

SIR RATAN TATA TRUSTS FUNDS



Funding Period
April 2017 - March 2019

INTRODUCTION

According to the World Health Organization (WHO) Global Health Expenditure database, in India, the out of pocket healthcare expenditure ranged from 85.5 % to 89.0 % in the years of 2010 to 2015. High medical bills and the lack of access to affordable healthcare pushed nearly 3.9 crore of the population in the country into poverty. Many lives are lost each year due to inability to pay for life-saving surgeries and procedures.

It shows a felt need to provide quality and affordable health care to economically deprived population at primary, secondary and tertiary levels, especially for expensive treatments for non-communicable diseases including surgeries and related diagnosis in India.

Narayana Health (NH) thrives to live up to the purpose of not turning our back on any disadvantaged patient for lack of funds. Through the Narayana Hrudayalaya Foundation and chain of hospitals across India, Narayana Health is committed towards provision of healthcare to patients from lower socio-economic status. The poor patient support program was conceptualized to enable corporates, philanthropic institutions and individuals to join NH in our journey towards providing monetary support for those patients who are unable to afford healthcare expenses or facing catastrophic medical expenses.

The catastrophic nature of expenses is especially pervasive in cancer treatment. The financial burden induced by such procedures ends up pulling families way below the poverty line towards destitution.

The funds from Sir Ratan Tata Trusts have been used to mitigate the catastrophic expenditure incurred by patients, especially the patients from the economically weaker sections of the society.

With this donation, 20 patients were treated successfully during the period and have been provided a happy and healthy life.

PROCESS

- Donation are received by 'Narayana Hrudayalaya Foundation' from 'Sir Ratan Tata Trusts' to provide financial support for cancer treatment
- Needy patients approach medico-social work department of respective hospitals to seek financial support based on the cost estimate of the surgery/procedure
- Socio-Economic evaluation/assessment of the patients done with appropriate documents by medico-social workers
- Required surgeries/procedures are carried out at Narayana Health group of hospitals utilizing appropriate amount of funds

DETAILS OF BENEFICIARIES

a. Details of beneficiaries along with amount of financial assistance provided

S. No.	Gender	Age	Native	Family Occupation	Support Month	Support Month	Amt. of financial assistance
1	Female	61yrs.	Hebbagodi	Technician	Cervical Cancer	13,500	30,000
2	Female	3yrs.	Gulbarga	Contractor	Hydrocephalus secondary to aqueductal stenosis	1,000	30,000
3	Male	57yrs.	Durgapur	Security Guard	Renal cell carcinoma	5,000	40,000
4	Female	55yrs.	Vellore	Nurse	Cervical Cancer	13,000	40,000
5	Male	14yrs.	Yadgiri	Coolie Labourer	Thalassemia	1,000	77,000
6	Male	21yrs.	Begur	Farmer	Aplastic Anaemia	1,000	40,000
7	Male	17yrs.	Haveri	Farmer	Myelodysplastic Anaemia		50,000
8	Female	54yrs.	Raichur	Farmer	Bone Tumour	1,000	50,000
9	Male	52yrs.	Salem	Coolie Labourer	Tongue cancer	3,000	24,000
10	Female	5yrs.	Hassan	Coolie Labourer	Rhabdomyosarcoma	1000	50,000
11	Male	4yrs.	Uttara Kannada	Construction Worker	Acute Lymphoblastic Leukaemia	1000	65,000
12	Male	45yrs.	Yelahanka	Private Firm	Acute Lymphoblastic Leukaemia	12,500	50,000
13	Male	36yrs.	Davanagere	Agriculture	Aplastic Anaemia	1,100	20,000
14	Male	3yrs.	Sangli	Technician	X linked Adrenoleucodystrophy	1,200	69,000
15	Female	50yrs.	Kanakapura	Coolie Labourer	Breast Carcinoma	1500	44,000
16	Female	17yrs.	Bangladesh	Bank agent	Pituitary Adenoma	15,000	100,000
17	Male	61yrs.	Chikkabalapur	Business	Adenocarcinoma	11,000	40,000
18	Female	47yrs.	Bangladesh	Business	Acute Myeloid Leukaemia	30,000	40,000
19	Female	6yrs.	Solapur	Auto Rikshaw Driver	Cranioopharyngioma	4000	65,000
20	Female	20yrs.	West Bengal	Construction Labourer	Ewing Sarcoma	2000	55,000

Total = Rs. 9,79,000

CONCLUSION

The financial support was utilized for the patients ranging from all age groups with several types of cancer. The patients are from lower economic sections, from low paid occupations and from families who have already undergone catastrophic medical expenditure.

NHF extends its sincere thanks and gratitude to Sir Ratan Tata Trusts for their financial support in extending medical treatment to patients from under privileged sections of the society and making enormous difference in the life of the beneficiaries.

The case narratives of the beneficiaries have been provided below:

Maheshwaramma

Mrs. Maheshwaramma (61 Years) is the wife of late Mr. Gavi Rangappa. She lives at Hebbagodi, Bangalore with her son Manu (28 Years) and daughter in law, Deepa (25 Years). Deepa is the sole bread of the family working as a Radiology Technician. The family has a monthly income of Rs. 13,500. She was diagnosed with Carcinoma of Cervix and was advised to undergo Chemotherapy, Radiotherapy and Brachytherapy. The cost of treatment was estimated to be around Rs. 271,700. The family managed to arrange Rs. 70,000. They approached the medico social department at Mazumdar Shaw Medical Centre requesting financial assistance. Socio-economic assessment was done and taking into due consideration the urgency of the situation, NH CSR supported the family with Rs. 30,000 from the Sir Ratan Tata Trusts Funds. This was a great relief to the family.



Baby Nethra

Three-year-old Nethra is the elder daughter of Kedarnath (38 Years) and Preethi (30 Years). Her younger brother Gagan is one and a half years old. The family hails from Gulbarga, Karnataka. Mr. Kedarnath is the only source of income for the family, he works as a contractor and earns around Rs. 11,000 per annum. In 2014 Baby Nethra was diagnosed with Hydrocephalus secondary to aqueductal stenosis. She underwent surgery twice to correct this. During this treatment the family spent around Rs. 200,000. Unfortunately, the patient relapsed and requires surgery again. This is estimated to cost Rs. 1,00,000. The patient's family was able to arrange Rs. 50,000. They approached the Medico-social department at Mazumdar Shaw Medical Centre seeking financial assistance. NH CSR supported the family with Rs. 30,000 from the Sir Ratan Tata Trusts Fund. The baby was able to complete the treatment procedure successfully.



Mr. Purn Singh Rawat

Mr. Purn Singh Rawat (57 Years) hails from Durgapur, West Bengal. He lives with his wife Anu (52 Years). Mr Purn works as a security guard at a Private School while his wife is a homemaker. He has a monthly income of Rs. 5000. He was referred to Mazumdar Shaw Medical Centre where he was diagnosed with Renal Cell Carcinoma. The doctor advised Laparoscopic Nephrectomy.

Being from a poor socio-economic background he was eligible for the Give 4 Life scheme under which the treatment was estimated to cost Rs. 1,10,000. Mr. Purn and his wife were able to arrange Rs. 60,000 by using up all their savings and borrowing from friends. They approached the Medico-social department at Mazumdar Shaw Medical Centre seeking financial assistance. Using Sir Ratan Tata Trusts Funds, NH CSR supported the family with Rs. 40,000. The patient was able to complete his treatment.



Mrs. Lakshmi

55 Years old, Mrs. Lakshmi from Vellore is the wife of Mr. Perumal (60 Years). She is the mother to five daughters (Ambika 38 years, Jyothi 36 Years, Kavitha 34 Years, Vanaja 32 Years, Vendamani 30 years) and a son, Venkatesh (28 Years). Two of her daughters stay with her while the others are married off. Her son works as a coolie labourer and Vanaja as a nurse. Her third daughter Kavitha was suffering from cancer, the family had to spend around Rs 600,000 for her treatment. Thus, the family had already suffered a catastrophic expenditure when it received the news that Mrs. Lakshmi also was suffering from Cervical cancer. She had to undergo intracavitary brachytherapy which was estimated to cost Rs. 50,000. The patient's family arranged Rs. 10,000 and approached the Medico-social department at Mazumdar Shaw Medical Centre for assistance. Through the Sir Ratan Tata Trusts Funds, NH CSR was able to support the patient with Rs. 40,000 enabling them to complete the treatment.



Master Girish

Master Girish (14 Years) hails from Yadgiri, Karnataka. He lives in a joint family along with his Grandfather- Bheema Gowda (80 Years), Grandmother- Annapoorna (65 Years), Father – Basavana Gowda (41 Years), Mother- Sridevi (36 Years), Elder sister- Nagarathamma (18 Years), Younger Sister – Ashwini (12 Years) and Younger Brother - Raju Gowda (9 Years). Girish's father is the sole bread winner for the family, he works as a Coolie labour. The entire family survives on an annual income of about Rs. 12,000.

Girish was diagnosed with Thalassemia and had to undergo Bone Marrow Transplantation. The procedure cost around Rs. 12,50,000. The family was unable to come up with such a huge amount. They approached various NGOs, foundations and private donors but still were unable to procure

enough funds for the follow up treatment as well. The family approached the Medico-social department at the Mazumdar Shaw Medical Centre. Through the Sir Ratan Tata Trusts Funds the family was given an assistance of Rs. 77,000.



Mr. Veerendra Kumar

21-year-old Veerendra Kumar, a first year MA student from Begur, Bangalore is the youngest child of Malleshappa (65 Years) and Sharadamma (60 Years). He has 2 elder brothers and 3 elder sisters, all are married and living separately. His father is a farmer and mother a homemaker. The family has an annual income of Rs. 11,000.

Mr. Veerendra was diagnosed with aplastic anaemia and underwent treatment at Mazumdar Shaw Medical Centre. Bone Marrow Transplant was completed and the patient had to undergo strict follow up for 6 months. The initial treatment had cost around Rs. 2,40,000, the family had undergone much difficulty to arrange this amount and was now unable to arrange the funds required for follow up treatment. Understanding the plight and difficulty



faced by the family, NH CSR supported them with Rs. 40,000 from the Sir Ratan Tata Trusts Funds. This came as a great help to the family.

Master Santosh

17-year-old Master Santosh is the second child of Sanjeeva Reddy (47 Years) and Sujatha (40 Years) from Haveri, Karnataka. His elder sister, Shwetha is in the 12th standard and younger brother, Sudeep is in 4th Standard. Mr. Sanjeeva is the bread winner of the family working as an agriculturalist, his wife is a homemaker. The family has an annual income of Rs. 15,000.

Master Santosh had been diagnosed with Myelodysplastic syndrome and underwent Bone Marrow Transplant. The treatment costed 400,000. The family arranged Rs. 2,70,000 and the remaining amount was arranged through various NGOs. The young boy has to undergo follow up treatment for a period of 6 months. The



family being already financially strained approached the Medico-social department at Mazumdar Shaw Medical Centre requesting assistance for their follow up treatment. NH CSR assisted the family with Rs. 50,000 from the Sir Ratan Tata Trusts Funds.

Varalakshmi C H

Varalakshmi (54 Years) from Raichur, Karnataka is the wife of Mr Sathyanarayana (60 Years). The couple has two daughters, Sunitha (33 Years) and Akhila (28 Years). She is a housewife while her husband works as a farmer on his own land. Both daughters are married off and living separately. The only source of income for the couple is the farming activities by her husband. The family has an annual income of Rs. 12,000.

Mrs. Varalakshmi was diagnosed with bone tumour and had to undergo wide excision of bone tumour with megaprosthesis reconstruction. The procedure was estimated to cost Rs. 3,10,000 of which the patient's family was able to arrange Rs. 1,50,000. The couple approached the Medico-



social department at Mazumdar Shaw Medical Centre requesting financial assistance. After due socio-economic assessment it was decided to give the patient Rs. 50,000 from the Sir Ratan Tata Trusts Funds.

Mr. Gunashekharan

Mr. Gunashekharan (52 Years) hails from Salem, Tamil Nadu. He lives in a joint family along with his wife Kamala (45 Years), father-in-law Veerabhadran (82 Years), mother-in-law Lakshmi (72 Years), son Karthik (25 Years), daughters Selvi (32 Years) and Shanthi (29 Years). Mr. Gunashekharan and his son were the bread winners of the family, both worked as Coolie labourers. Owing to his illness Mr. Gunashekharan has been unable to work and entire family is dependent on his son. The family has an annual income of Rs. 36,000.



He was diagnosed with Carcinoma on tongue. Being from a very poor economic background he was eligible to the Give 4 Life Scheme under which surgery and chemotherapy cost was covered. He was required to undergo CT Scan, however this was not covered under the scheme. It was estimated to cost around Rs. 30,000. The patients family managed to arrange Rs. 4000. NH CSR supported the family with Rs. 24,000 from Sir Ratan Tata Trusts Funds. This enabled them to carry out the procedure.

Kumari Nandana

Five-year-old Kumari Nandana lives with her Grandparents Raja (70 Years) and Meenakshi (65 Years). They are from Hassan, Karnataka. Nandana's parents Mallesha (43 Years) and Sushila (36 Years) separated when they came to know that their child was suffering from cancer. Sushila unable to take care of the child left her with her aged parents. Mr. Raja and Mrs. Meenakshi work as Coolie Labourers and have a monthly income of Rs. 1000.



Kumari Nandana was diagnosed with Rhabdomyosarcoma. The child was undergoing treatment under the Vajpayee Arogyashree Scheme and utilising funds from various foundations. The doctor advised Positron Emission Tomography - Computed Tomography to evaluate her response and remove chemoport. This was estimated to cost Rs. 55,000 and was not covered under the scheme. Patients family managed to arrange Rs. 5,000. The Medico-Social Department at Mazumdar Shaw Medical Centre approached NH CSR for assistance. Rs. 50,000 was given to the patient from the Sir Ratan Tata Trusts Funds which enabled them to undergo the procedure.

Master Dhanush

Four-year-old Dhanush is the elder son of Mr. Ashok Naik (32 Years) and Kusuma (28 Years). They live with their extended family, his Grandmother Jatamma (62 Years), Uncle Raghuram (35 Years), Aunt Lakshmi (29 Years) and younger sister Banusree (2 years). The family resides at their own home in Uttara Karnataka. The women in the family are homemakers while the men are construction labourers. The family lived on the income from Dhanush's father and uncle, however his uncle had been absconding since three months and the family's income was cut down to Rs. 12,000 per year. Dhanush was diagnosed with Acute Lymphoblastic Leukaemia and had to undergo Bone Marrow Transplantation. The procedure was estimated to cost Rs. 12,50,000. The family was able to arrange Rs. 2,00,000 by borrowing from various sources. From the Prime Minister's Relief Fund they received Rs. 300,000 and Rs. 6,00,000 from NGOs and private donors. The family approached NH CSR seeking financial assistance, through Sir Ratan Tata Trusts Funds the family was given Rs. 65,000. This came as a huge help to the family.



Lakshmikanth P

Mr. Lakshmikanth P (45 Years) from Yelahanka, Bangalore lives with his parents, Mr. Puttaswamy D (75 Years) and Mrs Kamamma (65 Years), his wife Shridevi (37 Years), his daughter Varsha (7 years). His brother passed away a few years back and his daughter Vismaya Jyothi (17 Years) is also staying with the family. Mr. Lakshmikanth used to work in a software company but owing to illness had not been working for 3 years. Now the sole bread winner for the family was his wife who was working as a trainee in a private firm. The family was having an annual income of Rs. 1,50,000.

He was diagnosed with Acute Lymphoblastic Leukaemia and the cost of treatment was estimated at Rs. 7,18,000. The family was able to arrange Rs. 500,000. They approached the Medico Social Department at Mazumdar Shaw Medical Centre seeking financial assistance. Understanding the plight of the family, NH CSR supported them with Rs. 50,000 from the Sir Ratan Tata Trusts Funds.



Nagaraja Naik

Mr. Nagaraja Naik (38 Years) from Davangere is an agriculturalist. He lives along with his mother- Heeri Bhai (70 Years), his wife- Jyothi (26 Years) and his two sons – Jayanth (5 Years) and Sumanth (2 Years). Mrs Jyothi works as a tailor earning around Rs. 1000 each month. The family largely depends on the income from Mr. Nagaraja's farming activities.

Mr. Nagaraja was diagnosed with severe aplastic anaemia at Mazumdar Shaw Medical Centre and had to undergo Bone Marrow Transplant. The treatment was estimated to cost Rs. 20,00,000. The family sold off their agricultural land to arrange funds for the treatment. The family was put under immense financial strain as their bread winner had stopped earning and their source of income was sold. His wife started going for Coolie Labour in order to support the family. The patient had to undergo follow up treatment post-surgery which was estimated to cost Rs. 90,000. The family availed benefits of some packages bringing down the cost of the treatment and an amount of Rs. 20,000 was given by NH-CSR from the Sir Ratan Tata Trusts Funds. This was a huge assistance to the family.



Pratyush Pratik Bhandare

Master Pratyush Pratik Bhandare (3 Years) is the son of Pratik Bhandare hailing from Sangli District, Maharashtra. Mr. Pratik (28 Years) works as an IT Technician and his wife Pratiksha (25 Years) is a housewife. The family has an annual income of Rs. 21,000. The young boy was referred to Mazumdar Shaw Medical Centre from a private hospital in Panvel, Mumbai. He was diagnosed with X linked Adrenoleucodystrophy, the only curative treatment possible was Bone Marrow Transplant. The treatment was estimated to cost Rs. 35,00,000. The family was not able to arrange such a huge amount. After borrowing from friends and family and exhausting their savings they got Rs. 3,50,000. They approached several NGOs and private donors and were able to arrange an amount of Rs. 11,00,000.



They also applied to the Chief Minister's Relief Fund and Prime Minister's Relief Fund from where they got Rs. 300,000 each. Understanding the plight of the family NH CSR supported them with emergency financial support of Rs. 69,000 from the Sir Ratan Tata Trusts Funds. This helped them to buy time to arrange the remaining funds.

Mrs. Siddamma

Mrs. Siddamma hailing from Kanakapura lives with her husband Chikkachandrappa (55 Years) and son Raja (23 Years). She has two daughters Yashodamma (27 Years) and Premi (22 Years) who have been married off and are living with their husbands. Mrs. Siddamma is a homemaker and relies on the income brought in by her husband who is a Coolie labourer and her son who is an employee in a private factory. The family has a monthly income of about Rs. 1500.

The patient was diagnosed with carcinoma in the right breast and had to start Chemotherapy on an immediate basis. She was eligible for the Give 4 Life Scheme under the hospital, her treatment cost was estimated to be Rs. 1,80,000. After borrowing from various sources, the family managed to arrange an amount of Rs. 80,000. They approached the medico-social department at Mazumdar Shaw Medical Centre. NH CSR granted the patient financial assistance amounting to Rs. 50,000 from the Sir Ratan Tata Trusts Funds. This reduced the burden on the family.



Moriom Akhtar

Moriom Akhtar is a 17-year-old girl, resident of Mirpura Thana of Dhaka city in Bangladesh. She stays with her parents named Mr Aminur Rahman and Mrs Jharna Rahman and three younger siblings who study in school. She comes from an economically disadvantaged family. Her father, Mr Aminur, who works as a recovery officer in a bank, is the only bread winner for the family and earns only Rs 15,000 per month.

Moriom was diagnosed with pituitary adenoma with MRN No 10020001037342 at Mazumdar Shaw Medical Centre, Bangalore on 17th April 2018. It was a case of recurrent adenoma and the patient had been operated for the same in year 2016 in Kolkata, for which the family had to sell the land.

The estimated cost for the surgery was Rs 3,30,000.

The amount of treatment was beyond the paying capacity of the six-member household. Through all means, the family could arrange only for Rs 1,60,000 and approached the medico-social work department of the hospital for the required support. Through support of Narayana Health CSR, they found sponsor Sir Ratan Tata Trust (SRTT) and received financial assistance of Rs 1,00,000 for the treatment.



Mohan Kumar C R

61-year-old Mohan Kumar CR from Chikkabalapur lives with his 55-Year-Old wife, Shanthakumari and 2 daughters Keerthi (29 Years) and Spoorthi (25 Years). Mr Mohan Kumar is a wholesale business man having a monthly income of Rs. 11,000.

The patient was diagnosed with Adenocarcinoma and had to undergo immediate Radiation therapy. The treatment was estimated to cost Rs. 82,540. The family had already incurred a heavy medical expenditure owing to treatment of his elder daughter for Tuberculosis. They were able to arrange Rs. 20,000 from various sources. The Medico-social department assessed the case and Rs. 40,000 was given to the family from Sir Ratan Tata Trusts Funds. This was a huge help to the family.



Farhana Habib Lina

Mrs. Farhana Habib Lina (47 Years) hailing from Bangladesh, lives with her husband- Habibulla (55 Years). The couple has two children; son- Salman (25 years) and her daughter- Tuhi (21 Years). Her husband owns a small business from which the family earns a monthly income of Rs. 30,000. Both children are still dependent on their parents, her son works part-time but the income contribution is negligible.

Mrs Farhana came to Mazumdar Shaw Medical Centre, Bangalore where she was diagnosed with Acute Myeloid Leukaemia, and had to undergo Bone Marrow Transplant. The family managed to arrange the funds for the surgery by borrowing. The family was put into financial strain and was finding difficulty arranging funds for the follow up treatment. The family approached the Medico-Social department at



Mazumdar Shaw Medical Centre. Understanding the plight of the family NH-CSR supported them with Rs. 40,000 from the Sir Ratan Tata Trusts Funds. This eased the burden on the family and helped them complete their follow up treatment.

Tanishka Nitin Shinde

6-year-old Tanishka Shinde from Solapur is the youngest child of Mr. Nitin Dhondiba Shinde (32 Years) and Mrs. Sunitha (28 Years). Tanishka has an older sister Sneha (12 Years) who studies in the seventh standard. The family lives in their ancestral property along with their extended family; Grandfather-Dhondiba Shinde (74 years), Grandmother-Leelavathi L (62 years) and Uncle Dhondiba Shinde who is physically challenged (26 years). Her father is an auto-rikshaw driver, Grandfather is a Coolie labourer and Uncle works as a data entry operator in a private firm. The family has a certified annual income of Rs. 4000 per month. All 7 members of the family have to survive on this measly income.



Tanishka came to Mazumdar Shaw Medical Centre, Bangalore where she was diagnosed with Craniopharyngioma. Immediate Craniotomy and Sellar suprasellar tumour excision was required. The family was eligible for Give 4 Life Scheme, after which the cost of treatment was estimated to Rs. 3,00,000. The patient arranged Rs. 25,000. They approached the Mazumdar Shaw Medico socio department. After due socio-economic assessment NH-CSR assisted the family to an amount of Rs.65,000 through the Sir Ratan Tata Trusts Funds.

Syantika Mondal

Mrs. Syantika Mondal (20 Years) hailing from West Bengal and currently residing at Hebbagodi, Bangalore was diagnosed with Ewing Sarcoma. The doctor advised for Curettage of Benign Bone Lesion with Bone Graft/Cement Reconstruction. The procedure was approximated to cost Rs. 3,00,000.

Mrs Syantika is living with her husband and their 7-month-old baby girl. The husband is the sole bread winner for the family, he works as a contractual labourer at a construction site. The family has a monthly income of Rs. 2000. The couple has no other financial support and they rely on this income to make ends meet.



The couple managed to arrange Rs. 1,50,000 towards the treatment, they had exhausted all their sources. The patient being from a poor economic status and having no other means was supported with Rs. 55,000 from Sir Ratan Tata Trusts fund for poor patients.

Narayana Health CSR

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