13	49.48

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Selling, Packing & Distribution Expenses (Fixed)	22.06	31.2	35.73	40.25	52.88	62.4	71.45
Depreciation	287.46	254.63	225.69	200.17	177.64	157.74	140.15
Administrative & Misc. Expenses	193	273	312.59	352.18	462.7	546.01	625.19
Interest on Term Loans	156.98	153.77	135.77	118.08	99.77	81.77	63.77
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	0
Total Fixed Cost	914.22	996.85	1000.59	1008.24	1097.49	1159.57	1219.56
Break Even Point(% of maximum capacity)	24.09%	22.35%	22.67%	22.9%	25.44%	26.61%	28.07%
Cash Break Even Point (% of maximum capacity)	16.52%	16.64%	17.55%	18.36%	21.32%	22.99%	24.85%

	FY2032	FY2033	FY2034
Capacity Utilization	90%	95%	100%
Total Income (incl. increase in SIP & FG)	10125.18	10721.72	11285.46
Variable Cost			
Material consumed	4072.09	4298.31	4524.54
Consumables	0	0	0
Power, Fuel & Other Utilities (Variable)	30.47	32.16	33.85
Salaries and wages (variable)	936.39	1008.18	1082.47
Other Direct Expenses	193.16	203.89	214.62
Other Variable Expenses	120.73	127.43	134.14
Selling, Packing & Distribution Expenses (Variable)	724.49	769.45	810.18

	FY2032	FY2033	FY2034
Interest on Bank Borrowing	149.82	158.99	167.37
Total Variable Cost	6227.15	6598.41	6967.17
Contribution	3898.03	4123.31	4318.29
Fixed Cost			
Power, Fuel & Other Utilities (Fixed)	14.51	14.51	14.51
Salaries and wages (fixed)	260.11	265.31	270.62
Repairs & Maintenance	51.96	54.56	57.28
Selling, Packing & Distribution Expenses (Fixed)	80.5	85.49	90.02
Depreciation	124.59	110.83	98.62
Administrative & Misc. Expenses	704.37	748.08	787.67
Interest on Term Loans	45.88	27.77	9.77
Interest on Interest Bearing Unsecured Loans	0	0	0
Lease Rentals	0	0	0
Total Fixed Cost	1281.92	1306.55	1328.49
Break Even Point(% of maximum capacity)	29.6%	30.1%	30.76%
Cash Break Even Point (% of maximum capacity)	26.72%	27.55%	28.48%

Optimum year :	FY2033
BEP in the Optimum Year (%):	30.1%
Cash BEP in the Optimum Year (%) :	27.55%



Calculation of debt service coverage ratio

Name of the Applicant : ABC Hospital

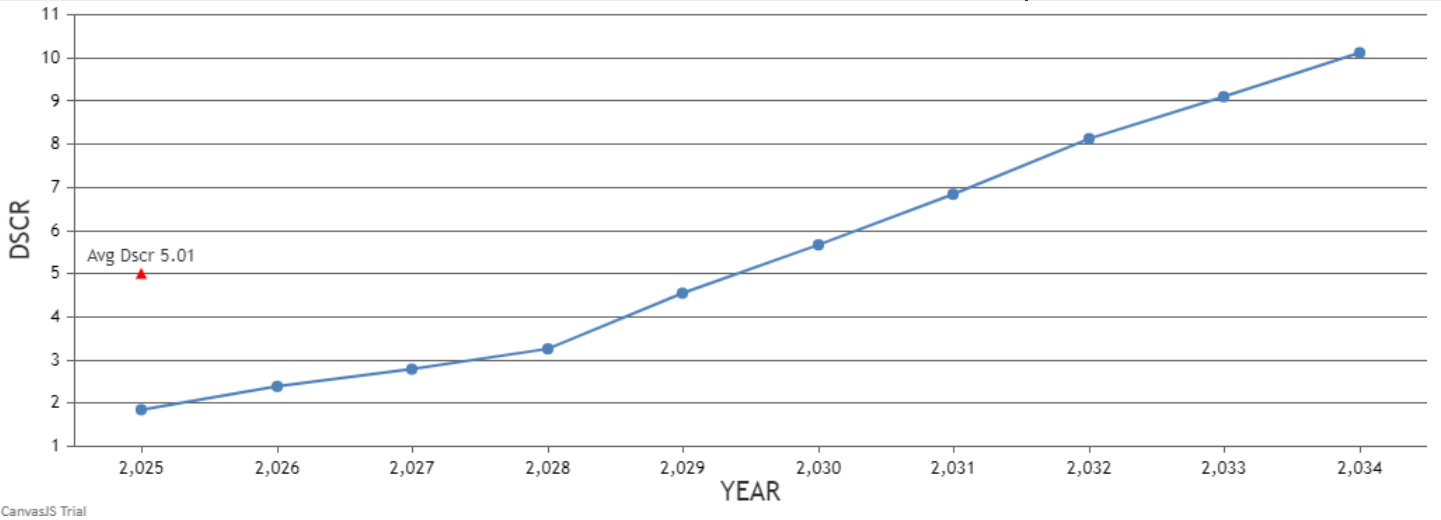
* Figures in Lakhs

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Net Profit After Tax	168.2	423.2	573.87	729.59	1118.14	1417.94	1691.88
Non-cash Charges	287.46	254.63	225.69	200.17	177.64	157.74	140.15
Interest on Term Loan	156.98	153.77	135.77	118.08	99.77	81.77	63.77
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	0
Total A	612.64	831.6	935.33	1047.84	1395.56	1657.45	1895.8
Interest on Term Loan	156.98	153.77	135.77	118.08	99.77	81.77	63.77
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Repayment of Term Loan	183.33	200	200	200	200	200	200
Repayment of Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	0
Total B	340.31	353.77	335.77	318.08	299.77	281.77	263.77
DSCR	1.8	2.35	2.79	3.29	4.66	5.88	7.19

	FY2032	FY2033	FY2034	Total
Net Profit After Tax	1962.08	2112.56	2242.34	
Non-cash Charges	124.59	110.83	98.62	
Interest on Term Loan	45.88	27.77	9.77	
Interest on Interest Bearing Unsecured Loans	0	0	0	

	FY2032	FY2033	FY2034	Total
Lease Rentals	0	0	0	
Total A	2132.55	2251.17	2350.74	15110.68
Interest on Term Loan	45.88	27.77	9.77	
Interest on Interest Bearing Unsecured Loans	0	0	0	
Repayment of Term Loan	200	200	200	1983.33
Repayment of Interest Bearing Unsecured Loans	0	0	0	0
Lease Rentals	0	0	0	
Total B	245.88	227.77	209.77	2876.68
DSCR	8.67	9.88	11.21	5.25

Average DSCR	5.25
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Calculation of irr & npv

Name of the Applicant : ABC Hospital

* Figures in Lakhs

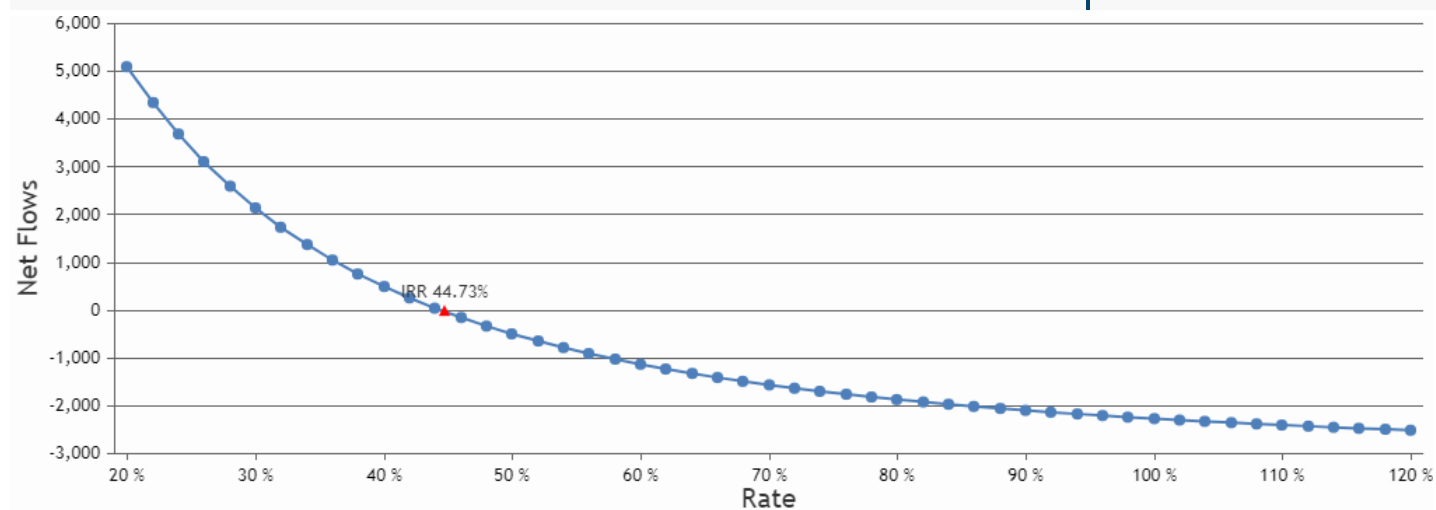
Irr Before Tax

	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
OUTFLOWS								
Capital Expenditure	3443.4							
Increase in WC Gap		723.3	191.72	124.17	123.69	349.43	261.79	250.75
Total Outflows	3443.4	723.3	191.72	124.17	123.69	349.43	261.79	250.75
INFLOWS								
Profit before Tax		224.27	564.27	765.16	972.79	1490.85	1890.58	2255.84
Depreciation/ Write offs		287.46	254.63	225.69	200.17	177.64	157.74	140.15
Interest		200.57	214.05	204.22	194.67	199.31	198.55	197.05
Lease Rentals		0	0	0	0	0	0	0
Salvage Value								
TOTAL INFLOWS		712.3	1032.95	1195.07	1367.63	1867.81	2246.87	2593.04
NET FLOWS	-3443.4	-11	841.23	1070.9	1243.94	1518.38	1985.08	2342.29

	Const. Period	FY2032	FY2033	FY2034
OUTFLOWS				
Capital Expenditure	3443.4			
Increase in WC Gap		251.31	138.93	127.29

	Const. Period	FY2032	FY2033	FY2034
Total Outflows	3443.4	251.31	138.93	127.29
INFLOWS				
Profit before Tax		2616.11	2816.75	2989.79
Depreciation/ Write offs		124.59	110.83	98.62
Interest		195.7	186.76	177.14
Lease Rentals		0	0	0
Salvage Value				3672.48
TOTAL INFLOWS		2936.4	3114.35	6938.04
NET FLOWS	-3443.4	2685.09	2975.42	6810.75

Irr Before Tax :	31.8
NPV (before tax):	8008.98
Discount Rate taken :	9%
Profitability Index (before tax) :	3.33



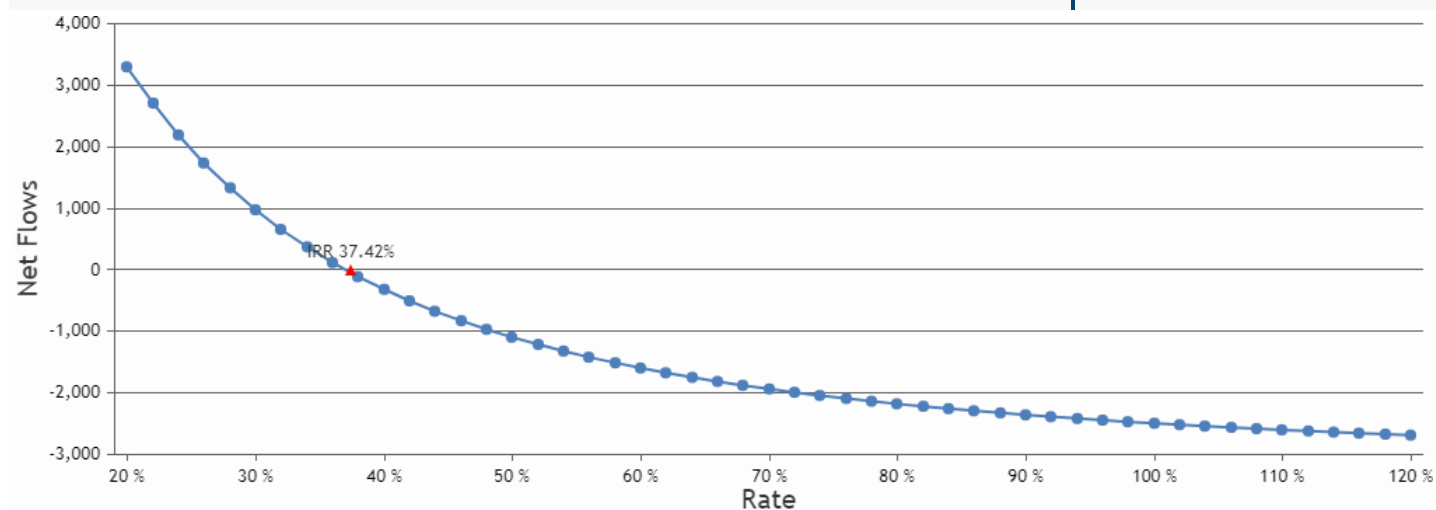
Irr After Tax

	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
OUTFLOWS								
Capital Expenditure	3443.4							
Increase in WC Gap		723.3	191.72	124.17	123.69	349.43	261.79	250.75
Total Outflows	3443.4	723.3	191.72	124.17	123.69	349.43	261.79	250.75
INFLOWS								
Profit after Tax		168.2	423.2	573.87	729.59	1118.14	1417.94	1691.88
Depreciation/ Write offs		287.46	254.63	225.69	200.17	177.64	157.74	140.15
Interest		200.57	214.05	204.22	194.67	199.31	198.55	197.05
Lease Rentals		0	0	0	0	0	0	0
Salvage Value								
TOTAL INFLOWS		656.23	891.88	1003.78	1124.43	1495.1	1774.23	2029.08
NET FLOWS	-3443.4	-67.07	700.16	879.61	1000.74	1145.67	1512.44	1778.33

	Const. Period	FY2032	FY2033	FY2034
OUTFLOWS				
Capital Expenditure	3443.4			
Increase in WC Gap		251.31	138.93	127.29
Total Outflows	3443.4	251.31	138.93	127.29
INFLOWS				
Profit after Tax		1962.08	2112.56	2242.34

	Const. Period	FY2032	FY2033	FY2034
Depreciation/ Write offs		124.59	110.83	98.62
Interest		195.7	186.76	177.14
Lease Rentals		0	0	0
Salvage Value				3672.48
TOTAL INFLOWS		2282.37	2410.16	6190.59
NET FLOWS	-3443.4	2031.06	2271.23	6063.3

Irr After Tax :	26.57
NPV (after tax) :	5718.04
Discount Rate taken :	9%
Profitability Index (after tax) :	2.66



Cost of capital

Name of the Applicant : ABC Hospital

* Figures in Lakhs

	Amount	Cost of Funds (%)	Tax Rate	Cost of Funds (Post-Tax)	Total Cost (Post Tax)
Partners Capital	1788.66	15%	1	15%	268.3
Share Premium	0	15%	1	15%	0
Preference Share Capital	0	15%	1	15%	0
Equity Contribution	0	15%	1	15%	0
Interest free Unsecured Loans	0	15%	1	15%	0
Subsidy	0	15%	1	15%	0
Quasi-Equity Others (PI Specify)	0	15%	1	15%	0
Term Loan	2000	9%	1	9%	180
Term Loan from Other Bank	0	0%	0.75	0%	0
Interest Bearing Unsecured	0	0%	0.75	0%	0
Internal Accruals (Optimum Year)	496.07	15	1	15%	74.41
Bank Borrowing for WC (Optimum Year)	1859.65	9	1	9%	167.37
Total	6144.38				690.08
Cost of capital % :					0.11 %
Effective Tax Rate % :					0.25 %

Return on capital employed

Name of the Applicant : ABC Hospital

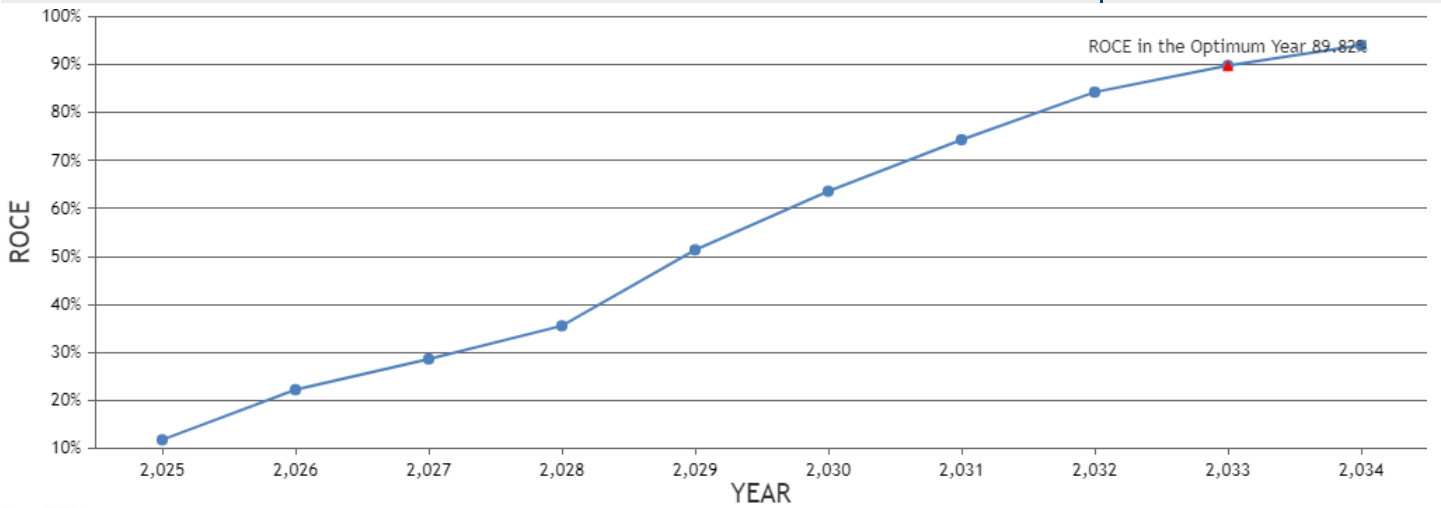
* Figures in Lakhs

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
RETURN							
Operating Profit	224.27	564.27	765.16	972.79	1490.85	1890.58	2255.84
Non-Operational Income	0	0	0	0	0	0	0
Interest	200.57	214.05	204.22	194.67	199.31	198.55	197.05
Lease Rentals	0	0	0	0	0	0	0
Total	424.84	778.32	969.38	1167.46	1690.17	2089.13	2452.89
Net Fixed Assets	3314.54	3059.91	2834.22	2634.05	2456.41	2298.67	2158.52
Current Assets less Creditors	723.3	915.02	1039.19	1162.88	1512.31	1774.1	2024.85
Total B	4037.84	3974.93	3873.41	3796.93	3968.72	4072.77	4183.37
ROCE	10.52%	19.58%	25.03%	30.75%	42.59%	51.3%	58.63%

	FY2032	FY2033	FY2034
RETURN			
Operating Profit	2616.11	2816.75	2989.79
Non-Operational Income	0	0	0
Interest	195.7	186.76	177.14
Lease Rentals	0	0	0
Total	2811.81	3003.52	3166.94
Net Fixed Assets	2033.93	1923.1	1824.48

	FY2032	FY2033	FY2034
Current Assets less Creditors	2276.16	2415.09	2542.38
Total B	4310.09	4338.19	4366.86
ROCE	65.24%	69.23%	72.52%

ROCE in the Optimum Year	0.69%
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Tax provision

Name of the Applicant : ABC Hospital

* Figures in Lakhs

	FY2023	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029
PBT	224.27	564.27	765.16	972.79	1490.85	1890.58	2255.84
Add: Depreciation (as per books)	287.46	254.63	225.69	200.17	177.64	157.74	140.15
Less: Depreciation as per Income Tax	287.46	254.63	225.69	200.17	177.64	157.74	140.15
Gross Taxable Income	224.27	564.27	765.16	972.79	1490.85	1890.58	2255.84
Less: Loss brought forward	0	0	0	0	0	0	0
Taxable Income	224.27	564.27	765.16	972.79	1490.85	1890.58	2255.84
Less: Profit from Exports (Deduction allowed u/s 80HHC)	0	0	0	0	0	0	0
Income after deduction u/s 80HHC	224.27	564.27	765.16	972.79	1490.85	1890.58	2255.84
Less: Deduction u/s 80-IA	0	0	0	0	0	0	0
Net Taxable Income	224.27	564.27	765.16	972.79	1490.85	1890.58	2255.84
Income Tax @ 30%	56.07	141.07	191.29	243.2	372.71	472.64	563.96
Surcharge	0	0	0	0	0	0	0
Total Income Tax (including Surcharge)	56.07	141.07	191.29	243.2	372.71	472.64	563.96
Education Cess @ 3%	0	0	0	0	0	0	0
Total Income Tax (including Surcharge & Education Cess)	56.07	141.07	191.29	243.2	372.71	472.64	563.96

	FY2030	FY2031	FY2032
PBT	2616.11	2816.75	2989.79
Add: Depreciation (as per books)	124.59	110.83	98.62
Less: Depreciation as per Income Tax	124.59	110.83	98.62
Gross Taxable Income	2616.11	2816.75	2989.79
Less: Loss brought forward	0	0	0
Taxable Income	2616.11	2816.75	2989.79
Less: Profit from Exports (Deduction allowed u/s 80HHC)	0	0	0
Income after deduction u/s 80HHC	2616.11	2816.75	2989.79
Less: Deduction u/s 80-IA	0	0	0
Net Taxable Income	2616.11	2816.75	2989.79
Income Tax @ 30%	654.03	704.19	747.45
Surcharge	0	0	0
Total Income Tax (including Surcharge)	654.03	704.19	747.45
Education Cess @ 3%	0	0	0
Total Income Tax (including Surcharge & Education Cess)	654.03	704.19	747.45

Interest on interest bearing unsecured loans

Name of the Applicant : ABC Hospital

*** Figures in Lakhs**

Unsecured Loan (Rs. lakh)	0
No. of Equal Monthly Installments	120
Amount of Equal Installment	0
Rate of Interest	0
Proposed date of commencement of commercial production	01/05/24
Date of first repayment	01/05/24

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
1	01/05/24	0	0	0	0		
2	01/06/24	0	0	0	0		
3	01/07/24	0	0	0	0		
4	01/08/24	0	0	0	0		
5	01/09/24	0	0	0	0		
6	01/10/24	0	0	0	0		
7	01/11/24	0	0	0	0		
8	01/12/24	0	0	0	0		
9	01/01/25	0	0	0	0		
10	01/02/25	0	0	0	0		
11	01/03/25	0	0	0	0		
12	01/04/25	0	0	0	0		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
13	01/05/25	0	0	0	0		
14	01/06/25	0	0	0	0		
15	01/07/25	0	0	0	0		
16	01/08/25	0	0	0	0		
17	01/09/25	0	0	0	0		
18	01/10/25	0	0	0	0		
19	01/11/25	0	0	0	0		
20	01/12/25	0	0	0	0		
21	01/01/26	0	0	0	0		
22	01/02/26	0	0	0	0		
23	01/03/26	0	0	0	0		
24	01/04/26	0	0	0	0		
25	01/05/26	0	0	0	0		
26	01/06/26	0	0	0	0		
27	01/07/26	0	0	0	0		
28	01/08/26	0	0	0	0		
29	01/09/26	0	0	0	0		
30	01/10/26	0	0	0	0		
31	01/11/26	0	0	0	0		
32	01/12/26	0	0	0	0		
33	01/01/27	0	0	0	0		
34	01/02/27	0	0	0	0		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
35	01/03/27	0	0	0	0		
36	01/04/27	0	0	0	0		
37	01/05/27	0	0	0	0		
38	01/06/27	0	0	0	0		
39	01/07/27	0	0	0	0		
40	01/08/27	0	0	0	0		
41	01/09/27	0	0	0	0		
42	01/10/27	0	0	0	0		
43	01/11/27	0	0	0	0		
44	01/12/27	0	0	0	0		
45	01/01/28	0	0	0	0		
46	01/02/28	0	0	0	0		
47	01/03/28	0	0	0	0		
48	01/04/28	0	0	0	0		
49	01/05/28	0	0	0	0		
50	01/06/28	0	0	0	0		
51	01/07/28	0	0	0	0		
52	01/08/28	0	0	0	0		
53	01/09/28	0	0	0	0		
54	01/10/28	0	0	0	0		
55	01/11/28	0	0	0	0		
56	01/12/28	0	0	0	0		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
57	01/01/29	0	0	0	0		
58	01/02/29	0	0	0	0		
59	01/03/29	0	0	0	0		
60	01/04/29	0	0	0	0		
61	01/05/29	0	0	0	0		
62	01/06/29	0	0	0	0		
63	01/07/29	0	0	0	0		
64	01/08/29	0	0	0	0		
65	01/09/29	0	0	0	0		
66	01/10/29	0	0	0	0		
67	01/11/29	0	0	0	0		
68	01/12/29	0	0	0	0		
69	01/01/30	0	0	0	0		
70	01/02/30	0	0	0	0		
71	01/03/30	0	0	0	0		
72	01/04/30	0	0	0	0		
73	01/05/30	0	0	0	0		
74	01/06/30	0	0	0	0		
75	01/07/30	0	0	0	0		
76	01/08/30	0	0	0	0		
77	01/09/30	0	0	0	0		
78	01/10/30	0	0	0	0		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
79	01/11/30	0	0	0	0		
80	01/12/30	0	0	0	0		
81	01/01/31	0	0	0	0		
82	01/02/31	0	0	0	0		
83	01/03/31	0	0	0	0		
84	01/04/31	0	0	0	0		
85	01/05/31	0	0	0	0		
86	01/06/31	0	0	0	0		
87	01/07/31	0	0	0	0		
88	01/08/31	0	0	0	0		
89	01/09/31	0	0	0	0		
90	01/10/31	0	0	0	0		
91	01/11/31	0	0	0	0		
92	01/12/31	0	0	0	0		
93	01/01/32	0	0	0	0		
94	01/02/32	0	0	0	0		
95	01/03/32	0	0	0	0		
96	01/04/32	0	0	0	0		
97	01/05/32	0	0	0	0		
98	01/06/32	0	0	0	0		
99	01/07/32	0	0	0	0		
100	01/08/32	0	0	0	0		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
101	01/09/32	0	0	0	0		
102	01/10/32	0	0	0	0		
103	01/11/32	0	0	0	0		
104	01/12/32	0	0	0	0		
105	01/01/33	0	0	0	0		
106	01/02/33	0	0	0	0		
107	01/03/33	0	0	0	0		
108	01/04/33	0	0	0	0		
109	01/05/33	0	0	0	0		
110	01/06/33	0	0	0	0		
111	01/07/33	0	0	0	0		
112	01/08/33	0	0	0	0		
113	01/09/33	0	0	0	0		
114	01/10/33	0	0	0	0		
115	01/11/33	0	0	0	0		
116	01/12/33	0	0	0	0		
117	01/01/34	0	0	0	0		
118	01/02/34	0	0	0	0		
119	01/03/34	0	0	0	0		
120	01/04/34	0	0	0	0		
Grand Total			0		0	0	0

Margin on security & financial parameters

Name of the Applicant : ABC Hospital

* Figures in Lakhs

Value of Primary Security				
Land	1000			
Site Development	0			
Buildings	1950			
Plant & Machinery	517			
Misc. Fixed Assets	0			
Pre-operative Expenses (excl. Deposits with Electricity Board)	135			
Provision for Contingencies	0			
Less: 50% Value of Moulds, if any	0	Hypothecation of P&M	Mortgage	
Value of Primary Security	3467	517	2950	
Term Loan	2000			
Term Loan from Other Bank	0			
Proportionate value of Primary Security for Bank	3467	517	2950	
Margin on Primary Security for Term Loan	42.31%			
Working Capital Limit recommended, if any	0			
Exposure to applicant unit (Term Loan & WC)	2000			Hypo. of Stocks & BD
Value of Stocks & Book Debts	0			0
Value of Primary Security for Term Loan and WC together	3467	517	2950	0

Value of Primary Security		
Margin on Primary Security for Term Loan and WC together	42.31%	
BG/ LC Limit recommended, if any	0	
Exposure to Associate Concerns	0	
Total Exposure	2000	

Collateral Securities		Hypothecation of P&M	Mortgage	Hypo. of Stocks & BD	FDR
(a) Value of Collateral Securities-Immovable Properties	0		0		
(b) Value of FDRs	0				0
(c) Value of Movable Fixed Assets of Associates	0	0			
(d) Value of Immovable Properties of Associates	0		0		
Total Value of Collateral Securities	0	0	0		0
Value of total Security	3467	517	2950	0	0
Margin on Overall Security	42.31%				
Overall Asset Coverage	1.73				
Net Value of Securities after hair cut					
Hypothecation of P&M	206.8				
Mortgage	2065				
Hypo. of Stocks & BD	0				
FDR	0				
Total	2271.8				
Net Asset Coverage	1.14				

Financial Parameters			
Promoters' Contribution (%)	47.21%		
Promoters' Contribution by Equity (%)	100%		
Debt-Equity Ratio (DER)	1.12		
Debt-Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	1.12		
Maximum DSCR	11.21	Year	2034
Minimum DSCR	1.8	Year	2025
Avg. DSCR	5.25		
BEP	30.1%	Optimum Year	2033
Cash BEP	27.55%	Optimum Year	2033
ROCE %	69.23%	Optimum Year	2033
Cost of capital	0.11		
IRR (Before Tax)	30		
IRR (After Tax)	24.2		
NPV (before tax)	6457.68		
NPV (after tax)	4166.75		
Profitability Index (before tax)	2.88		
Profitability Index (after tax)	2.21		
Capital Cost	3602		
No. of Employees	50		
Capital Cost per Employee	72.04		

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Capacity Utilization	30%	35%	40%	45%	60%	70%	80%
Total Income	2757.14	3900.06	4465.63	5031.19	6610.07	7800.12	8931.25
Gross revenue	2757.14	3900.06	4465.63	5031.19	6610.07	7800.12	8931.25
Net revenue	2757.14	3900.06	4465.63	5031.19	6610.07	7800.12	8931.25
Gross Profit	712.3	1032.95	1195.07	1367.63	1867.81	2246.87	2593.04
Operating Profit	224.27	564.27	765.16	972.79	1490.85	1890.58	2255.84
Interest	200.57	214.05	204.22	194.67	199.31	198.55	197.05
Depreciation	287.46	254.63	225.69	200.17	177.64	157.74	140.15
Profit after Tax (PAT)	168.2	423.2	573.87	729.59	1118.14	1417.94	1691.88
Gross Cash Accruals	455.66	677.83	799.56	929.76	1295.78	1575.68	1832.03
Net Worth	1956.86	2380.06	2953.93	3683.53	4801.67	6219.61	7911.49

	FY2032	FY2033	FY2034
Capacity Utilization	90%	95%	100%
Total Income	10062.39	10686.87	11252.44
Gross revenue	10062.39	10686.87	11252.44
Net revenue	10062.39	10686.87	11252.44
Gross Profit	2936.4	3114.35	3265.56
Operating Profit	2616.11	2816.75	2989.79
Interest	195.7	186.76	177.14
Depreciation	124.59	110.83	98.62
Profit after Tax (PAT)	1962.08	2112.56	2242.34
Gross Cash Accruals	2086.67	2223.39	2340.96

	FY2032	FY2033	FY2034
Net Worth	9873.57	11986.13	14228.48

Sensitivity Analysis

Name of the Applicant : ABC Hospital

	Percentage	DSCR	BEP	Cash BEP	ROCE	Cost of Capital
Base Case		5.25	30.1%	27.55%	69.23%	0.11

	IRR (before tax)	IRR (post tax)	NPV (before tax)	NPV (post tax)	Profitability Index (before tax)	Profitability Index (post tax)
Base Case	30	24.2	6457.68	4166.75	2.88	2.21

Future financial indicators

Name of the Applicant : ABC Hospital

*** Figures in Lakhs**

Promoter's Contribution As % Of Total Project Cost	0.47%
Der For The Project	1.12
Der For The Company As A Whole	1.12
Dscr Minimum	1.8
Dscr Maximum	11.21
Dscr Average	5.25
Break Even Point(Bep) % Of Maximum Capacity	30.1%
Roce (Return On Capital Employed In The Optimum Year)	0.69%
Irr (Before Tax)	30
Irr (After Tax)	24.2
Cost Of Capital	0.11
Employment - Existing / Additional	50
Capital Cost Per Job	72.04

Sensitivity Analysis

	DSCR	IRR (post tax)	BEP	Cash BEP	ROCE
Base Case	5.25	24.2	30.1	27.55	0.69
Sales	5.25	24.2	30.1	27.55	69.23
Raw Material	5.25	24.2	30.1	27.55	69.23
Capacity Util	5.25	24.2	30.1	27.55	69.23

Output

Name of the Applicant : ABC Hospital

*** Figures in Lakhs**

Margin on Primary Security	42.31
Margin on Overall Security	42.31
Overall Asset Coverage	1.73
Promoters' Contribution (%) :	47.21
Promoters' Contribution by Equity (%)	100
Debt Equity Ratio (DER)	1.12
Debt-Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	1.12
Maximum DSCR	1.8
Year	2034
Minimum DSCR	11.21
Year	2025
Avg. DSCR	5.25
BEP	30.1
Optimum Year	2033
Cash BEP	27.55
Optimum Year	2033
ROCE %	69.23
Optimum Year	2033
Cost of capital	0.11
IRR (Before Tax)	30
IRR (After Tax)	24.2

NPV (Before Tax)	6457.68
NPV (After Tax)	4166.75
Profitability Index (before tax)	2.88
Profitability Index (After tax)	2.21
Capital Cost	3602
No. of Employees	50
Capital Cost per Employee	72.04

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