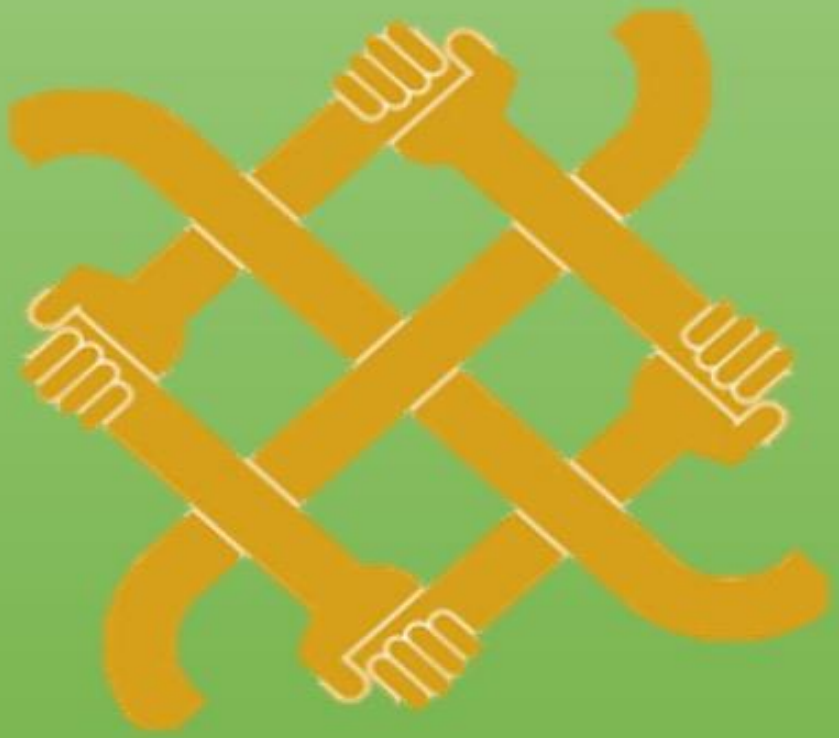
HDFC BANK PARIVARTAN
A step towards progress

IMPACT ASSESSMENT OF COVID-19 SUPPORT PROJECT



IMPACT
Partners in Social Development

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IMPACT ASSESSMENT OF COVID-19 SUPPORT PROJECT

An Impact Assessment Report

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Abbreviations

CHC	Community Health Centre
CSR	Corporate Social Responsibility
DFY	Doctors For You
ER	Emergency Room
ESIC	Employees State Insurance Corporation
HFNC	High Flow Nasal Cannula
HFNO	High Flow Nasal Oxygen Therapy
ICRF	India COVID-19 Response Fund
ICU	Intensive Care Unit
IDI	In-Depth Interview
IPD	In-Patient Department
MCH	Maternal and Child Health
NGO	Non-Government Organization
OPD	Out-Patient Department

Chapter 1 INTRODUCTION

1.1 HDFC Bank CSR – Parivartan Program

HDFC Bank helps in transforming the lives of millions of Indians through various social initiatives, carried out as part of their CSR initiative named HDFC Parivartan. Parivartan aims to contribute towards economic and social development by empowering its communities and ensuring sustainability. The Parivartan program has been a catalyst in making a difference in people's lives through its interventions in rural development, education, skill development, livelihood enhancement, healthcare and hygiene, and financial literacy. Under Parivartan, social initiatives are delivered through financial support provided to several NGOs for implementing projects across the country, on various thematic areas prioritized under Parivartan.

1.2 COVID Support Project

The second wave of COVID-19 was a severe testing time for the country, particularly when there was a sudden increase in the demand for medical oxygen and existing infrastructure within government and private set-up was insufficient to meet the demand. The immediate result was an acute shortage of ICU beds. Both the government and non-government agencies came forward to manage the crisis and Parivartan made a very significant contribution at that stage by supporting the upgradation of health facilities with the required infrastructure.

HDFC Bank provided assistance through its COVID Support Programme under HDFC Parivartan that focussed on the upgradation of government hospitals and provided infrastructure to expand ICU facilities with beds and other equipment including oxygen cylinders, ventilators, monitors, infusion pumps and other essentials required for the patients during the treatment.

The project aimed to provide support for strengthening ICU wards in three states: Jharkhand (West Singhbhum), Karnataka (Bengaluru) and Punjab (Sangrur and Bhawanigarh). Under the implementation process ventilator, para monitor, infusion pump, defibrillator, ICU Bed with Mattress, Portable-Ray Machine 100mA were provided to the government hospitals. The required funds were provided to Give India, who in association with Doctors for You (a non-profit organization) procured the equipment and supplied it to the three government hospitals.

1.3 About Give India

Give India[1] (Give Foundation) works to alleviate poverty by delivering impactful social initiatives in India. Established in 2000, Give India motivates individuals and institutions to choose causes, donate funds to these causes and then deliver programs, on their behalf, with high-impact outcomes across India. With a strong network of partners and a vast geographical presence, Give India brings people and organizations closer to realizing a poverty-free India. Give India offers its support through a network of non-profit sector organizations.

Give India secured funds for the procurement of equipment from HDFC Bank under the current COVID Support Project for their India COVID-19 Response Fund-2 (ICRF-2), which was managed by Give India's partner NGO, Doctors For You (DFY). DFY played an important role in the procurement, examining the quality, usability, and cost-effectiveness of the procurement in order to deliver as much equipment to the hospitals as possible in order to meet their demands.

1.4 Doctors for You

1 https://www.giveindia.org/aboutus#aboutus

Doctors For You (DFY)[2] started as a platelet donation and awareness drive to manage the outbreak of Dengue, Leptospirosis, and Malaria in Mumbai in 2007. Over the past 16 years, DFY has established itself as an organization with the technical capacity to respond to different types of humanitarian crises and as the leading medical humanitarian organization in the country.

The DFY exclusively works in the field of general healthcare services including:

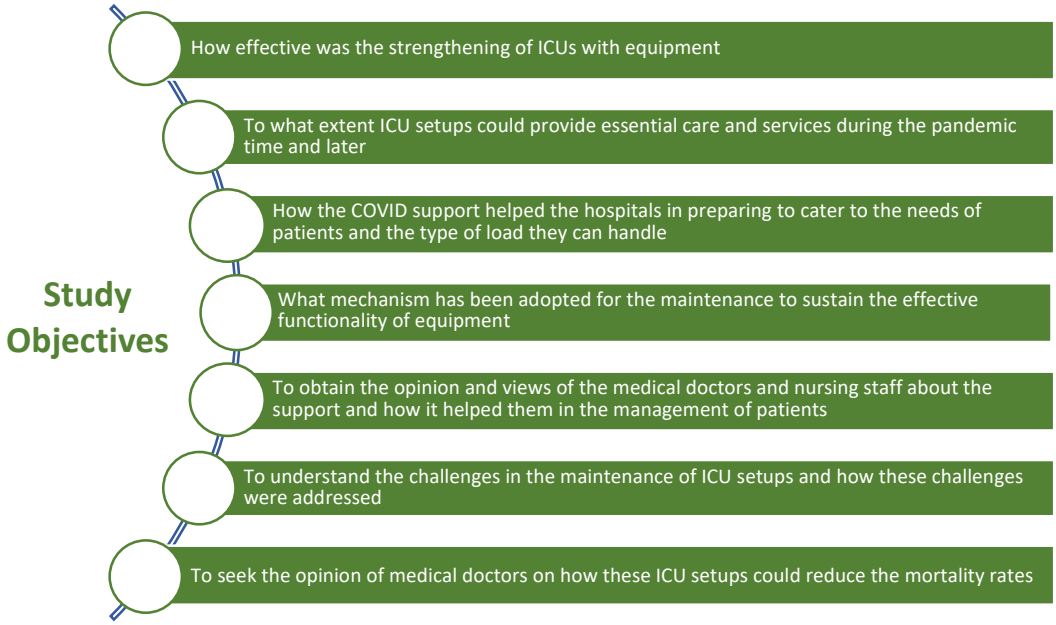
- public health
- emergency response
- rehabilitation projects
- training and capacity-building programs
- research studies

Currently, DFY works in more than 18 states in India and has vast experience working in disasters such as floods, landslides and earthquakes, with a focus on addressing the medical, public health and nutritional needs of the affected population.

1.5 Need for the Study

In an attempt to learn about the efficacy of the financial support provided by HDFC Parivartan, HDFC Bank intended to carry out the impact assessment of the grant, with the purpose to assess the extent to which the grant was able to help the people approaching hospitals during the second wave of COVID-19. IMPACT PSD Pvt. Ltd. was given the task to conduct the impact assessment and report to HDFC Bank with concrete recommendations for the future.

1.6 Specific Objectives of impact assessment



The current report presents the study findings of the impact assessment study.

2 https://doctorsforyou.org/

Chapter 2 STUDY METHODOLOGY

This chapter gives a comprehensive overview of the methodology adopted for the impact assessment study, including the assessment framework, research methods, sample coverage, survey implementation for data collection, data management, and so on. The following sections have been discussed in detail to provide in-depth information on these components.

2.1 Assessment Framework

For undertaking the impact assessment studies, we propose to use the following assessment framework which the standard OECD-DAC criteria[3] considered as one of the gold standards in evaluation. This framework recommends adapting this framework, wherever feasible and applicable:

Using this framework, the following questions/indicators that were adopted to assess each program, using the six parameters stated above. These questions were finalized in a discussion with the HDFC Bank team.

	Indicators/Questions
Relevance	• What criteria was adopted for identification of most deserving recipient government hospitals for the support
Coherence	• Feedback of medical doctors from the government hospitals on timeliness, appropriateness and sufficiency/adequacy of the support received
Efficiency	• Number of patients served through the provided infrastructure
Effectiveness	• Improvement in the quality of services being made available by the hospitals, that can be attributed to the infrastructure provided
Impact	• Impact of ICU setup support on the management of serious illnesses and hospitals' capacity in providing the required treatment services • Cost per patient saved and overall cost benefit analysis of the infrastructure provided
Sustainability	• In what ways does this infrastructure support the service delivery in future? • Plans in place for maintenance of the infrastructure and equipment provided • How the government hospitals plan to use this infrastructure support in future

[3] https://www.oecd.org/dac/evaluation/daccriteriaforevaluatingdevelopmentassistance.htm

These questions were finalized in consultation with the HDFC Bank Monitoring and Impact team prior to the implementation of the impact assessment study.

2.2 Target Government Hospitals

The following three government health facilities were covered under the impact assessment study:

	Government Hosptials
Jharkhand	• Community Health Centre (CHC), Manoharpur, District West Singhbhum
Karnataka	• ESIC Hospital and Medical College, Bengaluru
Punjab	• District Hospital and CHC Bhawanigarh, District Sangrur

2.3 Methodology for the Impact Assessment

A mixed methods approach was adopted for the impact assessment wherein the quantitative survey was undertaken to gather details on equipment and coverage of patients and in-depth interviews were conducted with the target groups to capture their opinion and experience. Additionally, quantitative checklists were used for the observations to assess the availability and functionality of support provided for the ICU Setups.

2.4 Target Groups

The following target groups were covered in each hospital:

- Medical Superintendent/Hospital In-charge
- Senior Nursing Staff
- Representatives of Give India
- Representatives of Doctors For You (DFY)

2.5 Development of Tools

The study tools were designed considering the type of support under ICU setup that has been provided and the type of stakeholders to be covered as shown below:

- Observation Checklist
- In-depth interview Discussion Guide with Medical Superintendent /In-charge
- In-depth interview Discussion Guide with Nursing Staff
- Datasheet or the patients' coverage

The observation checklist was designed for the physical verification of the ICU setups for the assessment of the type of equipment available, their functionality, availability of infrastructure, etc. Datasheet was designed to collect information on patients supported through the support to assess the reach, time duration, and average number of patients supported with the type of equipment.

2.6 Sample Coverage

S.No.	Type	Jharkhand	Karnataka	Punjab	Total
1	ICU Setup Checklist				
2	IDI with medical superintendent				
3	IDI with Nursing In-charge/Staff				
4	Datasheet				
5	IDI with Give India				
6	IDI with Doctors For You				

2.7 Team Deployment

For the impact assessment study, physical visits were made by the senior researchers to each hospital. All the researchers were highly qualified and experienced in social sector research studies for more than 12-22 years.

2.8 Training of Data Collection Team

A 4-hour training was conducted for the team to provide the detailed methodology and orientation on study tools and checklist. A brainstorming session was conducted to finalize the process and points of focus while undertaking the impact assessment. Since the team members were highly educated and experienced, the team successfully completed the orientation on the study.

2.9 Study Implementation

- During the initial phase, a plethora of information was obtained from HDFC Bank team. The information received generated the insights towards the COVID support project.
- At the next step, team members from Give India were contacted to capture their experience and views in relation to the project as well as the steps adhered during the phase of implementation. All possible information on procurement, demand synthesis and decision-making actions were noted down.
- Further, Give India officials connected the IMPACT team with Doctors For You officials as they were the key players in the procurement as well as supply of the equipment through their ground force. Linkage with DFY team yielded a lot more information and their views about the usefulness of the intervention as well as their perception on the current status of ICUs at the hospitals.
- Post receiving the information, the discussion guides and checklists were developed. The feedback was provided by the HDFC Bank team.
- The researchers visited the three locations for the data collection. The visits were well coordinated with the DFY officials who provided the support in terms of introducing researchers to the officials and staff of the hospital and also coordinated in the physical verification of the equipment.
- At all hospitals, one-to-one face to face in-depth interviews were conducted and all minute details were captured.
- We sincerely acknowledge the support received from DFY team.
- The entire data collected was brought to IMPACT office for the processing and management.

2.10 Data Analysis and Report Writing

All the data collected by the researchers were collated and data synthesis and content analysis was undertaken. While conducting the data analysis, efforts were made to link the findings and finding reasons for the same. Report writing is exclusively undertaken by the senior researchers.

2.11 Support Received from HDFC Bank and Partners

- Contact details of Partner NGOs
- Coordination during the visits
- Completion report and other documents useful for the study

2.12 Challenges Faced

- The officials posted at the time of receipt of support at the hospitals were transferred to other locations.
- Data availability was a key issue with all the hospitals as they keep different data in registers in multiple templates.
- It was impossible to verify the status of general supplies provided to the hospitals as some of the supplied materials were either immediately consumed/distributed to the wards/units for the use or kept in the storage for future.

Chapter 3 STUDY FINDINGS

This chapter discusses the important findings extracted from various interviews and observations carried out as part of the assignment. The chapter presents the synthesis of learning from each of the three hospital visits and provides recommendations for the future.

3.1 About the Project

HDFC sanctioned a one-time grant for providing need-based support to three identified hospitals including ESIC Bengaluru (Karnataka) and district hospitals of Sangrur (Punjab) and CHC Manoharpur of West Singhbhum district of Jharkhand. Give India, through its partner Doctors for You provided the equipment and supplies to the three hospitals. The requested materials reached respective hospitals between December 2021 and April 2022. The materials were delivered at the respective hospital under the direct supervision of the team from Doctors For You.

3.2 ESIC Model Hospital and Medical College – Bengaluru

ESIC Medical College and Model Hospital[4] at Bengaluru is a government-run medical institution that offers undergraduate and postgraduate courses in various specialties. It is affiliated to Rajiv Gandhi University of Health Sciences, Karnataka and recognized by the Medical Council of India. It has a capacity of 500 beds and provides health services to the persons and their dependents insured under the Employees' State Insurance Corporation (ESIC). The hospital was established in 1960 and the college was established in 2010. The college and hospital offer a range of clinical facilities diagnostic laboratories, operation theatres, blood bank, pharmacy, radiology, pathology, ICU, casualty, emergency, OPD, IPD, and specialty clinics and wards.

3.2.1 Background

ESIC Model Hospital, being a prominent healthcare facility in Bengaluru, played a crucial role in managing the influx of COVID-19 patients during the second wave of the pandemic. The sudden surge in patients necessitated immediate action to enhance critical care facilities and infrastructure. The hospital experienced a significant increase in patient numbers, with approximately 100-120 patients requiring critical care on a daily basis. During the peak of the second wave, the existing ICU capacity of 20 beds proved insufficient to cater to the overwhelming demand for critical care.

> "To meet the growing demand and ensure optimal care for patients, the hospital urgently required an additional 35-40 ICU beds and the support from HDFC was very timely.
> **Hospital Officials**

In response to this urgent need, HDFC Bankstepped forward to provide vital ICU equipment and other support to meet the emergency needs through this project.

3.2.2 Process of Seeking Support

During the pandemic, from April to June 2021, the ESIC hospital witnessed an overwhelming patient load. With the existing capacity of 20 operational ICU beds, it was hugely challenging for the hospital to cater to the needs of so many patients reaching the hospital every day, many needing critical care. To cope with the increased patient demand, a 'High Dependency Unit' was established, where additional make-shift ICUs were installed. To strengthen these arrangements, the hospital provided a list of requirements for essential equipment and support to Doctors for You. With a coordinated and collaborative effort between the hospital authorities and Give India/Doctors For You, a comprehensive list of requirements to establish make-shift ICU arrangements was prepared, including necessary medical equipment, machines, and consumables.

The requirement was then formally approved by HDFC Bank considering the urgent needs and the potential impact of the ICU setup support. The equipment procurement process was executed through the Government

4 https://esic.nic.in/medical/esic-medical-college-pgimsr-model-hospital-rajaji-nagar-bangalore

approved e-market portal (GeM), ensuring a transparent and efficient purchasing process. The selected vendor, registered on the Government approved e-market portal (GeMP), was responsible for procuring and delivering the equipment. In December 2021, the hospital received the equipment, monitored by DFY, and was subsequently distributed across various ICUs. Though these equipment were delivered in December 2021 these could be fully operationalized by April 2022, as needs assessment and approvals were required before installation. Also, since the COVID-19 wave had subsided by then, there was no emergency or rush for ensuring immediate installation. However, the equipment proved crucial in treating patients with severe lung diseases, occurring in patients after COVID infection.

3.2.3 Type of Support

All the equipment and machines were physically verified at the Medical ICU, surgical ICU, Emergency Room (ER), Radiology department, Paediatric and NICUs at ESIC Medical College and Model Hospital. All the equipment and machine were found in working condition and being used for the patients at the time of assessment. The type of equipment provided to the ESIC Model Hospital is shown in the adjoining box reflecting the critical need for ICU set-up.

EQUIPMENT PROVIDED
4 Patient Monitors
3 Ventilator—Neo Natal/ Pediatric/Adult with humidifier
1 Patient monitor with invasive Blood Pressure monitoring & EtCo2
10 Humidifier
1 Defibrillator
10 BIPAP
1 Digital X-ray Mobile
1 Portable Ultrasound Machine with linear, convex and Echo probe
1 ECG Machine

3.2.4 Status of ICU Setup

After receiving the equipment, the hospital carried out detailed needs assessment among its departments. As per the identified needs, the installation of the machines and equipment was carried out in different departments including medicine, surgery, paediatrics and emergency room. By April 2022, all the equipment in the ICUs were made operational, enabling the hospital to provide specialized care to critical patients.

A detailed physical verification of all the ICU equipment provided by HDFC Bank was undertaken during the visit and the equipment (patient monitors, ventilators for Neo Natal, Pediatric, and Adult patients, BIPAP machines, defibrillators, digital X-ray mobile, portable ultrasound machine with linear, convex, and Echo probe, ECG machine, and humidifiers) were working in excellent conditions. Only unused equipment reported by the hospital officials were 4 out of 10 BIPAP machines which are kept as backup.

3.2.5 Equipment Utilization

The majority of the equipment are being used for patient care and are available for any emergency situation that may arise. One ventilator is currently out of service as it needs repair. The hospital staff informed us that though the equipment is under warranty, the hospital has not yet received the original papers and warranty cards. As a result, they are not able to get the equipment repaired, despite being under warranty.

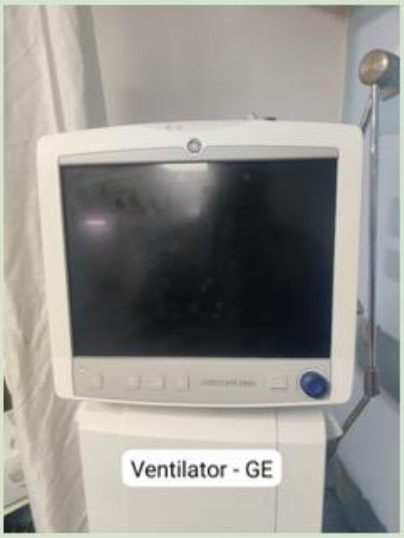
The hospital staff was quite appreciative of the quality and functionality of the equipment provided under this grant.

The assessment team is of the opinion that the equipment is efficiently being used in the hospital for patient care. Specifically, patient monitors, ventilators, and ultrasound machines are contributing significantly, streamlining patient care processes, reducing waiting time, and enhancing overall healthcare delivery.


Patient Monitor With Invasive
BP monitoring


Bipap - Resmed


Patient Monitor

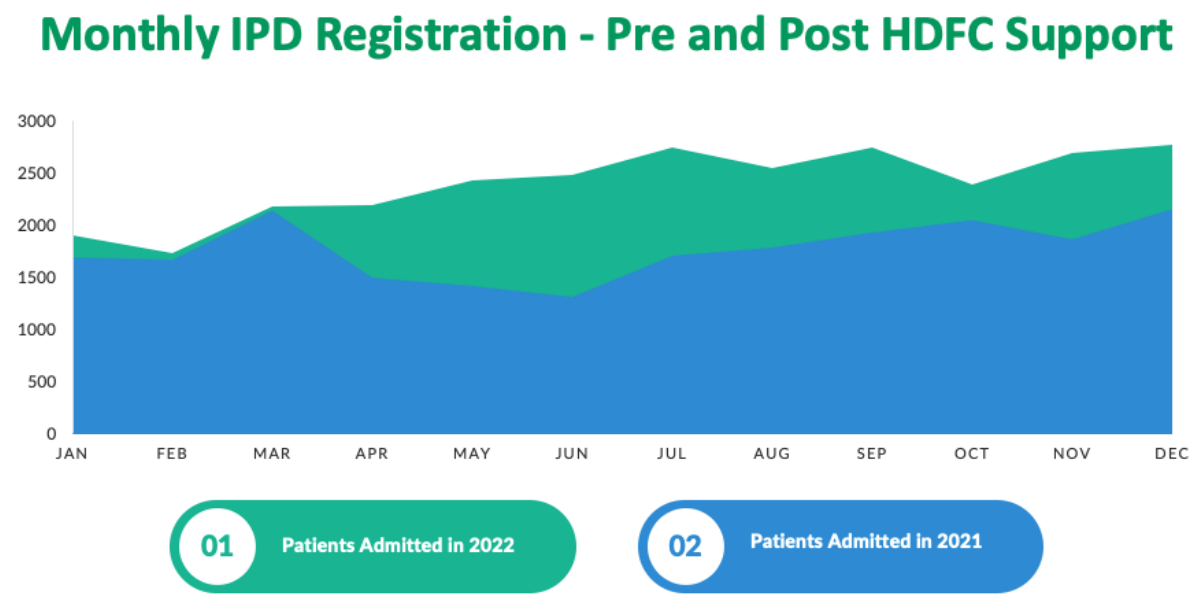

Ventilator - GE


Ultrasound Machine


Portable Xray Machine

3.2.6 Patient Admissions and Referrals

An attempt was made to gather a number of patients supported through the HDFC Bank support. The ESIC hospital caters to a diverse range of medical conditions and cases, including critical cases that demand intensive care. The monthly average of patients attending OPD was 35,906 in 2021, which was almost similar (35,954) in 2022. However, a significant increase was seen in monthly IPD admissions from 1767 in 2021 to 2,403 in 2022. An important aspect that hints at the usefulness of the financial support is the reduction in referrals from ESIC, going down from 38 per month in 2021 to 22 per month in 2022



The data and comparison between the two years suggest that HDFC support has likely played a critical role in enhancing the patient management capacity of the hospital. This was also confirmed by the hospital representatives during discussions carried out as part of this assessment. It was mentioned that after receiving HDFC support in 2022, there has been a notable increase in-patient admissions across all months, and the IPD numbers are consistently higher.

The support contributed to a marked improvement in the hospital's ability and capacity to cater to the healthcare needs of the community, leading to an overall positive impact on patient care and services.

Medical Superintendent

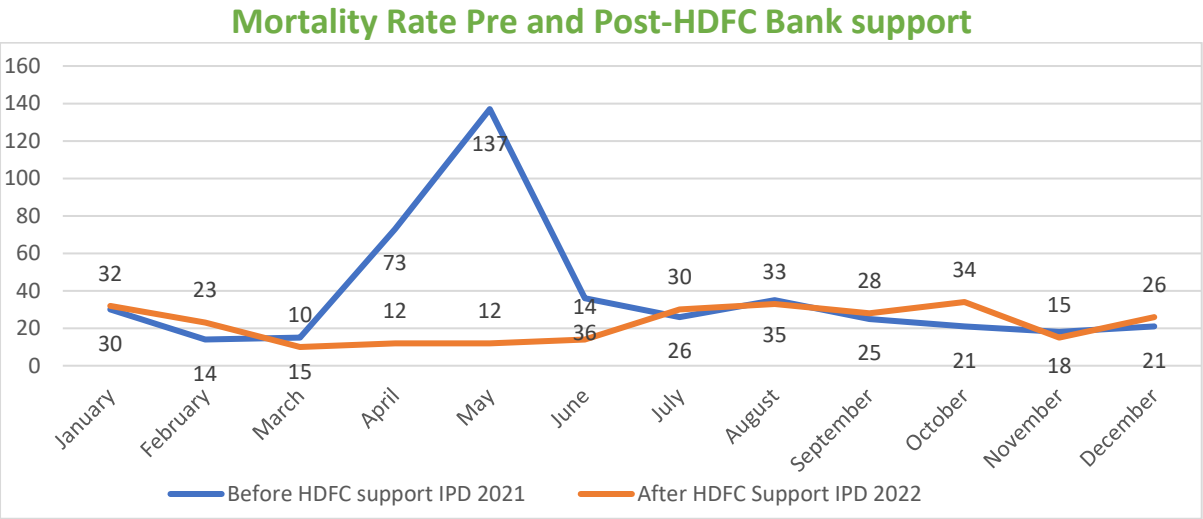
Every equipment provided by HDFC is branded and of the highest quality

Nursing Supervisor

3.2.7 Perceived Benefits of HDFC Support

The support provided by HDFC did not increase the number of ICU beds in the hospital, as there were no additional beds available to install the equipment. The equipment provided through this grant helped the hospital to upgrade their existing ICU and other equipment. The added advantage was that most of these equipment were mobile by design and hence could be shifted to other beds, as required, improving the efficiency of the equipment. Some of thes equipment (e.g. digital X-ray machine and Ultrasound machine) significantly reduced the patient waiting time, allowing the doctors and staff to cater to more number of patients.

The delivery of the ICU equipment in December 2021 significantly enhanced the hospital's capacity to handle critical COVID-19 cases in future. Many patients attending OPD or admitted were those experiencing acute pulmonary vulnerabilities after COVID-19 treatment, and the advanced medical equipment provided under HDFC's support proved effective in managing these complex cases.



As evident from the graph that mortality during the second wave between April to May 2021 was very high and for all other months, it is comparable between 2021 and 2022. While the support has been able to reduce the referral, there does not seem to be any impact on mortality. This is primarily because mortality depends on a lot of other factors and availability of equipment can only make a contribution. Further, ESIC being a model hospital, a very large proportion of patients reaching the hospital are in critical condition, needing advance care. Many of these are referred from smaller private hospitals and by the time they reach the facility, they lose critical time.

The hospital is also connected to a medical college, where trained physicians and surgeons are available to treat sick patients effectively with the use of advanced medical equipment and technology (such as ventilators, BIPAP, ultrasound, x-ray and ECG machines). With the assistance of HDFC Bank, ESIC Model Hospital has gained recognition as a super speciality hospital with an improved capacity to deliver high-quality healthcare services and successfully manage critical situations.

3.2.8 Perception on Impact on Hospital Services

The interaction with Medical Superintendent revealed that the support for ICU upgradation by HDFC Bank had far-reaching positive impacts on various aspects of the hospital's operations and patient care. The medical nursing staff expressed their great satisfaction with the support. Users from different departments, including representatives from critical care units (CCUs) also expressed their appreciation for the advanced medical equipment. Ultrasound and digital X-ray machines, in particular, are being extensively utilized and are playing a vital role in the diagnosis and monitoring of patients, thus contributing to better patient outcomes.

Furthermore, the upgraded ICU setup facilitated quicker and more efficient care, resulting in reduced waiting time for indoor patients and increased overall capacity for managing a larger volume of patients. With the enhanced ICU facilities, the hospital has been able to cater to a greater number of patients in need of specialized care.

3.2.9 Overall Assessment

With the addition of the HDFC-supported equipment, all 20 of the ICUs are now fully functional and the equipment can be shared with other (non-ICU) beds, to provide emergency care to certain patients. The more recent equipment offers better care facilities and are more efficient in monitoring and treating patients. The support provided by the HDFC Bank received a 9.5 out of 10 rating from the Medical Superintendent. The excellent grade is a reflection of the support's general efficacy, value, and beneficial effects.

3.2.10 Challenges Faced by ESIC Model Hospital

- Although the ICU setup support was shown to be very valuable and extremely successful, some difficulties were discovered during its use, such as compatibility issues among equipment provided with this grant and also with the existing equipment. There have been cases where specific consumables, such as the PROBE used in ICU machines, were not totally compatible with the improved equipment provided under the support.

- The hospital faced challenges related to the maintenance and repair of out-of-order equipment. Since DFY did not transfer documents to the hospital, they were not able to avail the warranty for these equipment.

- The Medical Superintendent also expressed a desire to further enhance the pediatric and neonatal ICUs by obtaining more specialized equipment in these areas.

3.3 District Hospital, Sangrur and Community Health Centre (Bhawanigarh)

District / Civil Hospital, Sangrur, Punjab, is a 200-bedded (sanctioned) health facility equipped with advanced health facilities. Currently, the hospital has 130 beds fully operational across different departments where in-patient facilities are available. Senior Medical Officer (SMO) oversees the district hospital. The hospital offers a variety of health programmes and preventative, promotive, and curative services for the general population. There is a sizable pool of medical professionals at the hospital with specialties in gynaecology, paediatrics, surgery, and other fields. It operates an outpatient department (OPD) for 6 to 8 hours each day, providing consultation and diagnostic services on a regular basis. Between 1000 and 1100 patients are being served by the OPD on a daily basis. The only department offering an ICU facility is the Medicine Department, with a capacity of 5 beds. Patients needing critical care are referred to Patiala or PGI, Chandigarh.

Source: Wikipedia

One of the significant developments mentioned by SMO, District Hospital is the establishment of a unit of Homi Bhabha Cancer Hospital and Research Centre, which is financed by TATA Memorial Cancer Institute. Sangrur Medical College will be established, with the district hospital serving as the affiliated hospital, as another significant move by the Punjab government.

As part of the COVID support program, equipment and supplies were provided to the District Hospital and the Community Health Centre (CHC) at Bhawanigarh block. CHC Bhawanigarh is a 35-bedded hospital catering to around 1 Lakh population but does not have any ICU. It only caters to patients requiring gynaecology services, general surgeries, pathological, radio-diagnosis services, tuberculosis clinic and medicine support. The facility provides emergency care to trauma patients and then refers to the district hospital Patiala or PGI, Chandigarh.

3.3.1 Background

District Hospital, Sangrur is the only government healthcare facility in the district, accessed by both urban and rural populations of the district. Numerous patients were referred to DH for treatment during the COVID-19 pandemic's second wave and a severe shortage of space, equipment and supplies was experienced by the hospital. As the COVID pandemic eased out, a need for preparing better health facilities emerged, which are future ready to face any similar challenges like the second wave of COVID-19. During the second wave of COVID, the hospital only had a 5 bedded ICU, with a ventilator facility. The infrastructure proved to be insufficient to manage the patient load during the pandemic.

The recommendation was made to upgrade the facility with more ICU beds and ventilators which can support a higher patient load. Through a mutual discussion between DFY and the hospital administration, a list of equipment and supplies was prepared and DFY, through Give India, approached HDFC Bank for financial support. The hospital was thus included in the grant.

3.3.2 Process of Seeking Support

As mentioned, during the pandemic, the DH Sangrur faced a crisis in managing the large number of patients reaching hospitals in need of ICU and ventilator support. To meet with the increased demand, an additional make-shift ICU set-up was developed with limited infrastructure. DFY obtained a list of requirements for essential equipment and support and shared it with HDFC Bank which included necessary medical equipment, machines, and consumables required to set up functional ICUs. DH also added a few infrastructure-related items for managing patient care, the need for which was felt at the time of crisis. The requirement was formally approved by HDFC Bank considering the urgent needs and the potential impact of the ICU setup support.

The procurement process was undertaken by DFY and finally, the listed equipment and supplies reached the hospital in December 2021. Post the receipt, the ICU at the medicine ward was set up with the newly supplied equipment at the first floor of the hospital along with ICU beds (including mattresses), ventilators and defibrillators. Other materials were distributed across the departments and emergency room for use.

At the same time, CHC Bhawanigarh also received general support for the strengthening of medical care and patient-related services, supplied by DFY funded under the same grant.

3.3.3 Type of Support

All the equipment and machines were physically verified at the medical ICU, surgical ICU, Emergency Room (ER) and Radio-diagnosis department. All the equipment and machine are functional and are being used for the patients.

The type of equipment provided to the District Hospital are shown in the adjoining box reflecting the critical need for ICU set-up. A list of equipment and items provided to DH, Sangrur and CHC Bhawanigarh has been annexed.

EQUIPMENT SUPPLIED
10 Multi-para Monitors
6 Ventilators
11 ICU Beds with Mattress
5 Resuscitation Kits
4 Defibrillators
6 BIPAP Machines
2 Portable Digital X-ray (Mobile)
4 Suction Machines
22 Syringe Pumps
20 Pulse Oximeters
15 Glucometers
Other consumables and infrastructure items (water tank/Office furniture, etc.)

3.3.4 Status of ICU Setup

The ICU setup support was received in the month of December 2021 and the installation of the machines and equipment in the ICU ward at the medicine department was completed within a month. The other items were distributed as per the requirements received from the Department of Medicine, Surgery, Gynecology and Emergency OT. However, few equipment and items were kept in the stores to meet future demand.

All 6 ventilators, 6 ICU beds and 4 defibrillators were available and functional in the ICU ward. Due to a lack of space in the ICU, some of the ICU beds were placed in the general ward and were being used as normal beds. The unused equipment reported by the hospital officials were all 4 BIPAP machines, a DBT air compressor, a resuscitation kit and one X-ray machine which are kept as a backup but are functional. The equipment were also being used by different departments, other than the ICU.

3.3.5 Equipment Utilization

One of the key objectives of the assessment was to understand the extent of use of the supplied equipment and materials by the service providers. The medicine ward has 60 beds of which 35 are dedicated to the General ward and 25 are reserved for seasonal diseases like Dengue, Chikungunya and Malaria, needing some level of isolation. At any given point in time, 25 to 32 beds (out of 35) remain occupied in the General ward.

Currently, ICU operates with 6 beds equipped with ventilators, monitors and defibrillators provided by HDFC Bank. While discussing with the doctor and nursing staff at the medicine department, it was found that the number of patients treated in the ICU on a monthly basis ranges between 1 to 5. In 2023, so far, between January to July, only 23 patients were admitted to ICU. The data was not available in any of the registers in the Medicine Ward for the period of January-December 2022. An effort was made to assess the utilization of ICU beds during the last year as per the recall of nursing staff and doctors. The senior nursing staff working for more than 3 years recalled and estimated that on average 1-4 patients were provided with ICU support on a monthly basis during the last year.

Two portable X-ray machines were given to the District Hospital's Department of Radiodiagnosis, as part of this project. Only one machine is currently being used at the department, according to department officials, who have maintained one machine in the store as a reserve. Although the department has a large setup with two excellent fixed X-ray equipment, two portable X-ray machines are also employed to handle the daily patient load. The HDFC Bank provided one of these portable devices, and a charitable organisation contributed the other.

The assessment team is of the opinion that these equipment are essential for the patients' care but currently not being efficiently utilized in the District Hospital, Sangrur.

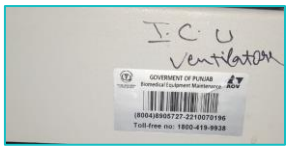
On further exploration, it was informed that there is no ICU technician who can operate ventilators. Hence, all the critically ill patients who require ventilator support are referred to District Hospital Patiala or PGI, Chandigarh. However, on average 1 to 4 patients who need ICU support are provided with oxygen support and monitoring of SO_2 level, Blood Pressure and Pulse.

In summary, the assessment team confirms that the District Hospital has been supported with the strengthening of ICU through equipment such as ventilators, monitors and defibrillators. The hospital is ready to manage any emergency like COVID-19 or its variants in the future efficiently, subject to the systemic support from the department of health for ICU technicians and other trained staff.

While interacting with SMO, medical doctor, radio-diagnosticiant and nursing staff, it was felt that the hospital was in need of ICU set-up with equipment of high quality standards with digital monitoring mechanism. Nursing staff and doctors are trained in patients care and can operate ICU equipment (monitors, SO_2 levels, oxygen support, etc.), except operation of ventilators.

At Bhawanigarh CHC, all the equipment and supplies provided were being currently used by the staff, except for nebulizer and water filters.

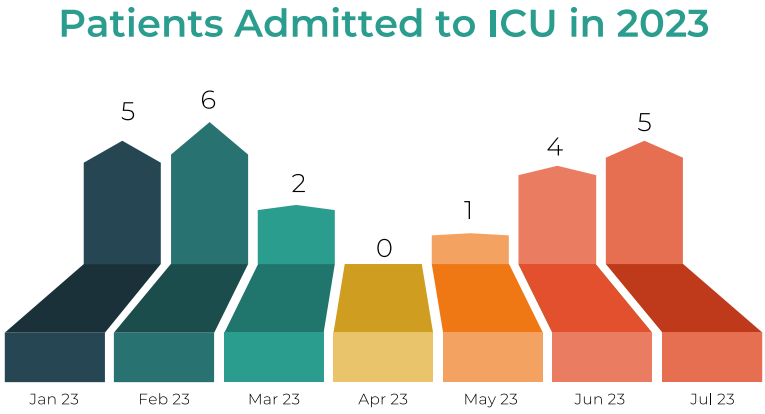
3.3.6 Operations and Maintenance Procedure



All hospitals have been provided with O&M support as a top priority because properly maintained equipment are essential to providing patients with timely care and support that can save their lives.

The Government of Punjab has centrally assigned an O&M Services Provider and all the equipment at all government hospitals in the state are bar coded. In case any repair is needed, the hospital can lodge a complaint using the bar code and the agency will have the responsibility to repair the equipment within 48 hours. During the assessment, it was discovered that the HDFC Bank-supplied equipment were bar coded i.e. these are included within the inventory and hence are eligible for repairs through the central O&M process.

3.3.7 Patient Admissions and Referrals



During the assessment, the nursing staff were requested to provide data figures for the last 2 years who were provided support through ICU related equipment. Despite best efforts, the data could not be made available as these departments keep paper based records which were not traceable by the staff on duty. SMO and medical doctor on duty demonstrated their inability to arrange data desired by the assessment team. However, the assessment team attempted to obtain data available in the current patients records available with the nursing staff on duty at the Medicine ward in the hospital, where ICU has been set-up. Following graph shows the number of patients supported with ICU care.

The doctor and nursing staff cited several factors for the low proportion of patients admitted to the ICU, including the fact that all critically ill patients requiring ventilator support have to be referred to Patiala or PGI, Chandiagrh, and that no cases of COVID or patients with a similar infection or symptoms have been reported in the past 1.5 years. All serious cases are immediately referred to other super speciality hospitals as there is no ICU technician available to operate ventilators.

Assessment team affirms that HDFC Bank support contributed to the improvement of patient care services, boosting the hospital's capability and capacity to meet patients' healthcare needs. For certain services like X-ray, it has significantly reduced the waiting time and access (as the machine is portable and can be taken to emergency or wards). With the assistance of technical staff, the District Hospital in Sangarur is effectively using most of the equipment and supplies provided to them as part of the grant.

The nursing staff was enquired about mortality data, and they mentioned that the rate is extremely low as most critical cases are quickly referred based on the patient's condition at the time of admission. The staff estimated about 1-2 deaths every quarter. Patients brought dead to the emergency room are not recorded and are sent back. The hospital staff only accepts patients who can receive general surgery, orthopaedic treatment, and oxygen support and are not in need of critical care.

3.3.8 Perception on Impact on Hospital Services

The interaction with SMO and nursing staff demonstrated that the HDFC Bank support has provided them an edge in managing the moderately serious patients at medicine wards such as those needing monitoring support for SO_2 levels, blood pressure and pulse along with oxygen support. The ventilators (provided through HDFC

support) are available, and these can be used in an emergency, but the hospital does not have an ICU technician or any other staff, trained to operate the ventilator.

The radiodiagnostician expressed his appreciation for the HDFC Bank's assistance, saying that it was quite helpful and required. He claims that on a daily basis, there are often 75 to 125 patients needing different x-rays. Three to four X-ray machines are required at any given time to manage a sizable patient pool. The capacity to handle patients has certainly improved with the additional equipment.

3.3.9 Overall Assessment

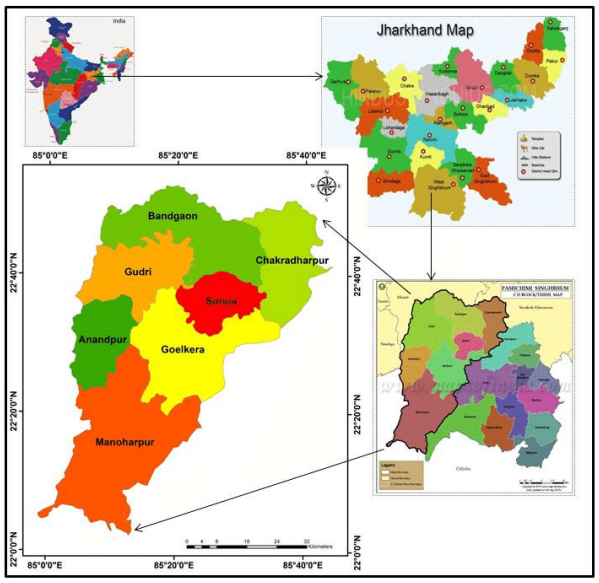
The District Hospital has been able to effectively utilize the equipment and supplies provided as part of this grant. Though the District Hospital has a functional ICU with 6 beds, the patient load is quite low and the facility is underutilized. The district hospital directs or refers seriously ill patients to other higher-level facilities as it cannot manage ventilators. Therefore the ICU unit of the hospital is managing only a small number of patients and refers most to other facilities. The availability of an ICU with equipment with advanced technology given by HDFC Bank ensures future readiness for patient management in an emergency situation, but only if the ventilators are made functional.

The ICU Setup support provided by the HDFC Bank received a **9 out of 10** rating from the hospital staff.

3.3.10 Challenges Faced by District Hospital, Sangrur

- The availability of ICU technicians to operate ventilators has been identified as a key challenge. If this requirement is managed at DH, it can cater to at least a substantial number of critically ill patients in the ICU ward and minimize its referrals.
- District Hospital's infrastructure is insufficient to extend the ICU configuration. Currently, an ICU unit can only accommodate 6 beds in a single room due to limited manoeuvring space.

3.4 Community Health Centre, Manoharpur (Jharkhand)



Manhoarpur is a community development block in the West Singhbhum district of Jharkhand closer to the district headquarters at Chaibasa. Community Health Centre (CHC), Manoharpur, Jharkhand, is a government-approved 50-bedded health facility. Currently, the hospital has 30 beds fully operational across different departments where in-patients facilities are available and 20 beds are kept as reserved for the outbreak of any disease like malaria and dengue. Medical Officer In-charge (MO-I/c) oversees the Community Health Centre, which offers the general population a variety of health programmes and preventative, promotive, and curative services. There are medical professionals available at the CHC with specialities in gynaecology, paediatrics, and medicine, among others. It operates an outpatient department (OPD) for the general public for 6 to 8 hours each day and provides consultation and diagnostic services. As per an estimate provided by MO I/c, around 110 to 130 patients are served by the OPD each day. Additionally, there is a 15 bedded ICU (inclusive of ICU set-up support equipment provided by HDFC) which is currently non-functional. Patients needing critical care are referred to District Hospital, Raurkela (Odisha) which is very close to the CHC, followed by District Hospital at Chaibasa and Ranchi for those who need further advanced care. At present, CHC Manoharpur does not have trained and qualified ICU technicians for running ICU services. In future, trained staff will be sent to CHC in case of any emergency arises.

3.4.1 Background

Community Health Centre (CHC), Manoharpur is the only healthcare facility that caters to the health needs of 5 other community development blocks in the West Singhbhum district. It plays a crucial role in managing a large number of patients who access it from rural areas. The surrounding areas are full of forest land and largely tribal. During the second wave of COVID-19, most of the patients needing treatment were referred to DH as the hospital lacked critical care facilities. Improved critical care facilities and infrastructure were required due to the unexpected increase in patients. In 2021, over 50 patients needing critical treatment were brought to the CHC, every day. In order to meet the demand for critical care, make-shift wards were set up for COVID-19 patients by DH authorities with the assistance of the Department of Health, Jharkhand Government. Medical professionals (doctors and trained nursing staff) from other rural CHCs and PHCs were sent on deputation to meet the demand at CHC. To be future-ready for any such emergencies, ICU setups along with consumables and materials were required, therefore the decision to upgrade the facility was taken in consultation with the local administration.

In response to this urgent need for COVID-19 preparedness, HDFC Bank decided to provide some of the vital ICU equipment and other support to make the CHC future-ready for managing the patients. Further, the bank collaborated with Give India and Doctors For You, to identify the essential requirements and ensure effective delivery of the equipment to the hospital, who coordinated the procurement and disbursement of equipment, on behalf of HDFC Bank.

3.4.2 Process of Seeking Support

As mentioned, during the pandemic, CHC Manoharpur faced a crisis in managing the large number of patients reaching the hospital in need of ICU and ventilator support. To meet the increased demand, an ICU set-up was developed with limited equipment. DFY obtained a list of requirements for essential equipment and support and shared it with HDFC Bank which included necessary medical equipment, machines, and consumables required to set up functional ICUs. The requirement was formally approved by HDFC Bank considering the urgent needs and the potential impact of the ICU setup support.

The procurement process was undertaken by DFY and equipment were supplied to the hospital in December 2021. Post receipt, the ICU at the medicine ward was set up with the newly supplied equipment on the first floor of the hospital along with ICU beds with mattresses, ventilators and Defibrillators. The set-up was completed by March 2022. Other materials were distributed across the departments and emergency room for use.

3.4.3 Type of Support

All the equipment and machines were physically verified at the ICU ward, Emergency Room (ER) and X-ray room by the assessment team. All the equipment and machine were in working condition and being used for the patients at the time of assessment. The type of equipment provided to the Community Health Centre, Manoharpur are presented in the adjoining box. A detailed list of equipment and items provided to CHC Manoharpur is annexed to this report.

EQUIPMENT SUPPLIED
10 Patient Monitors
10 Infusion Pump
10 Syringe Pump
1 ECG Machine
1 ABG Analyzer
1 Fiber Optic Bronchoscope
20 Semi-Fowler Beds
6 ICU Beds (Adults)
4 BIBPAP Ventilator
4 CPAP Ventilator
50 Nebulizer
2 Defibrillator
5 ICU Beds (Neonatal)
2 HFNC (High Flow Nasal Cannula)
2 Mechanical Ventilator CVENT-Compressor and Accessories
1 Portable X-ray Machine

3.4.4 Status of ICU Setup

The ICU setup support was received in the month of December 2021. Post receiving the support, the installation of the machines and equipment in the ICU ward was not undertaken but later, the ICU setup was managed. However, a few equipment and items are still kept in the stores and will be used as per the demand in future.


Shot on OnePlus


Shot on OnePlus


Shot on OnePlus

All 20 semi-fowler beds, 10 Patient Monitors, 6 ICU beds (Adults) and 2 defibrillators were available and deployed in the ward and ICU. The unused equipment, as reported by the hospital officials, were all 4 BIPAP, 4 CPAP machines, 2 HFNC, 2 Mechanical Ventilator CVENT-Compressor and other accessories such as Fiber Optic Bronchoscope, ECG Machine, ABG Analyzer and one portable X-ray machine. These are stored as backup. Since these have never been opened, it is expected that these are functional. Irrespective of whether being functional or not, these equipment and supplies have upgraded the CHC and made it future ready for any emergency.

3.4.5 Equipment Utilization

To assess the extent of usage of the supplied equipment and materials by the service providers, a physical on-site verification was carried out. The ward in the CHC has 50 beds in all comprising 30 dedicated beds for the General ward and 20 beds are kept reserved for patients suffering from diseases like typhoid, accidental injury, malaria and snakebite who might need separate ward/section for treatment. At any given point in time, 20 to 30 beds remain occupied in the General ward. The 20 semi-fowler beds provided by HDFC Bank are being used in the general ward and all the 5 ICU neonatal beds provided for children are also available but currently not being used.

It was found that currently, ICU is not operational due to lack of trained human resource i.e., the ICU technician. Even doctors who know the operations are inclined to run ICUs at the CHC. Though, all the equipment like ventilators, monitors and defibrillators provided by HDFC Bank were available but are not being used. During the discussion with the doctor and nursing staff, they mentioned that they have sent the requisition to the State for providing the CHC with a trained human resource (ICU Technician) so that they can initiate ICU services at CHC. There was no data available indicating the use of equipment in any of the registers in the CHC for the period of January-December 2022 and January-July 2023.

A portable X-ray machine was given to the Community Health Centre under HDFC Bank support. The X-ray machine has not been used by the CHC so far (and kept in the store) as they have another X-ray machine donated by another charitable organization, which is sufficient for the patient load they receive every day for x-ray.

Observations of the equipment and support reflect that the equipment provided to the CHC are essential for the patient's care but currently are not being efficiently utilized in the Community Health Centre, Manoharpur. As mentioned earlier, there is no ICU technician to operate BIPAP and CIPAP ventilators (4 each). Hence, all the critically serious patients requiring ICU services and ventilator support are currently being referred to District Hospitals in Rourkela (Odisha), Chaibasa (West Singhbhum) and Ranchi.

Summarizing the findings, the assessment team confirms that the Community Health Centre has been supported with the strengthening of the ICU through immensely needed equipment such as ventilators, monitors and defibrillators. The hospital is ready to manage any emergency like COVID-19 or its variants in the future efficiently, subject to the ICU technicians and other trained staff.

While interacting with the Medical officer In-charge and the nursing staff, the assessment team observed that the CHC Manoharpur also need trained nursing staff and doctors for patients' care and those who can operate ICU equipment (such as para monitors and oxygen support), and ventilators (BIPAP and CIPAP).

3.4.6 Operations and Maintenance Procedure

No standard mechanism for the operations and maintenance of equipment exists at the CHC. So far, the equipment supplied under the grant has not required any maintenance (also because many have not been put to use), but in case required, there are no provisions at the CHC. The MO is of the opinion that as and when required, the request will be sent to the Civil Surgeon for further action.

3.4.7 Benefits During COVID Phase

During the second wave of COVID-19, the Community Health Centre had many COVID cases who were provided with generic support like treatment for fever and other medicine support in the isolation ward. The CHC could

set up a special ward for COVID patients, but most of them were just given medical care and oxygen support and those needing ventilator support were referred. In a few cases, philanthropic organisations provided crucial help to the District Hospital with a small number of ventilators as well as from PM Cares. The death rate was high during that time and CHC was not in a position of crisis management. HDFC Bank was contacted for assistance with the ICU setup and associated supplies to prepare the CHC for future emergencies. However, since December 2021, there was less of a need for ventilators and ICUs during the entire year.

With the assistance of HDFC Bank, Community Health Centre, Manoharpur has gained the improved capacity to deliver high-quality healthcare services and can successfully manage critical situations in the near future.

3.4.8 Perception on Impact on Hospital Services

The discussion with MO In-Charge and nursing staff indicated that due to HDFC Bank support, CHC Manoharpur has been upgraded to a moderate level that can handle emergency situation like COVID-19 or similar emergencies in future. Though the equimpemt and the ICU set-up are available for treating the patients, still the CHC is not able to provide these services due to non-availability of an ICU technician.

The portable X-ray machine has been kept as a standby option in the stores and never used so far. The other important useful equipment are also kept in stores as CHC do not admit serious patients such as BIPAP and CIPAP ventilators.

3.4.9 Overall Assessment

The Community Health Centre, Manoharpur now has a reasonably good set-up and is equipped with advanced technology equipment to handle future emergencies. The Community Health Centre has a 12-bedded ICU set-up that can be made operational with an ICU technician. The CHC has to refer seriously ill patients to other tertiary-level facilities. This has restricted CHC to manage a smaller proportion of patients that are not seriously ill. The availability of an ICU with equipment with advanced technology given by HDFC Bank guarantees future readiness for patient management in an emergency situation.

The ICU Setup support provided by the HDFC Bank received a 7 out of 10 rating (as not used fully) from the hospital staff. The rating is low as many of the equipment and supplies have not been used.

3.4.10 Challenges Faced by CHC, Manoharpur

- The availability of an ICU technician to operate ventilators has been identified as a key challenge. If this requirement is managed at CHC, it can cater to a substantial number of critically ill patients in the ICU ward.
- Currently, an ICU unit can only accommodate 12 beds in a single room due to limited manoeuvring space.

Chapter 4 ASSESSMENT ON OECD CRITERIA

This chapter discusses the OECD criteria and presents the status of HDFC Bank support provided to government hospitals.

Assessment Results	Score
Relevance	
The second wave of COVID-19 in March 2021 had hit very hard and the medical infrastructure of the country faced a lot of challenges across government, private and non-profit sectors. Huge inflow of patients in the medical institutions created shortage of hospital beds, oxygen cylinders, ventilators/HFNCs and other medical supplies that led to difficult situations for medical facilities. The ICU setup project supported by HDFC Bank demonstrated high relevance in addressing the critical healthcare needs emerged during and after the COVID-19 pandemic. The project's criteria for identifying the equipment and machines were well-aligned with the hospital's requirements. By providing essential ICU equipment and infrastructure, the project addressed the hospital's pressing demand for additional ICU beds and critical care resources. The support came at a time when the entire government medical system was gearing to prepare itself to meet other COVID waves (in case they come) or other such emergencies. The project's relevance was evident in its ability to enhance the hospital's capacity to handle the overwhelming patient load in future. All the facilitites that received the supplies were deficient in these equipment and supplies.	●●●●●
Coherence	
The project exhibited strong coherence in its execution, as evident from recipients' feedback and observations during the impact assessment. The support provided by HDFC Bank was well-timed and appropriately tailored to meet the specific needs of the hospital with a mandate to upgrade and prepare themselves for future emergencies. For the integrated patient care, these equipment and materials support were highly required at the hospitals. The upgraded ICU facilities and equipment could be integrated with the hospital's existing infrastructure, contributing to streamlined patient care processes and reduced waiting times. The coherence of the project demonstrated effective collaboration between HDFC Bank, the government hospitals, and the partner NGO involved in the process.	●●●●●
Efficiency	
The project demonstrated efficiency in contributing to the emerging needs of the government hospitals, post COVID-19 pandemic, to be ready for any such wave in future. The ICU setup support from HDFC Bank improved the hospital's capacity to cater to the increased number of patients requiring critical care in future. The advanced medical equipment, including patient monitors, ventilators, and ultrasound machines, enhanced patient care delivery and reduced waiting time. The hospital staff appreciated the technologically advanced equipment, resulting in improved patient outcomes. The project's efficient execution facilitated the integration of the upgraded ICU facilities into the hospital's existing operations.	●●●●

Assessment Results	Score
Effectiveness The project demonstrated limited effectiveness in empowering government hospitals to provide quality healthcare services to patients, in future as in two out of three facilities, the equipment are currently not being used. Wherever used (e.g. , ESIC Model Hospital at Bengaluru) the upgraded ICU setup positively impacted the hospital's ability to handle critical cases and deliver specialized care. The hospital's increased capacity to handle patient inflow, as evident from the rise in monthly patient admissions, demonstrates project's effectiveness. Currently, hosptials have a limited number of patients who require ICU support but the government hospitals with such an advanced setup has made them future ready for facing any critical situation. There is a huge potential for these facilities to be highly effective in future, provided they are supported with the required human resource.	●●●
Impact The impact assessment revealed a positive impact created by HDFC Bank's ICU setup support to government hospitals to be future ready for emergencies. The upgraded infrastructure played a pivotal role in strengthening the hospitals' response during the COVID-19 pandemic. At ESIC Model Hospital at Bengaluru, the support has contributed to saving lives by better management of cases of acute pulmonary vulnerabilities post-COVID treatment. While there is a lot of potential for impact, the impact will occur only when the equipment are put to regular use by the facilities.	●●●
Sustainability The project's sustainability was a crucial aspect examined during the impact assessment. In two of the three facilities, there is no definite provision of operations and maintenance. It is not clear whether the warranty cards of critical equipment have been transferred to the respective facility and whether they would be able to invoke the warranty when needed. Many of the equipment (such as ventilators, invertors) if remain unused for long time will lead to battery damage, which would need major investment in replacement and that may not be possible through regular government support.	●●●
OVERALL SCORE	3.8 out of 5

Chapter 5 SUMMARY AND CONCLUSION

In conclusion, HDFC Bank's ICU setup support to the Government Hospitals has definitely helped the facilities in upgrading for future emergencies. Fortunately for the country, there was no significant third wave of COVID-19 and hence these equipment were not used, but these were available if required. The project was relevant, as the identified facilities lacked the equipment and supplies essential for the care of critically ill patients. The support was timely and its execution was effectively handled by the teams of Give India and Doctors For You.

The overall efficiency of the project was evident in its ability to contribute to the immediate needs of the hospital. The advanced ICU equipment, including patient monitors, ventilators, and ultrasound machines, significantly improved patient care delivery and reduced waiting time, in at least two of the three target facilities. Despite the challenges related to consumable compatibility, the project's effectiveness was demonstrated through improved patient outcomes and the hospital's increased capacity to handle patient inflow.

The facilities continue to face two critical challenges including underutilization of equipment and supplies provided and operations and maintenance of the equipment. The facilities would need some additional support in addressing these challenges and effectively using the support, in the best interest of the patients.

Recommendations

- In the future, HDFC Bank should devise an efficient process of conducting a thorough needs assessment of the facility before providing such support. Grants should focus exclusively on "medical equipment". Some of the materials provided under the support (such as water filters, furniture, air conditioners and inverters) are generally available within the system and should be provided only if specifically asked by the administration of the facility. Such materials have a high probability of being used for purposes other than for what these have been provided.
- As evident from the findings, the non-availability of trained staff is severely limiting the use of these equipment. HDFC Bank should consider asking Doctors For You to coordinate with the manufacturing companies to provide first-hand basic training to the existing staff for the use of these equipment. This will help in improving the utilization of equipment.
- Give India / Doctors for You should coordinate with the respective facilities to see if the unused equipment can be transferred to other government facilities within the same district or state, where these can be used.
- Give India / Doctors for You should ensure that all warranty-related documents are transferred to the respective facilities and the staff is aware of the process of invoking warranty, whenever required. They should also negotiate with these manufacturing companies to extend the warranty of unused equipment.
- Since many of these equipment are high-value, HDFC can consider investing in getting these insured against damage for at least 3-5 years after the warranty. This will ensure the continued use of these products. In future, this can be a mandatory clause for such grants.

List of People Contacted for the Impact Assessment

State	Officials
ESIC Model Hospital, Bengaluru	Dr. Thomas Prasannaraj, Medical Superindtendent
District Hospital, Sangrur	Dr. Kirpal Singh, SMO Dr. Rahul Kumar, Physician Mr. Ankit Goyal, Radiographer – X-ray Department Mr. Amrut L Garg, Senior Pharmacist
CHC, Bhawanigarh (Sangrur)	Dr. Bikram Khosa, SMO-CHC Mr. Karn Kumar, Senior Pharmacist
CHC, Manoharpur, Jharkhand	Medical Officer In-charge Staff Nurse
HDFC Bank	Mr. Abhijit Prabhughate Ms. Swarna Behera Mr. Neeraj Pathak Mr. Vineet Jadhav
Give India	Ms. Radha Rani Mishra Ms. Yama Sandeep
Doctors For You	Ms. Tipti Mishra Mr. Shandeepan G Mr. Vinod (Bengaluru, Karnataka) Mr. Naveed (Sangrur, Punjab) Mr. Jasprit Singh (Patiala, Punjab) Mr. Yashwant (Manoharpur, Jharkhand)

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