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CAM Commitment

Charutar Arogya Mandal (CAM) is structured to reflect professionalism on the one hand and accountability to the community on the other.

Registered as a Trust and Society, CAM’s properties are managed by a Board of Trustees and its policies are decided by the Board of Governors headed by the Chairman. The Board has 18 members: 9 elected by the General body, 4 experts nominated by the Board, 3 senior officers of the Mandal, the Chairman of Charutar Vidya Mandal, and the President of Karamsad Municipal Borough.

BOARD OF TRUSTEES
Shri Nitinbhai R. Desai
Shri Prayasvinbhai B. Patel
Dr. Amrita Patel

BOARD OF GOVERNORS

Members Elected by the General Body
Shri Atulbhai H. Patel
Chairman
Shri Jagrut H. Bhatt
Secretary
Dr. Vijaybhai Patel
Shri Vikrambhai Patel
Dr. Gauri Surendra Trivedi
Shri Mayurbhai Patel
Shri Tarak Patel
Smt. Megha Shah Patel
Shri Amit B. Patel

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Chairman, Charutar Vidya Mandal
Smt. Darshnaben Patel
President, Karamsad Nagar Palika
Shri Sandeep Desai
Chief Executive Officer, CAM
Dr. Himanshu Pandya
Dean, PSMC, CAM
Shri Jeevan Kumar Akhouri
Head, Finance, CAM

Experts Nominated by the Board of Governors
Shri Sudhir Mankad
Shri Keshav Desiraju
Dr. Sudarshan Iyengar
Smt. Geetaben Goradia
Shri Atulbhai H. Patel
Dr. Vijaybhai Patel
Shri Vikrambhai Patel
Dr. Gauri Surendra Trivedi
Shri Mayurbhai Patel

Shri Jagrut H. Bhatt
Shri Tarak Patel
Smt. Megha Shah Patel
Shri Amit B. Patel
Er. Bhikhubhai B. Patel

Smt. Darshnaben Patel
Shri Sandeep Desai
Dr. Himanshu Pandya
Shri Jeevan Kumar Akhouri

Shri Sudhir Mankad
Shri Keshav Desiraju
Dr. Sudarshan Iyengar
Smt. Geetaben Goradia
Patient Care
Concessional, Cashless Treatments
UPGRADING PATIENT CARE has always remained central to the activities of Charutar Arogya Mandal (CAM). While Shree Krishna Hospital (SKH) continuously expands its facilities to meet the growing needs of patients, it remains mindful of the need to ensure that treatment costs remain affordable.

SHREE KRISHNA HOSPITAL

The Aashirwad Services of Shree Krishna Hospital offer multiple medical services to the needy. There are various options included in the Aashirwad Services that facilitate availing treatment at affordable rates.

The Hospital’s own Krupa Arogya Suraksha, Jan Arogya Yojana, Government-assisted schemes like Mukhyamantri Amrutum (MA), MA Vatsalya, Pradhan Mantri Jan Arogya Yojana (PM-JAY), Chiranjeevi, Bal Sakha, Road Traffic Accident (RTA) scheme and the Industry scheme for workers of Vitthal Udyognagar offer concessional and cashless treatment.

Figures Speak

In 2019-20, nearly 11,000 patients benefitted from various state government schemes including 7,158 patients under the MA scheme, 799 patients benefitted from the Chiranjeevi scheme, 693 under RTA (Road Traffic Accident) scheme, and 95 patients under the Bal Sakha Yojana.

2,108 patients benefitted under the Central Government-assisted scheme PM Jan Arogya Yojana (JAY). 9,052 out-patients and 813 in-patients took advantage of concessional treatment under PM-JAY.

Active members of the Jan Arogya Yojana rose to 45,158 in 2019-2020.

In all, Shree Krishna Hospital treated 5,05,229 out-patients and 56,652 in the wards. 15,810 emergency cases were handled in Trauma Care and 6,311 patients were provided world-class critical care in the ICUs. About 11,267 surgeries were conducted during the year, of which 1,686 were supra-major, 2,986 major and 6,588 minor procedures.

Aashirwad wards: Shree Krishna Hospital’s bold initiative to benefit the poor and underprivileged, where all treatment is free of cost.
The Healing Tree Extends its Branches

The Healing Tree Services, a personalised and humane expression of healthcare were launched on Monday 29th July, 2019, as a part of the celebrations of Charutar Arogya Mandal’s Foundation Day (which falls on 28th July). This innovative facility is guided by 11 ethical processes to ensure that the patient always remains central to the services it offers: specialty and super specialty treatments, health check-ups by Hello Health, Privilege Club, Assisted Living Care, Home Care Services, and Health Protection Plans. It is a facility that redefines the ambit of conventionally-practised, often commercially-driven, medicine. Income from The Healing Tree Services helps fund treatment of needy patients covered by the Aashirwad Services.

A separate gate leads The Healing Tree patients directly to the Privilege Centre. Help kiosks en route guide patients who are not acquainted with the locations of buildings on the campus. To streamline OPD patient flow and consultations, an online appointment system has been introduced.

On January 1, The Healing Tree extended its services by launching a City Clinic. The clinic, set up at a prime location in Anand, offers superspeciality consultations on an out-patient basis. All superspeciality services at Karamsad are now available at the City Clinic.
FICCI Award for Online Rural Teaching

The 11th FICCI Healthcare Excellence Awards ceremony was held on August 21, at New Delhi. The Hospital was conferred the FICCI (Federation of Indian Chambers of Commerce & Industry) Service Excellence Award for its innovative online web-based programme (SOLACE) on clinical nursing at a rural tertiary-care teaching hospital.

No Violence against Doctors

Again innovative – also effective – was the Shree Krishna Hospital’s way of protesting violence against doctors. On June 17, 2019, all doctors, residents and interns attended work in black clothes, with a badge asserting ‘I condemn violence against doctors’. In addition, sporting badges in support were nurses, employees and patients.

Across the Hospital, posters in English and Gujarati were put up expressing support to the victims. An impromptu street play was performed by the students of the Pramukhswami Medical College stressing positive aspects of the patient-doctor relationship. Care was taken to ensure the protest did not hamper the Hospital’s medical services, including the OPD.

Significant happenings during the year:

- TWO MULTI-SPECIALITY CAMPS were organised in Kukshi and Alirajpur villages (Madhya Pradesh) on January 30 and 31, 2020. Doctors from the departments of Medicine, Surgery, Orthopaedics, Obstetrics & Gynaecology, Paediatrics, ENT and Opthalmology provided their services at the camp, benefitting more than 1,900 patients.

- And now, children aged nine months to four years in Anand, Kheda, Panchmahal and Vadodara districts can take advantage of the Hospital’s FREE COCHLEAR IMPLANT SURGERY SCHEME aided by the State Government.

- Shree Krishna Hospital’s Blood Bank observed VOLUNTARY BLOOD DONATION DAY on October 1. Doctors, students and blood donors participated in rallies held at prominent locations in Anand to raise awareness of the value of donating blood.

Screw Removed from Infant’s Gut Without a Single Cut

When an infant swallowed a metal screw what did the surgeons do? With an ‘operation’ that lightened the parents hearts, the Hospital’s surgery department managed to remove a metal screw swallowed by a two year infant – without a single cut or incision made on the body of the child! The object was removed using an endoscopic procedure. The child recovered and was discharged in a day.

Another child, an eight-year old boy, was the victim of a road traffic accident. The Hospital placed an appeal for funds for treatment in the newspaper – which caught the attention of the State’s Chief Minister who committed to sponsor the treatment of the child.

Extending COVID care during challenging coronavirus lockdown.

Solidarity in turbulent times: Condemning violence against doctors.
Shree Krishna Hospital Keeps Doors Open to COVID-19 Cases

Year 2020 brought to the world one of the biggest calamities it has ever seen. COVID-19 or the novel coronavirus disease affected all without any discrimination, with a rippling effect that shows no sign of stopping in the near future.

The COVID-19 total lockdown was announced on March 24, but ever since then Shree Krishna Hospital has not turned away a single patient from Emergency or OPD treatment. Further, when all other hospitals had closed their services during the lockdown, SKH treated all cases which were suspect or confirmed positive for COVID-19 and continued to offer all services including in critical areas like cancer, cardiac and dialysis. Government has designated Shree Krishna’s Waymade Critical Care Centre as the COVID-19 treatment facility for Anand District.

- A successful workshop, 7th GUJARAT CRITICON, was jointly organised at the Hospital on Sept. 20, by the Indian Society of Critical Care Medicine of Baroda and Karamsad. 130 doctors across the state participated. Practical sessions of the workshop aimed at mitigating the gap between theoretical knowledge and the practical situation faced by doctors at the bedside of patients, were organised at the Waymade Critical Care Centre under the leadership of our intensivists.

MANIBHAI SHIVABHAI PATEL CANCER CENTRE

Cancer Care in COVID Times

Even after the COVID-19 lockdown was announced in March 2020, all the three wings of the Manibhai Shivabhai Patel Cancer Centre – Radiation, Medical, and Surgical Oncology, continued to treat patients.

When Beenaben Gopani, a 35-year young homemaker from Borsad, was diagnosed with breast cancer and had to confront radiation therapy from March 11, her world came tumbling down. But her struggle became complicated as just after with the onset of the COVID-19 pandemic, a countrywide lockdown had been declared!

Beenaben came to Shree Krishna Hospital’s Cancer Centre with the intention of opting out of the treatment. The disease had made her vulnerable to any sort of infection, so she was extremely concerned and stressed about coming to the Hospital and that too, a Hospital identified as a COVID-19 care centre.

Shree Krishna Hospital Keeps Doors Open to COVID-19 Cases

WORLD MENTAL HEALTH WEEK was observed from October 4th to 10th, by the Hospital’s Psychiatry Department, the theme being ‘Prevention of Suicides’. Students, staff members and the community took part in spreading awareness on this issue.

The Hospital observed WORLD ORGAN DONATION DAY on August 13 by holding a seminar on organ donation, for which 150 committed persons registered. The Hospital’s Consultant Nephrologist spoke on various facets of organ donation.

The Cancer Centre kept its doors open for its patients, COVID-19 lockdown regardless. Above, at Foundation Day celebrations.
However, she was in for a happy surprise! Despite the crisis, all the doctors, nurses and other support staff extended her such care and comfort that she was soon confident that she was in safe hands and was being looked after in the best possible way.

In her own words, “The staff members were so polite and kind to me, despite all the troubles they were experiencing. I am sure they were concerned about their families, but it never affected the care and treatment they offered me. They were extremely careful about following infection-control practices. My fear of coming to the hospital in the time of the COVID-19 pandemic was put to rest by the kind attitude and careful treatment of the Cancer Centre staff.” Beenaben’s last radiation therapy comprising 25 cycles started on March 11 but with the cloud of anxiety lifted, she continued with her treatment in a sunny frame of mind.

Over the year, the Cancer Centre treated over 3,500 patients of who 570 underwent chemotherapy, 752 radiation therapy and 434 oncosurgery.

BHAHUBHAI AND MADHUBEN PATEL CARDIAC CENTRE

New Cardiac Technique for Senior Citizens
For the first time, CAM’s Cardiac Centre team used the Minimally Interventional Rotablation technique to treat a senior citizen with cardiac disease. The procedure, which is growing popular in India, helps open up hardened layers of calcified plaque that block coronary arteries in ageing patients.

Open Heart Surgeries on Babies and Children
The open heart surgery that was performed on a four-month-old child with congenital heart disease saved his life. The surgeons used the Japanese Takeuchi technique, a unique procedure for repairing anomalous origin of the left coronary artery from the pulmonary artery.

The Cardiac Centre also performed open-heart surgery on two children aged 11 months and seven years, both stricken by Sickle Cell Hemoglobinopathy which makes the operation high risk. But with the expertise of the paediatric cardiac surgeon and timely services from the Blood Bank both patients were treated successfully.

Rare Surgery on a Six-monther
Shree Krishna Hospital successfully performed hybrid lung isolation and thoracic surgery on a six-month-old child suffering from Isolated Congenital Lobar Emphysema (ICLE) of the right middle lobe of the lung, a rare respiratory disorder. This is most likely the first reported case of an infant operated for this complaint in India.

It was a really complex case, as it requires selective right lung isolation while the operation is in progress, which means no air should pass into the right lung.
In 2019-2020, the Centre carried out 229 adult cardiac surgeries and 120 paediatric cardiac surgeries. It also conducted 694 angiographies, 233 angioplasties and 457 cath procedures, and attended to 9,850 out-patients.

EXTENSION CENTRES

Reaching Out with Quality Care
Shree Krishna Hospital manages Primary Care Centres at Petlad, Agas, Bhadran, Anand Agriculture University, GIDC and a Secondary Care Centre at Sevaliya situated 70 km from Karamsad. Despite the numerous challenges involved, the Hospital extended a high standard of healthcare to all these centres.

Challenging Gynaec Cases
In a very challenging case, a 38-year-old woman came to the Sevaliya Centre in February complaining that she was suffering abdominal pain and swelling for the last three months. On USG (Ultra Sonography) examination a 20x16x13 cm size ovarian cyst was found. The Gynaec Surgeon carried out a staging laparotomy followed by removal of a right ovarian mass and a total hysterectomy. The patient was discharged on the fourth day without any complications.

In another similar case, an ovarian mass of 1.5 kg was removed by open surgery.

• The Primary Healthcare Centres treated around 63,273 out-patients during the year. Manned by full time Medical Officers, consultants from SKH visit these centres on a weekly basis. Dentistry and physiotherapy services are available on a regular basis.

• Mukhyamantri Amrutum (MA) and Ayushman Bharat schemes were started at the Sevaliya Extension Centre. Patients there now have the benefit of free treatment for dialysis, general surgery and Obstetrics & Gynaecological conditions.

• From Monday to Friday, medical camps are organised at the Sevaliya Health Centre for diagnosis of silicosis. X-ray, PFT (Pulmonary Function Test), and sputum tests are offered free of cost to all labourers working in glass and metal factories, mining, construction, etc.

• A mobile dispensary van was donated to the Sevaliya Extension Centre on December 27. The van will enable conducting of screening camps for cancer, diabetes, BP, COPD, and mental illnesses in 50 of the 150 villages of SPARSH (Shree Krishna Hospital’s Programme for Advancement of Rural and Social Health).

Over the year at Sevaliya, 16,732 patients were treated on out-patient basis, 2,028 in the wards, 1,413 for dialysis, and 564 for trauma care. Around 239 surgeries and 7,062 investigations were carried out at the Centre, while 2,551 patients were given physiotherapy. 964 patients benefitted from the MA Scheme.
Medical Education
H M Patel Education Centre Awarded University Status
For many years, the Charutar Arogya Mandal has been pursuing the much cherished dream of setting up a professional University, offering academic programmes in niche areas of medical specialties and job-oriented courses in tune with the changing healthcare environment.

On September 25, 2019, this dream came true. The H M Patel Centre for Medical Care and Education, managed by Charutar Arogya Mandal, was conferred the status of a Private University – namely Bhaikaka University – through a notification under the Gujarat Private Universities Amendment Act of 2019.

Dr. Utpala Kharod, former Dean of Pramukhswami Medical College, has been appointed the first Provost of Bhaikaka University, and Dr. Harishkumar Desai, former Deputy Registrar of Charotar University of Science and Technology (CHARUSAT), is the University’s Registrar.

The Ministry of Science and Technology has also accorded the University the status of a Research Organisation – another unique achievement for a medical college in the State.

Bhaikaka University has 1,300 students pursuing 57 different courses supported by more than 250 teaching and 1,200 non-teaching staff, as also the infrastructure for academic and extracurricular development of its students.

Delivering Public Health

The newly-formed University organised the following programmes:

- The 15th H M Patel Memorial Lecture commemorating the death anniversary of Founder Chairman Dr. H M Patel was held on November 27. Prof. Shrinath Reddy, Chairman, Public Health Foundation of India, delivered the lecture this year on ‘Decoding and Delivering Public Health’.
- The Bhaikaka University and the District Health Department jointly organised a seminar on COVID-19 to raise awareness among doctors of the district. 150 private doctors participated.
- Three-day celebrations were organised by the University to commemorate International Women’s Day. There were motivating talks by the District Superintendent of Police Sanjay Sharma and Chief Judicial Magistrate Chitra Yadav, and a skit by Nursing students on the atrocities faced by women in our society. Also, for the first time, the housekeeping staff put up an impressive stage show including dance and spiritual songs.
PRAMUKHSWAMI MEDICAL COLLEGE

Exchange Programs for Undergraduates

Pramukhswami Medical College (PSMC) has enrolled in the GEMx, a service provided by the Educational Commission for Foreign Medical Graduates (ECFMG) to facilitate international exchange opportunities in medical education. Two students from PSMC have been selected to receive a travel grant for an elective to study at a medical college in Thailand.

The Psychiatry Department of the College ran a helpline from February 20 to March 30, to help students deal with the pressure and stress of Board examinations. The College formed a Medical Humanities Group to develop a curriculum for Medical Humanities in the MBBS course.

More than 900 faculty members participated in 21 CMEs (Continuing Medical Education) organised by various departments of PSMC.

Workshops on different aspects of Professionalism (Assessment and Newer Perspectives) were conducted on November 2, December 4 and 27.

The oath-taking-cum-farewell ceremony of 78 students of Pramukhswami Medical College was organised on March 6. Awards were given away for Best Student in various subjects. For scoring the highest marks in Medicine, Dr. Aneri Jayesh Shah was awarded a gold medal by the Dr Shivani Bhatt Charitable Foundation; and for scoring the highest marks in Surgery, Dr. Aneri Jayesh Shah and Dr. Karma Rashesh Shah were awarded the Dr Satubhai Trivedi gold medal.

Other activities during the year:

• The welcome function for the first MBBS students was organised on August 5.
• The students celebrated Fresher’s Week from October 14 to 18. Various activities, competitions, socio-cultural programmes were held by the seniors to welcome the newcomers.
• On August 20, students participated in a Camp for Thalassemia Minor Screening.
• All staff members and students enthusiastically took part in the Independence Day celebrations.
• HORIZON, main socio-cultural literary event of the College was held from November 14 to 16.
• The Students Literary Committee held an ‘Open mic’ event for expression of literary talent, and a book review of The Immortal Life of Henrietta Lacks.
• On World Photography Day (August 19) students and employees participated in a competition for the Best Photograph. Experts in the field were invited to conduct a workshop on the basics of photography.
• CAM Medolympics was organised from October 14 to 18. Trophies were presented to top performers in the various tournaments and competitions.
• The Night Cricket tournament was held on Nov. 1.
New Courses for Postgraduates

Pramukhswami Medical College became the third Institution in the State to offer a super-specialty course in Neurology (DNB SS Neurology). Another super-speciality course introduced this year was in Cardiac Anaesthesiology (DNB SS Cardiac Anaesthesia). Both the three-year courses are recognised by the Delhi-based National Board of Examinations. Admissions in both will rely on the All India Post-Graduate NEET assessments.

Meanwhile, the MD Medicine seats have been increased from 6 to 10. The Medical Council of India recognised an additional seat from the current year for MD-Dermatology & Venereal Diseases as also for MS-Opthalmology.

And the Foundation for Head and Neck Oncology, a multi-speciality National Society for head-neck cancer in India, has approved the starting of a fellowship course in Head and Neck Oncology.

On May 25, the College bid farewell to outgoing PG students. Certificates were awarded for best dissertations and publications in peer-reviewed journals.

While from June 3 to 8, an orientation programme was held for the newly-admitted PG students.

F K M NATEL INSTITUTE OF PHYSIOTHERAPY

The K M Patel Institute of Physiotherapy (KMPIP) has earned a reputation for being sensitive to the concerns of the specially-abled, particularly children. Institute patients successfully took part in various Special Olympics events. Indeed, KMPIP received the ‘ESPN Unified Champion School Distinction’ at the Special Olympics Bharat Youth Summit held from May 27-30, at Amity University in Noida (UP).

A training programme for Special Olympics coaches was held from July 29 to 31, in collaboration with Special Olympics (Anand).

About 300 children registered for different events of the Special Olympics Khel Mahakumbh 2019 organised on October 13. A training workshop was held alongside for parents and teachers.

And around 450 persons from seven schools in Anand and Vidyanagar participated in observing the International Day of Persons with Disability (December 3). The theme was – ‘V 4 U’ / Encouraging a Positive Attitude Towards Persons with Disabilities.

The KMP Institute, being a registered organisation under the Public Works Department (PWD) Act, is invited by the District Education Office every year to offer services to underprivileged children with disabilities in association with the Sarva Shiksha Abhiyaan (SSA), Gujarat. Under this programme (November 22, 2019 to March 31, 2020), KMPIP therapists treated children with disabilities visiting SSA resource rooms in various blocks of Anand District every Friday.
Other activities during the year:

- KMPIP was an academic partner in the 3rd International Physiotherapy Conference on ‘Lifestyle Modification for Fitness: 21st Century’, organised between October 17 and 22, by the Janardan Rai Nagar Rajasthan Vidyapeeth.
- Students secured first and fourth positions in the Neuro-Physiotherapy League II held September 20 by the Ashok & Rita Patel Institute of Physiotherapy in Changa (Gujarat).
- World Physiotherapy Day was observed September 8 with a seminar on the subject, ‘Chronic Pain’.
- The Institute initiated a ‘Donate Instead of Destroy Campaign’ to support a cleanliness drive. On July 3, old magazines and newspapers were collected from various locations on the campus and the funds generated through that sale were used to support needy patients. This will be an ongoing campaign throughout the year.
- A Therapeutic Yoga Clinic was inaugurated as part of the celebrations of the 5th International Yoga Day (June 21) with the theme ‘Climate Action’.
- KMPIP celebrated World Environment Day (June 4) in collaboration with C C Patel Community Science Center, SPU (Sardar Patel University); PG Department of Chemistry, SPU; and the Vidyannagar Nature Club.
- A 1000 trees were planted on the campus in a week-long tree-planting drive (July 24-29).
- Eight colleges of Anand, Kheda and Mahemdavad districts took part in the three-day 5th Inter Physio College League Tournament organised by the Institute. Former Indian Cricketer Nayan Mongia was the Chief Guest.
- An orientation programme for First Year BPT (Bachelor in Physiotherapy) students was held October 14-18. A visit to village Sandesar was organised to familiarize students with village life. A Freshers Meet followed on November 20.
- The orientation programme for First Year MPT (Master in Physiotherapy) students was held June 3-8. A month-long crash course was held to teach soft skills and to refresh concepts they had studied as undergraduates.

G H Patel School and College of Nursing

The G H Patel School and College of Nursing was the first institution to start on the educational journey at Charutar Arogya Mandal. Sensitivity towards patients and the students’ all-round growth lie at the heart of all its academic initiatives.

Sixty students of the 40th batch of First Year DGNM (Diploma in General Nursing and Midwifery) and sixth batch of First Year Basic BSc Nursing took the Nightingale Oath committing themselves to nursing with compassion. The ceremony on February 18 was blessed by Mr. Atulbhai Patel, President of Bhaikaka University. Prizes for excellence in academic and extracurricular activities were presented to the students by the dignitaries present.
Twenty-two students and two faculty members attended the fourth National Conference of Kangaroo Mother Care (KMC) held on February 8 and 9, at SMS Medical College, Jaipur. (KMC refers to the practice of providing continuous skin-to-skin contact between mother and baby, usually pre-term or of low birth-weight.)

The poster and model exhibition was a key attraction of the Conference which drew praise from the Health Minister of the Government of Rajasthan, Raghu Sharma. CAM’s Charmi D. Patel won a prize for her research poster and Janvi C. Patel for her podium presentation.

Earlier in the term was the State-level conference of the Student Nurses Association (SNA) held on October 14 and 15 at Vadodara, and attended by students of the Second, Third and Fourth years. Dixu B. Patel, Janvi C. Patel and Hitanshi J. Patel won First Position for their poster presentation of ‘History and Trends in Nursing in India – SNA: Marching Towards Centenary’. Malvi P. Patel and Shivani B. Patel were awarded First Position for their poster presentation on SNA activities in India, ‘The Road Map To SNA Leader’. On the sports side, Ravi G. Makwana and Smit A. Patel won prizes for discus throw and javelin throw (male) respectively.

The Fourth year Basic BSc Nursing students went on an educational tour to Chennai, from April 22 to 28. Their tour-stops included the Sir Ivan Stedeford Hospital, Madras Institute of Orthopaedics and Traumatology, Nithra Institute of Sleep Sciences, and the College of Nursing, Madras Medical College.

The Fourth Year Basic BSc Nursing students also paid a visit (March 3-7) to the Indian Institute of Public Health (IIPH), and Kanoria Hospital in Gandhinagar, and the Police Welfare Hospital in Ahmedabad.

A number of training programmes were scheduled through the year: HIV Training was organised on June 10 & 11 in the college, for Second Year Basic BSc and Second Year DGNM students and also faculty members; Quality and Safety Training (July 1-3) for Fourth Year BSc and Third Year DGNM students with Dr. Monica Gupta and team sharing expert knowledge on NABH (National Accreditation Board for Hospitals & Healthcare Providers) protocols; and Fit India Movement and Self-Defence Training Programme was held on August 29, where Prime Minister Narendra Modi’s speech was broadcast live for the faculty.

Farewell Day celebrations were held on September 30 for 40 students of the Fourth Year Basic BSc Nursing and 22 students of the Third Year DGNM. Rutvi B. Patel was awarded Best Student of the 2015 batch of Basic BSc Nursing and Shivagi C. Patel for Best Student of the 2016 batch of DGNM.

Other notable events of the year:

• International Nurses Day was celebrated by the faculty and students on May 12 with a panel discussion on the theme of ‘Nursing: The Balance of Mind, Body and Spirit’. A skit on professional nursing was performed by students and a prize distribution was organised for
various events as a part of the celebrations.

- As part of Breast Feeding Week, on August 7 and 8, the Department of Paediatrics and the Department of Child Health Nursing organised a poster exhibition and health education sessions, and demonstrated Kangaroo Mother Care and breastfeeding procedures for new mothers at the Hospital.

- Mental Health Day was observed October 10, with a lecture for students and faculty by Psychiatric Department Doctors on ‘Prevention of Suicidal Tendency among Students’. The students were involved in brainstorming games and a skit was performed by Second Year DGNM students and Third Year Basic BSc students.

- World Hospice Day was observed October 12 with a sensitisation session by Dr. Dinesh Kumar, a professor from the Community Medicine Department. Prizes were distributed to winners of a quiz on Palliative Care.

- On World Diabetes Day (November 14), Third Year Basic BSc Nursing students organised a theme-based poster exhibition at Shree Krishna Hospital while Second Year DGNM students did so at the Kanisa Primary Health Centre.

- Environment Day (June 4) was observed on the theme ‘Save Environment: Challenges and Solution’. Students and staff were asked to plant trees at different locations around the campus and took an oath to preserve and protect saplings.

- International Yoga Day (June 21) was celebrated with yoga sessions at the Activity Centre.

- Thirteen boys and 11 girl students took part in the annual Gujarat Nurses Cricket Championship Tournament-2019 held at Sumandeep Vidyapeeth, Vadodara, from December 24 to 29. Our student Vidhi S. Patel won the ‘Woman of The Match’ award.

- ‘Paradigm’, the three-day Sports and Culture Day comprising indoor and outdoor sports competitions and cultural events was organised from January 22-24. Laja Goswami, the renowned international shooting champion, was the Chief Guest.

**CAM INSTITUTE OF ALLIED HEALTH SCIENCE & TECHNOLOGY / SMT. L.P. PATEL INSTITUTE OF MEDICAL LABORATORY TECHNOLOGY**

The Radiotherapy programme of the CAM Institute of Allied Health Science & Technology has received approval from the Canadian Association of Medical Radiation Technology (CAMRT) – which is very rare. With this, students graduating from the CAM Institute become eligible to write the CAMRT exam directly.

Vraj Patel, 2012 batch student, passed the CAMRT exam in June, becoming the first Indian Radiation Therapist to be registered in Canada.

Besides Radio Therapy Technology, the CAM Institute offers diploma, graduate and postgraduate courses in multiple fields of Medical Technology: Respiratory Care, Renal Dialysis, Perfusion and Cardiac Technology.
Operation Theatre and Anaesthesia Technology. The Institute also offers courses in Critical Care, Infection Control, and Clinical Dietetics.

While the L.P. Patel Institute offers diploma and graduate courses in Medical Laboratory Technology (MLT), a new two-year MSc course in Radiography and Imaging Technology has been approved by the Bhaikaka University Academic Council, and is scheduled to commence July 2020.

Other key events of the year:
- A Thalassemia Prevention and Screening Camp was organised on August 29 to raise awareness among students. Blood samples were taken from 89 students and staff for screening.
- Seventy-two MLT students went on an educational tour to the Nadiad field station of the National Institute of Malaria Research on February 28.
- Students participated in Poster Competitions organised by the A D Gorwala Blood Bank on June 25, and on World Mental Health Day (October 10), in which a student bagged Second Prize.
- Another student won a Second Prize in a World Photography Day (August 19) competition for students on Nature Photography.

Grow, preserve, protect: Environment Day saw a massive tree plantation drive right across CAM premises.

Nurses Week: The skit staged was on special features of a nurse’s life.

Poster contest held by the A D Gorwala Blood Bank.
Research
PSMC, a Reputed Research Organisation

The Department of Science and Technology, through its Department of Scientific and Industrial Research (DSIR) has accorded Pramukhswami Medical College the status of a ‘Research Organisation’ – a unique achievement for a medical college in Gujarat.

The Central Research Services (CRS) of the Mandal has been invited to conduct research seminars at various institutions across the country and at the National Conference of Paediatrics.

Currently the Department is working on three Indian Council of Medical Research (ICMR)-funded projects. We continue to publish and present papers and maintain our position among the top research centres in Gujarat.

All research projects undertaken by the Department are approved by the Institutional Ethics Committee (IEC) and supported by a team of experts from the Central Research Services of the Mandal. Currently there are two Ethics Committees in operation. The one managing pharmaceutical-funded studies is accredited by the National Accreditation Board for Hospitals & Healthcare Providers (NABH) as required by regulation.

The Department has been accorded Income Tax exemption as per 35 (i)(ii) which allows donors to receive 150% exemption for amounts donated towards research activities. This should ensure more external funding in the future.

Research for Better Patient Care

New Device for Newborn

A hypothermia alert device was selected for presentation at the Paediatric Academic Societies 2020 which was however cancelled due to COVID-19. The device improves detection of hypothermia and increases duration of Kangaroo Mother Care given to pre-term newborns to achieve their survival. The research manuscript is in the process of being published.

Polyethylene Protection for New-born

Wrapping the new-born baby in a polyethylene bag, costing about Rs. 20 for transport from delivery room to the NICU (Neonatal Intensive Care Unit), can reduce chances of hypothermia and is a simple intervention that can save lives.

Managing Hypertension in Primary Care Setting

A standardised model in the community-setting for management of hypertension was published in the Indian Heart Journal. This can be implemented at low cost across the country benefitting millions under the Ayushman Bharat Initiative.
LIST OF PUBMED, SCOPUS, EMBASE AND WEB OF SCIENCE INDEXED JOURNALS

April 2019 to March 2020

Mishra GD, Kumar D, Pathak GA, Vaishnav BS.
DOI:10.4103/ijph.IJPH_436_18.
PMID: 32189677

PMID: 32125899

3. Hunner lesion disease differs in diagnosis, treatment and outcome from bladder pain syndrome: an ESSIC working group report.
PMID: 32107957

4. Burden Faced by Caregivers of Stroke Patients Who Attend Rural-based Medical Teaching Hospital in Western India.
Mandowara B, Patel AN, Amin AA, Phatak A, Desai S.
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5. Standardizing hypertension management in a primary care setting in India through a protocol based model.
Satish P, Khetan A, Raithatha S, Bhende P, Josephson R.
PMID: 32035519

6. The 2020 International Alliance for the Control of Scabies Consensus Criteria for the Diagnosis of Scabies.
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7. Work-related musculoskeletal disorder among surgeons in Gujarat.
Vagha N, Parekh S, Ganjwale D, Mehta JN.
PMID: 32002420

8. Premalignant male genital dermatoses.
Singhal RR, Patel TM, Pariath KA, Vora RV.
DOI:10.4103/ijstd.IJSTD_106_17. Review.
PMID: 31922098

9. Can urban Accredited Social Health Activist (ASHA) be change agent for breast cancer awareness in urban area: Experience from Ahmedabad India.
Memon F, Saxena D, Puwar T, Raithatha S.
PMID: 31879630

10. To compare the effects of aerobic exercise and yoga on Premenstrual syndrome.
Vaghela N, Mishra D, Sheth M, Dani VB.
PMID: 31867375

11. Author Correction: Association of TLR4 and TLR9 polymorphisms and haplotypes with cervical cancer susceptibility.
PMID: 31796857


26. Age-and-sex stratified prevalence of atrial fibrillation in rural Western India: Results of SMART-India, a population-based screening study.


39. Evaluation of Competencies Related to Personal Attributes of Resident Doctors by 360 Degree
Jani H, Narmawala W, Ganjawale J.
PMID: 28764199

40. Exposure Keratopathy: Prophylaxis and Impact of Eye Care Education Programme in ICU Patients
Narmawala W, Jani H

41. Study of the “Hospital Formularies” of different level hospitals based on the “World Health Organization - Essential Medicines List”

42. Pattern of adverse drug reactions among geriatric population of Anand district, Gujarat, India.

43. Effectiveness of Indian Diabetes Risk Score as a Screening Tool for Non-alcoholic Fatty Liver Disease: A Study from Anand, Gujarat, India.
Mori KS, Patel AN, Amin AA, Phatak AG.
Journal of Clinical & Diagnostic Research. 2019 Aug 1;13(8).

44. Making Magnesium Sulfate Therapy Safer in Eclampsia: A Comparative Study of Zuspan Regime vs Low-dose Intravenous MgSO4 Regime.
Vaishnav SB, Raithatha N, Kathawadia K, Phatak A, Modi N, Patel R.

45. Validation of Hemochroma PLUS: A Point of Care Testing Device for Haemoglobin Estimation.
Raithatha SJ, Ranapurwala MF, Lahori S, Bopche CN, Phatak AG.

46. Effectiveness and safety assessment of fixed dose combination of non-steroidal anti-inflammatory drugs prescribed for orthopedic patients.
Nilay Solanki, Alpa Gor, Biraj Parmar

48. Effectiveness Of Indian Diabetes Risk Score As A Screening Tool For Non-Alcoholic Fatty Liver Disease: A Study From Anand, Gujarat, India.
Mori KS, Patel AN, Amin AA, Phatak AG.

49. Making Magnesium Sulfate Therapy Safer in Eclampsia: A Comparative Study of Zuspan Regime vs Low-dose Intravenous MgSO4 Regime.
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Journal of Clinical & Diagnostic Research. 2019 May 1;13(5).
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51. Assessing the physical activity level among physical therapist.
Mehta JN, Vaghela N, Pandya P, Sheth R, Chauhan S.

53. Maximum inspiratory pressure of the patients after open-heart surgery following physiotherapy.
Mehta JN, Kamat H, Ganjiwale J.

54. Association between the lower extremity biomechanical factors with osteoarthritis of knee.
Journal of Medical Society. 2019 May 1;33(2):76.
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SPARSH
Healthcare for the Last Person in the Last Village
SHREE KRISHNA HOSPITAL’S Programme for Advancement of Rural and Social Health (SPARSH) is an innovative programme now being implemented in 150 villages of Anand, Kheda and Panchmahal districts for diagnosing and treating Non-communicable Diseases (NCDs) in the community. The NCD spectrum covers hypertension, diabetes, cancer, mental health, neurological disorders, COPD (Chronic Obstructive Pulmonary Disease), and musculoskeletal diseases.

The goal is to develop and test a model of NCD prevention and care in a rural, primary-care setting so that the last person in the last village it operates in is able to access appropriate healthcare facilities.

Launched four years ago, SPARSH is funded by the Sir Dorabji Tata Trust, GMM Pfaudler, and the Shamdasani Foundation.

More than 50,000 households were surveyed to capture the demographic profile across the three districts. People aged more than 20 years were screened for blood pressure, those with oral, breast and cervical cancer were identified, and groups were targeted for screening and identifying known cases of COPD.

Spreading Health Awareness

With the intent to encourage a healthy lifestyle among children in 150 primary schools of these districts, SPARSH focuses on three key areas: Physical Activity, Diet, and Mental Well-being of primary school children. Its team of health educators sensitize the students through PowerPoint presentations, flip charts and other informative material to adopt a healthy lifestyle. In this initiative, the teacher plays a key role.

SPARSH Village Health Workers (VHW) also play a crucial role within the community in creating awareness about NCDs. Health awareness sessions for the community are organised twice a month.

Mobile Health Teams form an integral part of the SPARSH programme. Five such teams comprising a doctor, two paramedics, one field supervisor and one VHW cover 150 villages, i.e. one mobile health team caters to 30 villages. They carry out screening for NCDs consultation and treatment of known cases, and enrolment of new patients in SPARSH.

Screening of Neurological Disorders

Another study intends to screen the population aged 18 years and above in 10 villages of Anand district for neurological disorders (Parkinson’s disease, stroke and epilepsy). The criteria for selection of the villages were that the population should number around 3,000-4,000, and be located within a radius of 20 km from Shree Krishna Hospital (SKH).

To aid planning this project, a detailed House Hold Survey (HHS) was initially carried out by SPARSH across 150 villages, with VHW and other field staff maintaining...
HHS registers. The VHW assists the team by coordinating with patients in their villages during camps. A team of five trained surveyors accompany the VHW to identify, screen and line-list patients of stroke, epilepsy and Parkinson’s per week per village (of about 500-600 households). A line listing allows information about time, person, and place to be organised and reviewed quickly. It is also a good way to keep track of different categories of cases.

For patients identified with Parkinson’s, a pre-tested survey tool is administered and a video recording made as

**Figures Speak**

During the year, 882 Non-communicable Diseases (NCDs) camps were carried out in the 150 SPARSH villages where 22,058 patients were seen. 279 new patients with diabetes and 1,256 new patients suffering from hypertension were identified and enrolled in the SPARSH programme. In addition, 2,340 known cases of HTN (Hypertension) and 1,788 known cases of diabetes were consulted.

420 known cases with COPD were consulted and 150 new cases were added. In addition, 190 known cases of other NCDs were consulted. Through these camps 6,684 individuals were screened for oral cancer.

During the year, 1,818 Sakhi sessions were conducted in the presence of the Field Supervisor. 42,959 participants remained present.

Our Field Supervisors conducted 1,666 community meetings on the topic of Palliative Care. On an average nearly 120 members from the community participated in each meeting.

Totally, 326 Mobile Screening Team (MST) camps were conducted during the year where 9,079 breast screenings were carried out and 4,708 cervical screenings were done.

Under the Healthy Life Style (HLS) project, 198 common sessions were conducted in schools where 15,359 children were trained. 161 peer sessions were conducted through which 2,395 peers were trained. For the Reproductive Health (RH) topic, to promote awareness on healthy menstruation practices, 171 common sessions were conducted in schools, where 5,646 students were trained. 109 peer sessions were conducted in which 889 peers were trained on healthy menstruation practices.

During the year, 278 patients in need of palliative care were identified. 264 routine palliative care visits were carried out by the Mobile Health Teams (MHT) and 441 Intensive Palliative Care visits were conducted at patients’ doorsteps providing them with basic necessities, dressings, physiotherapy and pain relief management.
per guidelines framed by the physician. Photographs are taken of medications and reports of patients who were on prior treatment for any particular neurological disorder.

These recordings are reviewed by Dr. Soaham Desai, our consultant Neurologist, and, in the case of Parkinson’s, visits are organised to SKH. For stroke and epilepsy, camps are conducted at the respective villages.

Innovation Learning Centre
CAM has signed an MOU with the National Health Systems Resource Centre (NHSRC) of the State Health Society, Gujarat, to provide technical support for setting up an Innovation and Learning Centre in Dahod district.

The project is part of the Ayushman Bharat Programme’s Health and Wellness Centres initiative. These Centres, manned by Community Health Officers, will strengthen the already existing health care system now functioning through subcentres throughout the country.

Nationwide, the Central Government has selected four institutions to provide technical support to the project. The other three are the All India Institute of Medical Sciences (AIIMS) in New Delhi, the Jan Swasthya Sahyog (JSS) in Bilaspur (Chhattisgarh), and the Catholic Health Association of India (CHAI) in Telangana.

Overall, the Ayushman Bharat Programme will be managed by the National Health Protection Mission Agency at the national and state level and by a State Health Agency in the Union Territories.

Digital training helps update skills of health workers in remote villages.

Healthy Lifestyle Project in a Primary School in Porda village, Gujarat.

When Posters Served Their Purpose
Thirty-six year old Sanjaybhai Ratilal Gohel works in a government ration shop in Davol village and has had a habit of chewing tobacco for over 17 of those years!

The SPARSH VHW who works there regularly, was once displaying posters on the harmful effects of tobacco. In a lighter vein, Sanjay queried – little imagining the future turn of events – “Are these posters really going to be helpful?”

The VHW at once took the opportunity to engage him in a dialogue on the harmful effects of chewing tobacco and the benefits of giving it up. Sanjay seemed convinced and agreed to stop.

The VHW did not stop there but remained in touch with him during her village visits, counselling him when required, making him participate in all the awareness sessions carried out in the village.

…Till after some time the benefits became apparent to Sanjay: his body weight increased, his teeth became cleaner and the bad breath he’d had for long vanished. Above all, he saved around 70 rupees a day which he was otherwise spending on tobacco. His family was no longer upset with him and he was socially welcome and personally at peace.

The happy ending didn’t end there: today Sanjaybhai himself motivates others to give up chewing tobacco!
**From School to Hospital and Back**

A young boy of 12 from Valetva village, Jaiminkumar Maheshbhai Chavda, injured his nose in school but did not inform his parents. Later at home his nose began to bleed again and he began to have problems in breathing. His worried parents and grandmother immediately took him to a private practitioner at Nadiad – who advised that the boy being in a critical condition be taken to a big hospital. The family brought the child back but the bleeding continued intermittently.

Meanwhile, the SPARSH team had organised a camp in the village. A neighbour informed the VHW about Jaimin, and she visited him. Seeing the severity of the child’s condition, he was taken to Shree Krishna Hospital, accompanied by the VHW and his parents.

The ENT Department there advised a major surgery which was too expensive for the family. The VHW then helped them get registered under the Mukhyamantri Amrutam (MA) Scheme, but when it was learnt that it would not cover the cost of the operation, she helped them join SKH’s Aashirwad Services. He was treated in the Aashirwad wards which provide free treatment.

The surgery was successful and the family had to pay a minimal amount for medicines. The boy’s condition improved gradually and he resumed going to school. His family were extremely grateful to the VHW and the Hospital to have brought their child back from such a critical condition.

CAM will conduct a baseline assessment survey in Dahod block of Dahod district, which has a total population of 4.8 lakh, to capture information on healthcare utilisation, out-of-pocket expenditure, and morbidity profile.

Gaps in the Primary Healthcare Centres (PHC) network will be analysed from the point of view of the Comprehensive Primary Healthcare Centres (CPHC). Interventions will be customised according to the local scenario. Formative research with key stakeholders will provide inputs for such customisation.

Core interventions will comprise training and advocacy efforts to address the gaps identified against a predefined checklist. The capacity of various functionaries of the Health & Wellness Centres (HWC) will also be assessed and their field activities monitored through supportive supervision.

The focus area will be training of the trainers (ToT) and quarterly meetings will be held to share data with the Government of Gujarat and NHSRC. An ECHO hub established at CAM will allow for tele-trainings and tele-consultations.
Fund Raising
Credibility & Transparency
Make Their Mark
HARUTAR AROGYA MANDAL has been accredited for the third successive year with the Platinum Seal of GuideStar India as a mark of recognition of its credibility and transparency in reporting its financials and fund-utilisation. CAM has also been recognised by the Charities Aid Foundation India, Credibility Alliance, GiveIndia and BSE Sammaan. It was empanelled with the National CSR (Corporate Social Responsibility) Hub of TISS (Tata Institute of Social Sciences) up to mid-2020, the United Way Of Baroda, and as an Implementing Agency by the Indian Institute of Corporate Affairs.

The Mandal supports the treatment of all indigent patients coming to its flagship Shree Krishna Hospital, without any discrimination with regard to caste, creed, region or faith. A major part of SKH beneficiaries, through its Aashirwad Services, avail of discretionary concessions and healthcare schemes. While a part of these expenses are met through internal surplus, a large portion of financial support comes from corporate and individual donors as well as philanthropic institutions who are convinced of the Mandal’s established credibility and able governance.

Under Aashirwad Services, out-patients get registered and receive consultation by doctors free of cost. In-patients have to bear only the pharmacy costs, with the rest of the healthcare services being provided free. What the Mandal has been able to do for the rural community so far has been possible only with the support of the community, corporates, philanthropic organisations and a large number of well-wishers. This has enabled CAM to meet the challenges in difficult times.

Funds are also sourced to carry out developmental works, that is, for strengthening infrastructure as well as replacement/modernisation of equipment for diagnostics,
treatment or clinical procedures. Being equipped with the latest technologies helps CAM upgrade the quality of its services and to serve patients better, as also create the best learning opportunities for its medical students.

During the year, generous support was received for needy patients in various forms:

- The Hospital was able to replace its obsolete brachytherapy machine with a grant of Rs. 118.58 lakh from the Sir Dorabji Tata Trust. This enables SKH to provide improved radiotherapy treatment mainly to underprivileged patients suffering from cervical cancer.
- The Sir Dorabji Tata Trust also extended assistance of Rs. 265 lakh towards treatment of 5,300 indigent patients, as a grant to match the amount collected by CAM through a Charity Event in January 2020.
- Under their regular programme to support the treatment of needy patients, the Tata Educational & Development Trust and Sir Dorabji Tata Trust donated Rs. 132.94 lakh.
- A Charity Concert with Sachin & Jigar, the eminent music producers and vocalist duo of Hindi and Gujarati film industry, performing live, was organised in January 2020. An audience of about 5,500 music enthusiasts along with sponsors/supporters contributed a net amount of about Rs. 150 lakh towards the treatment of poor patients at the Hospital.
- Online donations were received on the Mandal’s portal, as well as through GiveIndia and DanaMojo. Donations worth Rs. 39.55 lakh were received from Indian and overseas donors through GiveIndia.
- Through crowdfunding campaigns on Ketto, ImpactGuru, LetzChange, etc. CAM collected Rs. 9.62 lakh from individual donors for patients from economically weaker sections of society.
- In response to 53 appeals placed in various publications on behalf of indigent patients, several generous donors came forward contributing Rs. 33.58 lakh in all.
- Trusts and Foundations, viz. The Lotus Trust, Prabhu Ramhari Charitable Trust, Shree Jalaram Sevashram Trust, Atul Foundation, Savitaben & Hirubhai Patel Memorial Foundation, Taraben N Patel Charitable Trust, PL Patel Trust Foundation, AB Charitable Foundation, Shraya Little Ear Foundation, Dinsha Patel Charitable Trust, and others contributed a total of Rs. 57.05 lakh.

CAM continued to network with donors to update them on the condition of patients they funded and status of projects they supported through quarterly issues of newsletters Samaritans and Parmarth (Gujarati version). The concept of Payroll Giving (donation from salaries through the employer organisation) was propagated both to local organisations and CAM itself. Through this new initiative in which employees of IDMC Ltd. and the Mandal participated, Rs. 4.24 lakh was collected for needy patients.

To add to this, generous support was received from overseas donors and philanthropic institutions in various ways:

- Dr. Barindra Desai made a major contribution by
committing Rs. 155 lakh towards the upcoming Diagnostic Centre.

- To help equip the 102-bed Critical Care Centre, the Rotary Club of Tower Hamlets in UK, the Rotary Club Nadiad Round Town and the Shanta Foundation of UK joined hands for a global grant project of $200,096 to purchase ventilators, dialysis machines, defibrillators, multipara monitors, etc. The first lot of equipment worth Rs. 88 lakh has been purchased and installed.
- With fund support from Dr. Jayantibhai G. Patel from USA, for Extension Activity in 50 villages around Sevaliya, a modern Mobile Health Clinic Van was made operational in December 2019. Equipped with a fundus camera, Vibrotherm, ECG machine, facilities to check Hb1Ac and to dispense medicine, the Van enables examination and early diagnosis of diabetic patients through village camps under the Mandal’s SPARSH programme.
- Dr. Vinod Shah and Ilaben Shah funded support for medicines for needy patients suffering from TB, diabetes and hypertension.
Corporate Social Responsibility Partners in Healthcare

The Mandal has emerged as a credible partner for several companies and corporates implementing Corporate Social Responsibility (CSR) projects in healthcare. These include:

- **Infrastructure Upgrade:**
  - A dialysis machine, funded by Deepak Nitrite was installed mainly to serve patients covered under the Mukhyamantri Amrutam (MA) Yojana.
  - Funds were received from Desai Bros., PBM Polytex, and Transpek Industries towards upgrading the Neonatal ICU.

- **Research:** IDMC Ltd. contributed towards equipment to monitor ambulatory blood pressure for specially-affected BP patients so as to provide more accurate medication.

- **Extension in healthcare:** Vidya Wires funds went towards a Trauma Ambulance for the Hospital to transport critical patients from remote rural locations.

*Donation of dialysis machines by our CSR partners helps treat needy patients with renal conditions.*
• **Treatment support for needy patients:** Treatment costs were funded, especially for the more vulnerable group of women and children, and patients from economically less-privileged families having cancer and cardiac ailments.

• **Preventive healthcare extension:** SPARSH, the Mandal’s programme to provide health services to village communities through an integrated dynamic three-tier delivery system, received financial support from the Sir Dorabji Tata Trust, and GMM Pfaudler who by end-March had contributed Rs. 223.62 lakh and Rs. 42.5 lakh respectively. The project is also implemented at the Mandal’s extension centres, the Sonaba Hospital and Sadaba Prasuti Gruh in Sevaliya, and the Shree Krishna Hospital in Karamsad.

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**Our CSR Partners**

- Infosys Limited via Infosys Foundation
- Rotomag Motors & Controls Pvt Ltd
- GMM Pfaudler Limited
- Desai Brothers Limited
- Vidya Wires Pvt Ltd
- IDMC Limited
- Banco Aluminum Ltd
- Pavan Tanay
- PBM Polytex Ltd
- Deepak Nitrite Ltd
- TVS Motor Company
- Voltamp Transformers Ltd
- Transpek Industries Ltd
- Standard Pesticides Pvt Ltd
- Nova Udyog
- J. P. Metal Industries
- Cipriani Harrison Valves Pvt Ltd
- Madhubhan Resort & Spa
- Buildquick Infrastructure Pvt Ltd
- Banco Products (India) Ltd
- Nisol MFG Company Pvt Ltd
- Reliance Life Sciences
- Jagaji Construction Company
- Laxmi Snacks Pvt Ltd
- Atlas Cable Industries
- Baroque Pharmaceuticals Pvt Ltd
- Downtown Motors Pvt Ltd
- Enviro Infrastructure Company Ltd
- Cosmo Films Ltd
- Kaira Can Company Limited
- Supreme Industries Limited
- Excel Labour & Security Services
- Zenith Fibres Limited
- Oneiro Chemicals Private Limited
- Grand Polycasts Co. Pvt Ltd
- Hubergroup India Private Limited
- Shiva Pharmachem Limited
- Union Bank of India
**Deh Daan**

**Anand**
Manilal Hargovindbhai Bhavsar
Bhupendrabhai Bhanjibhai Somaiya
Sushila Dhrendra Cooper

**Gana**
Savitaben Maganbhai Patel

**Sojitra**

Purushottam Manilal Pandya

**Sunav**
Kanubhai Rambhai Patel

**Uttarsanda**
Arvindbhai Chotabhai Patel

**Vadodara**
Sulochana Dinsha Desai

**Vallabh Vidyanagar**
Devilaben Harshadrai Dave
Kapilaben Jashbhai Patel
Nalini L. Pandya
Umaben Pranjivan Patel

**Vishrampura**
Hirabhai Ambalal Patel

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**Donors**

**Rs. 1 Crore and above**
- Sir Dorabji Tata Trust

**Rs. 50 Lakh and above**
- Charutar Health Foundation Corp, USA
- Rotomag Motors & Controls Pvt Ltd
- Tata Education and Development Trust

**Rs. 25 Lakh and above**
- GMM Pfaudler Limited
- Give Foundation, Mumbai
- The British Asian Trust
- Desai Brothers Ltd

**Rs. 15 Lakh and above**
- The Lotus Trust
- Vidya Wires Pvt Ltd

**Rs. 10 Lakh and above**
- Charutar Health Foundation, UK
- P D Patel and Family
- Precmak Ltd
- IDMC Limited
- Prabhu Ramhari Charitable Trust
- Pavan Tanay
- Manjuben J Patel Alias Desai
- Banco Aluminum (India) Limited

**Rs. 5 Lakh and above**
- Deepak Nitrile Limited
- Ketto Online Ventures Pvt Ltd
- United Way of Baroda
- Mayurbhai Natubhai Patel
- Seemaben Mayurbhai Patel
- Voltamp Transformers Ltd
- Atul Foundation
- Transpek Industry Limited
- TVS Motor Company
- Shree Jalarams Sevashram Trust
- Noshir Adi Soonawala

**Rs. 2 Lakh and above**
- Genetec Holdings Limited
- Rameshbhai Himatlal Shah
- Give Foundation Inc.
- Standard Pesticides Pvt Ltd
- Amul Park Welfare Society
- J P Metal Industries
- Mahendrabhai Purushottambhai Patel
- Nova Udoyo
- Cipriani Harrison Valves Pvt Ltd
- Vidyaben Mahendrabhai Patel
- Madhubhan Resort & Spa
- Buildquick Infrastructure Pvt Ltd
- Dineshbhai Manubhai Patel
- Banco Products (India) Limited
- Jagaji Construction Company
- Reliance Life Sciences
- Nisol MFG Company Pvt Ltd
- Laxmi Snacks Pvt Ltd
- Atlas Cable Industries
- Ashwinkumar R Patel
- Shree Narayan, USA
- Harshadbhai Rambhai Patel
- Deepenkar Mahendrabhai Patel
- Deepaben Mahendrabhai Patel
- Chandrikaben Niranjanbhai Patel
- Mahendrakumar Ambalal Shah
- Savitaben & Hirubhai Patel Memorial Foundation
- Vijaybhai H Patel
- Nisha daCunha
- Hanika Mahendra Shah

**Rs. 1 Lakh and above**
- AB Charitable Foundation
- Harendra Suryakant Patel
- Shaileshbhai Purushottambhai Patel
- Pramukh Enterprise
- Dr. Nikhil Babubhai Patel
- Baroque Pharmaceuticals Pvt Ltd
- Kayakalp Cans Private Limited
- Shri Krishna C Mandaliya

**Rs. 50,000 and above**
- Harishbhai R Patel
- Mahendrabhai Maganbhai Patel
- PSMC Alumni Association
- Unique Forgings (India) Pvt Ltd
- Patel Chaturbhui Ranchodhbhai Pulses LLP
- Hotel - H Sandhill Hotels Pvt Ltd
- Charotar Gas Sahakari Mandal Ltd
- Siddhi Roadways
• Dr. Saminkumar Bharubhai Patel
• Kataria Automobiles Pvt Ltd
• Urmilaben Chandrakantbhai Patel
• Dr. Nikhilkumar Maheshbhai Dave
• Manbhardevi R Agarwal
• Dr. Jitesh Desai
• Bharatkumar Kumudchandra Vyas
• Bipinchandra Jivanlal Parmar
• Dr. Manisha K Gohel
• Vashalbhai Dinubhai Patel
• Ravikiran Ceramic Pvt Ltd
• Sanjivani Medicines
• Shri H F Patel Memorial Trust
• Om Engineers
• Anuyaben P Akolkar
• Jaymin Rohitkumar Bhavsar
• Keyurbhai Satishchandra Modi
• Shantaben Jamubhai Patel Memorial Trust
• Monaliben Arpitkumar Desai
• Mukesh Patel
• Mahalaxmi Tobacco Works
• Jitendra Navinchandra Shah
• Shri Jethalal A & Smt Vidyagauri
• J Parikh Charitable Trust
• Neena Vijaybhai Patel
• Steelfit Engineering Co
• Babubhai Aashabhai Patel
• Arunaben Akolkar
• Premjivanbhai Shantilalbhai Patel
• Madhuben Babubhai Patel
• Fairpack Pvt Ltd
• Shaila Shailesh Shah
• Ankit Bhardwaj
• The H M Patel English Medium School’s Complex
• Jaydev Deepak Unadkat

Rs. 25,000 and above

• Ganesh Surgicals
• Brijesh Gandhi
• Harshad Madanlal Patel
• Charotar Resort Pvt Ltd
• Amar Cold Storage
• Manojbhai J Patel
• Shashwat Hospital & ICU
• Tarak Chemicals Limited
• ABC Process Solutions Pvt Ltd
• Comfy Furniture Centre
• Krishna Machinery Mfrs Pvt Ltd
• Design Consortium
• BC Instruments India Pvt Ltd
• Vinayakbhai Muljibhai Bhatt
• Ramdoot Packaging
• Shristi English Medium School
• Hemantbhai S Vyas
• Dr. Yagnesh Pandya
• Devendrabhai Rasikbhai Patel
• Dhawalbhai B Patel - Kapilaben C Amin
• Dharmeshbhai Manilalbhai Patel
• Mohammed Iqbal Mahiyuddin Saiyad
• Dr. Kamini Gajjar
• Ashok TILES
• Ashwinbhai Natubhai Patel
• Hitendranath Bhaktinath Shukla
• Dr. Kinchit Parikh
• Ravindranath Rangoor
• Ila Jayantial Patel
• Bimal Industries Unit - II
• Vulcan Industrial Engg Co Pvt Ltd
• The Kalupur Commercial Co-operative Bank Limited
• RR Kabel Ltd
• Bhaveshbhai Chandrakantbhai Patel
• Rajasthan Electronics & Instruments Ltd
• Crupp Boilers India Pvt Ltd
• Axis Bank Ltd
• Philips Machine Tools India Pvt Ltd
• Tripcon Engineering Pvt Ltd
• Svetaben P Shah
• Sud-Chemie India Pvt Ltd
• Sri Yantra Engineering Pvt Ltd
• Ketanbhai Pravinbhai Soni
• Rajputana Stainless Limited
• Techno Designs
• Endress + Hauser (India) Pvt Ltd
• Laxcon Steels Ltd
• Aditya Surgicals
• Dr. Ronak J Panchal
• Larsen & Toubro Limited
• Integrated Cleanroom Technologies Ltd
• Dr. Nishant Patel
• Mangiya Ceramics
• Frick India Limited
• Radhika Construction Co
• Navneet Foundation
• Sushilaben Manubhai Patel
• Airotech Engineers
• Nihon Kohden India Pvt Ltd
• Kunjan Maulin Shah
• Shamubhuvbhai Vinubhai Patel
• Raxak Inte. & Security Protection Pvt Ltd
• Abhijit Manubhai Patel
• Riteshbhai Manubhai Patel
• Keyurbhai H Shah
• Pioneer Furnaces Pvt Ltd
• Shantilalbhai Punambhai Patel
• Navneet Jaspreet Singh
• Omprakash Sharma
• Narendraibhai Jashbhai Patel (Canada)
• B M Associates
• Arpitaben Manishkumar Maniyar
• Champion Coatings Pvt Ltd
• Jagdishbhai Prakashbhai Patel
• Dot Graphics LLP
• Serap India Pvt Ltd
• K M Distributors
• Sacchidanand Seva Samaj Trust
• Raja D Sales
• Iladen Patel
• Diya Industries
• Centurion Healthcare Pvt Ltd
• Bharucha Associates
• Pradipkumar Navanitlal Shah
• Dilipbhai B Patel
• Biswajit Mukherjee
• S. P Eco Fuel
• Bhavika Akshayakumar Shelat
• Chandan Book Stall
• Himali Shvetketu Mehta
• Sudhirbhai G Mankad
• Laxmichand Nanjibhai Shah

Donations made through our Charities in USA, UK, Dubai

• Dr. Barindrabhai Desai, USA
• The Parks Family Fund Amin, USA
• Shri Rahulbhai Patel, USA
• Shri Sanjay & Kalpana Amin
• Shri Rakesh Patel, UK
• Dr. Vinod K & Dr. Ila V Shah, USA
• Shri Dhiren, Ms Aneeta, Ms Nandini & Shri Pratik Patel, USA
• Shri Pratik Patel & Ms Usha Patel, Dubai
• Ms Alpa Patel, Ritesh & Axta, Ashruta Patel, Kanchan & Gita & Dr. Jayantibhai, USA
• Shri Harshadbhai Patel, USA
• Shri VC Patel, UK
• Shri Pushyantbhai S Patel, UK
• Shri Yogendrabhai Patel, UK
• Shri Udhayambhai Amin, UK
• Shri Dadubhai Patel, UK
• Shri JC Patel, UK
• Shri RC Patel, UK
• Shri Shantibhai Patel, USA
• Dr. Prashant Shantibhai Patel, USA
• Shri Bhupendra R Patel, USA
• Smt. Heena Amin, UK
• Roundshow Pharmacy, UK
• Shri Arvindbhai & Manjulaben Patel, USA
• Shri Arpit & Ms Ripal A Patel, USA
• Ms Aveena Khanderia, USA
• Shri Vishrut G Patel, USA
Charutar Arogya Mandal

Audited Financial Statements of
CHARUTAR AROGYA MANDAL
To The Members of CHARUTAR AROGYA MANDAL

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of Charutar Arogya Mandal (“the Trust”), which comprise the Balance Sheet as at March 31, 2020, and the Statement of Income and Expenditure, the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Bombay Public Charitable Trust Act, 1950 in the manner so required and give a true and fair view in conformity with the Accounting Standards as applicable to the Trust and other accounting principles generally accepted in India, of the state of affairs of the Trust as at March 31, 2020, and its excess of expenditure over income and its cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor’s Responsibility for the Audit of the Financial Statements section of our report. We are independent of the Trust in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules made thereunder and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI’s Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

Emphasis of Matter

We draw your attention to note 2 of Schedule S of the financial statements which refers to the fully describes the effects of the transfer of the operating activities of the Mandal/Trust to Bhaikaka University (BKU). As referred in the said note, the Agreement/MOU between the Mandal and the University with respect to the consideration to be received by the Mandal from the University for the usage of the Fixed Assets continued to be held by the Mandal is pending yet to be finalized. Accordingly, no revenue on account of such consideration has not been recorded in the financial statements for the year ended 31 March 2020.

Our opinion is not qualified in respect of this matter.

Management’s Responsibility for the Financial Statements

The Trust’s Management is responsible for the matters with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Trust in accordance with the Accounting Standards applicable to the Trust and other accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Bombay Public Charitable Trust Act, 1950 for safeguarding the assets of the Trust and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Trust’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Trust or to cease operations, or has no realistic alternative but to do so.

The Trust’s Management is also responsible for overseeing the Trust’s financial reporting process.
Auditor’s Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

• Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

• Obtain an understanding of internal financial control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.

• Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.

• Conclude on the appropriateness of management’s use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Trust’s ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor’s report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor’s report. However, future events or conditions may cause the Trust to cease to continue as a going concern.

• Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.

We communicate with the Management of Trust regarding, among other matters, significant audit findings.

We also provide the Management of Trust with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

As required by The Bombay Public Charitable Trust Act, 1950 applicable to the State of Gujarat and on the basis of such checks as we considered necessary and appropriate and according to information and explanations given to us during the course of audit, we enclose in the Annexure, a statement on the matters specified therein.

For DELOITTE HASKINS & SELLS
Chartered Accountants
(Firm’s Registration No. 117365W)

Hardik Sutaria
Partner
(Memberhip No. 116642)
(UDIN: 21116642AAAAAL3584)

Place: Ahmedabad
Date: 15th January, 2021

I CHARUTAR ARGYA MANDAL
ANNUAL REPORT 2019-2020
Annexure to the Auditors’ Report
(Referred to under ‘Report on Other Legal and Regulatory Requirements’ section of our report of even date)

a) The accounts are maintained regularly and in accordance with the provisions of the Bombay Public Charitable Trust Act, 1950 and the Rules thereunder.

b) The receipts and disbursements are properly shown in the accounts.

c) The cash balance and vouchers in the custody of the Accountant on the date of audit were in agreement with the accounts.

d) All the books, deeds, accounts, vouchers and other documents of records required by us, were produced before us.

e) A register of movable and immovable properties is maintained, however, attention is drawn to “Emphasis of Matter” in the audit report.

f) The General Manager (Accounts) appeared before us and furnished the necessary information required by us.

g) No property or funds of the Trust were applied for any object or purpose other than for the objects of the Trust.

h) The is no amount which are outstanding as at March 31, 2020, for more than one year from the due date. No amounts have been written off during the year.

i) During the year, no tenders were invited for the repairs and construction expenditure exceeded Rs. 5,000.

j) No money of the Trust has been invested contrary to the provision of section 35.

k) There has not been alienation of immovable property contrary to the provisions of section 36 which have come to our notice.

l) Any special matter the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner – None.

m) No cases of irregular, illegal or improper expenditure or failure or omission to recover moneys or other property belonging to the trust or of loss, or waste of money or other property have come to our notice.

n) The budget has not been filed in the form provided by rule 16A.

For DELOITTE HASKINS & SELLS
Chartered Accountants
(Firm’s Registration No. 117365W)

Hardik Sutaria
Partner

Place: Ahmedabad
Date: 15th January, 2021
<table>
<thead>
<tr>
<th>Particulars</th>
<th>Sch</th>
<th>As at 31.03.2020</th>
<th>As at 31.03.2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SOURCES OF FUNDS:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Corpus and Funds</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Corpus fund</td>
<td>A</td>
<td>2,941.81</td>
<td>3,398.22</td>
</tr>
<tr>
<td>Endowment Fund</td>
<td>B</td>
<td>518.74</td>
<td>–</td>
</tr>
<tr>
<td>Medical relief, Infrastructure development and other funds</td>
<td>C</td>
<td>15,534.64</td>
<td>15,461.57</td>
</tr>
<tr>
<td>Research fund</td>
<td>D</td>
<td>533.78</td>
<td>322.05</td>
</tr>
<tr>
<td>FCRA fund</td>
<td>E</td>
<td>2,665.84</td>
<td>2,554.73</td>
</tr>
<tr>
<td><strong>Income &amp; Expenditure Account:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>F</td>
<td>(14,825.41)</td>
<td>(14,267.70)</td>
<td></td>
</tr>
<tr>
<td><strong>Secured Loans</strong></td>
<td>G</td>
<td>1,141.86</td>
<td>696.16</td>
</tr>
<tr>
<td><strong>Unsecured Loans to Bhaikaka University</strong></td>
<td>S(2)</td>
<td>6,965.63</td>
<td>–</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td>15,476.89</td>
<td>8,165.03</td>
</tr>
<tr>
<td><strong>APPLICATION OF FUNDS:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Infrastructure and Investments</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed Assets</td>
<td>H</td>
<td>9,258.13</td>
<td>8,463.12</td>
</tr>
<tr>
<td>Investments</td>
<td>I</td>
<td>5,357.25</td>
<td>5,150.56</td>
</tr>
<tr>
<td>Current Assets</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inventories (As Valued &amp; Certified by the Management)</td>
<td>J</td>
<td>–</td>
<td>562.62</td>
</tr>
<tr>
<td>Receivables</td>
<td>K</td>
<td>–</td>
<td>1,338.08</td>
</tr>
<tr>
<td>Interest accrued</td>
<td>L</td>
<td>75.25</td>
<td>54.65</td>
</tr>
<tr>
<td>Deposits and advances</td>
<td>M</td>
<td>664.98</td>
<td>428.49</td>
</tr>
<tr>
<td>Cash &amp; bank balances</td>
<td>N</td>
<td>129.33</td>
<td>150.82</td>
</tr>
<tr>
<td><strong>Less: Liabilities &amp; Provisions</strong></td>
<td>O</td>
<td>869.56</td>
<td>2,534.66</td>
</tr>
<tr>
<td><strong>Net Working Capital</strong></td>
<td>P</td>
<td>861.51</td>
<td>(5,448.65)</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td>15,476.89</td>
<td>8,165.03</td>
</tr>
</tbody>
</table>

**Significant Accounting Policies**

**Notes on Accounts**

As per our separate report of even date attached herewith

On behalf of the Charutar Arogya Mandal

For Deloitte Haskins & Sells
Chartered Accountants

Atul Patel
Chairman

Dr. Amrita Patel
Trustee

Nitin Desai
Trustee

Prayasvin Patel
Trustee

Hardik Sutaria
Partner

Jeevan Akhouri
General Manager (Accounts)

Sandeep Desai
Chief Executive Officer

Jagrut Bhatt
Hon. Secretary

Ahmedabad
Date: 15th January, 2021

Karamsad
Date: 15th January, 2021
## CHARUTAR AROGYA MANDAL

### Income and Expenditure Account for the Year Ended 31st March, 2020

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Sch</th>
<th>2019-20 (Rs. in Lakhs)</th>
<th>2018-19 (Rs. in Lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical Care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Treatment Income (Net)</td>
<td>N</td>
<td>4,589.11</td>
<td>8,495.59</td>
</tr>
<tr>
<td>Grants</td>
<td></td>
<td>3.59</td>
<td>22.89</td>
</tr>
<tr>
<td>Other Income O</td>
<td></td>
<td>43.94</td>
<td>67.54</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>4,636.64</td>
<td>8,586.02</td>
</tr>
<tr>
<td>Medical Education</td>
<td></td>
<td>3,780.18</td>
<td>7,434.81</td>
</tr>
<tr>
<td>Tuition Fees (Net)</td>
<td>O</td>
<td>24.54</td>
<td>92.78</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>3,780.18</td>
<td>7,434.81</td>
</tr>
<tr>
<td><strong>Other Income</strong></td>
<td></td>
<td>975.71</td>
<td>1,005.55</td>
</tr>
<tr>
<td>Donations from Community</td>
<td></td>
<td>455.91</td>
<td>387.29</td>
</tr>
<tr>
<td>Other Income O</td>
<td></td>
<td>519.80</td>
<td>618.26</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>975.71</td>
<td>1,005.55</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td>9,392.53</td>
<td>17,026.38</td>
</tr>
</tbody>
</table>

| **EXPENDITURE** |     |                        |                        |
| Medical Care    |     |                        |                        |
| Manpower       |    | 2,258.70   | 4,085.22 |
| Cost of Material Consumed | | 1,982.29 | 3,328.46 |
| Administrative and other overheads | P | 870.65 | 1,711.30 |
| Depreciation   |    | 244.74     | 515.35    |
| **Total**      |    | 5,356.38   | 9,640.33  |
| Medical Education| | 3,803.18 | 7,135.02 |
| Manpower       |    | 3,515.37   | 6,526.35  |
| Administrative and other overheads | P | 241.22 | 509.51 |
| Depreciation   |    | 46.59      | 99.16     |
| **Total**      |    | 3,803.18   | 7,135.02  |
| Other Expenditure| | 870.71 | 666.61 |
| Manpower       |    | 79.64      | 79.32     |
| Cost of Material Consumed | | 131.86 | 198.49 |
| Administrative and other overheads | P | 95.76 | 240.63 |
| Research Expenses | Q | 86.57 | 86.88 |
| Depreciation   |    | 476.88     | 61.29     |
| **Total**      |    | 870.71     | 666.61    |
| **TOTAL**      |    | 10,030.27  | 17,441.96 |

(Deficit) for the year (637.74) (415.58)
Interest transferred from Corpus Fund & HM Patel Centenary
Corpus Fund
(Deficit) Carried to Balance Sheet (557.71) (334.34)

---

As per our separate report of even date attached herewith

On behalf of the Charutar Arogya Mandal

For Deloitte Haskins & Sells
Chartered Accountants
Atul Patel
Chairman
Dr. Amrta Patel
Trustee
Nitin Desai
Trustee
Prayasvin Patel
Trustee
Hardik Sutaria
Partner
Jeevan Akhouri
General Manager (Accounts)
Sandeep Desai
Chief Executive Officer
Jagrut Bhatt
Hon. Secretary

Ahmedabad
Date: 15th January, 2021

Karamsad
Date: 15th January, 2021

CHARUTAR AROGYA MANDAL ANNUAL REPORT 2019-2020 | 47
## Cash Flow Statement for the Year Ended 31st March, 2020

<table>
<thead>
<tr>
<th>Particulars</th>
<th>2019-20</th>
<th>2018-19</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. CASH FLOW FROM OPERATING ACTIVITIES:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net (Deficit)</td>
<td>(557.71)</td>
<td>(334.34)</td>
</tr>
<tr>
<td>Adjustments for:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Depreciation</td>
<td>769.85</td>
<td>677.96</td>
</tr>
<tr>
<td>Loss (Profit) on Sale of Assets</td>
<td>1.91</td>
<td>3.23</td>
</tr>
<tr>
<td>Interest on Investment</td>
<td>(206.57)</td>
<td>(105.75)</td>
</tr>
<tr>
<td>Provision for doubt debts/Expenses no longer required</td>
<td>(402.50)</td>
<td>55.72</td>
</tr>
<tr>
<td></td>
<td>162.69</td>
<td>631.16</td>
</tr>
<tr>
<td>(Deficit) before working capital changes</td>
<td>(395.02)</td>
<td>296.82</td>
</tr>
<tr>
<td>Adjustment for change in:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receivables</td>
<td>1,841.41</td>
<td>(1,044.03)</td>
</tr>
<tr>
<td>Inventory</td>
<td>562.62</td>
<td>(98.20)</td>
</tr>
<tr>
<td>Payable</td>
<td>(7,975.26)</td>
<td>1,554.99</td>
</tr>
<tr>
<td></td>
<td>(5,571.23)</td>
<td>412.76</td>
</tr>
<tr>
<td>Cash generated from/(used in) from operations</td>
<td>(5,966.25)</td>
<td>709.58</td>
</tr>
<tr>
<td>Tax (Refund)/Paid (Taxes deducted at sources)</td>
<td>(357.92)</td>
<td>111.97</td>
</tr>
<tr>
<td>Cash flow generated from/(used in) operating activities A)</td>
<td>(6,324.17)</td>
<td>821.55</td>
</tr>
<tr>
<td><strong>B. CASH FLOW FROM INVESTING ACTIVITIES:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purchase of Fixed Assets</td>
<td>(1,564.86)</td>
<td>(2,028.59)</td>
</tr>
<tr>
<td>Sale of Fixed assets</td>
<td>(1.91)</td>
<td>–</td>
</tr>
<tr>
<td>Interest on Investment</td>
<td>206.57</td>
<td>105.75</td>
</tr>
<tr>
<td>Realization/(Investment) in Fixed Deposits</td>
<td>(206.69)</td>
<td>(227.03)</td>
</tr>
<tr>
<td>Net cash (used in) investing activities B)</td>
<td>(1,566.89)</td>
<td>(2,149.87)</td>
</tr>
<tr>
<td><strong>C. CASH FLOW FROM FINANCING ACTIVITIES:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Funds received</td>
<td>458.24</td>
<td>1,817.17</td>
</tr>
<tr>
<td>Repayment of Term Loan</td>
<td>(249.76)</td>
<td>(263.04)</td>
</tr>
<tr>
<td>(Repayment)/Proceeds from Short term borrowings</td>
<td>7,661.09</td>
<td>(105.79)</td>
</tr>
<tr>
<td>Cash generated from Finance Activities C)</td>
<td>7,869.57</td>
<td>1,448.34</td>
</tr>
<tr>
<td>Net increase in Cash &amp; Cash Equivalents</td>
<td>(21.49)</td>
<td>120.02</td>
</tr>
<tr>
<td>Cash &amp; Cash Equivalents at beginning of period</td>
<td>150.82</td>
<td>30.80</td>
</tr>
<tr>
<td>Cash &amp; Cash Equivalents at the end of the period</td>
<td>129.33</td>
<td>150.82</td>
</tr>
</tbody>
</table>

### Notes to Cashflow Statement:

Cash and cash equivalents include:

- Cash on hand: 9.49
- With Scheduled Banks:
  - In fixed deposits: –
  - Cheques on Hand: 13.10
  - Saving accounts: 141.33

Cash & Cash Equivalents at the end of the period:

- 129.33
- 141.33
- 150.82

The Cash Flow statement has been prepared under the ‘Indirect Method’ set out in Accounting Standard-3 "Cash Flow Statement".
Receipt & Payment Account for the period from 01.04.2019 to 31.03.2020

<table>
<thead>
<tr>
<th>Receipt</th>
<th>Amount</th>
<th>Payment</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Opening Balance as on 01.04.19</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash &amp; Bank Balance</td>
<td>150.82</td>
<td>Corpus Fund</td>
<td>629.36</td>
</tr>
<tr>
<td>Medical Relief and other Fund</td>
<td>54.39</td>
<td>Purchase of Assets during the period</td>
<td>1,563.22</td>
</tr>
<tr>
<td>Research Fund</td>
<td>211.73</td>
<td>Proceeds from Term Loan</td>
<td>249.76</td>
</tr>
<tr>
<td>FCRA Fund</td>
<td>111.11</td>
<td>Other Expenditure Related to Treatment</td>
<td>10,089.41</td>
</tr>
<tr>
<td>Endowment Fund</td>
<td>500.00</td>
<td>Administrative and Other Overheads</td>
<td>903.44</td>
</tr>
<tr>
<td>Revenue Donation</td>
<td>455.91</td>
<td>Electricity Expense</td>
<td>212.82</td>
</tr>
<tr>
<td>Tuition Fees Income</td>
<td>3,755.64</td>
<td>Manpower Expense</td>
<td>5,853.71</td>
</tr>
<tr>
<td>Treatment Income</td>
<td>4,589.11</td>
<td>Financial Charges</td>
<td>91.37</td>
</tr>
<tr>
<td>Grant</td>
<td>3.59</td>
<td>Deposits and Advances made during the period</td>
<td>236.49</td>
</tr>
<tr>
<td>Miscellaneous Income</td>
<td>456.96</td>
<td>Investment made during the period</td>
<td>206.69</td>
</tr>
<tr>
<td>Research Income</td>
<td>85.97</td>
<td>Research Expenses</td>
<td>172.54</td>
</tr>
<tr>
<td>Interest Income</td>
<td>401.12</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Availment of Overdraft</td>
<td>695.46</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unsecured Loans</td>
<td>6,965.63</td>
<td>Closing Balance as on 31.03.2020</td>
<td></td>
</tr>
<tr>
<td>Increase in Inventories</td>
<td>562.62</td>
<td>Cash &amp; Bank Balance</td>
<td>129.33</td>
</tr>
<tr>
<td>Increase in Debtors</td>
<td>1,338.08</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>20,338.14</td>
<td></td>
<td>20,338.14</td>
</tr>
</tbody>
</table>

Examined as per audited accounts and found to be correct.

For Deloitte Haskins & Sells
Chartered Accountants

Hardik Sutaria
Partner
Ahmedabad
Date: 15th January, 2021

On behalf of the Charutar Arogya Mandal

Jeevan Akhouri
General Manager (Accounts)
Karamsad
Date: 15th January, 2021

Sandeep Desai
Chief Executive Officer
## CHARUTAR AROGYA MANDAL

### Schedules to financial statements

#### SCHEDULE A

### CORPUS FUNDS

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As at 31.03.2020</th>
<th>As at 31.03.2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) GENERAL CORPUS FUND</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance as per last Balance Sheet</td>
<td>1,538.12</td>
<td>1,519.64</td>
</tr>
<tr>
<td>Add : Received during the year</td>
<td>0.01</td>
<td>1.01</td>
</tr>
<tr>
<td>Interest earned during the year</td>
<td>81.46</td>
<td>72.49</td>
</tr>
<tr>
<td>Less : Utilised during the year</td>
<td>12.56</td>
<td>2.63</td>
</tr>
<tr>
<td>Interest transferred to Income &amp; Expenditure Account</td>
<td>51.36</td>
<td>52.39</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,555.67</strong></td>
<td><strong>1,538.12</strong></td>
</tr>
<tr>
<td>(ii) H M PATEL CENTENARY CORPUS FUND</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance as per last Balance Sheet</td>
<td>429.75</td>
<td>422.41</td>
</tr>
<tr>
<td>Add : Interest earned during the year</td>
<td>29.18</td>
<td>29.36</td>
</tr>
<tr>
<td>Less : Interest transferred to Income &amp; Expenditure Account</td>
<td>21.89</td>
<td>22.02</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>437.04</strong></td>
<td><strong>429.75</strong></td>
</tr>
<tr>
<td>(iii) JTT - CAM CORPUS FUND (For Scholarship)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance as per last Balance Sheet</td>
<td>930.35</td>
<td>885.28</td>
</tr>
<tr>
<td>Add : Interest earned during the year</td>
<td>22.07</td>
<td>58.61</td>
</tr>
<tr>
<td>Less : Utilised during the year</td>
<td>3.32</td>
<td>13.54</td>
</tr>
<tr>
<td>Transferred to fund ( Refer Schedule B )</td>
<td>500.00</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>449.10</strong></td>
<td><strong>930.35</strong></td>
</tr>
<tr>
<td>(iv) INFOSYS FOUNDATION</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance as per last Balance Sheet</td>
<td>500.00</td>
<td>500.00</td>
</tr>
<tr>
<td>Add : Incentive/Interest accrued during the year</td>
<td>40.24</td>
<td>46.12</td>
</tr>
<tr>
<td>Less : Utilised during the year</td>
<td>40.24</td>
<td>46.12</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>500.00</strong></td>
<td><strong>500.00</strong></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>2,941.81</strong></td>
<td><strong>3,398.22</strong></td>
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</table>

#### SCHEDULE B

### Endowment Fund

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As at 31.03.2020</th>
<th>As at 31.03.2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>ENDOWMENT FUND</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Add : Transferred from fund ( Refer Schedule A (iii) )</td>
<td>500.00</td>
<td>-</td>
</tr>
<tr>
<td>Interest earned during the year</td>
<td>18.74</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>518.74</strong></td>
<td><strong>-</strong></td>
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</tbody>
</table>
## SCHEDULE C
### MEDICAL RELIEF, INFRASTRUCTURE DEVELOPMENT AND OTHER FUNDS

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As at 31.03.2020 (Rs. In lacs)</th>
<th>As at 31.03.2019 (Rs. In lacs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) MEDICAL RELIEF &amp; OTHER FUNDS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance as per last Balance Sheet</td>
<td>8,131.02</td>
<td>7,944.55</td>
</tr>
<tr>
<td>Add: Received during the year</td>
<td>747.17</td>
<td>613.40</td>
</tr>
<tr>
<td>Interest earned during the year</td>
<td>7.68</td>
<td>11.59</td>
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<tr>
<td>Transferred from fund (Refer Schedule C (vii))</td>
<td>-</td>
<td>49.86</td>
</tr>
<tr>
<td>Transferred from fund (Refer Schedule D (ii))</td>
<td>7.32</td>
<td>25.73</td>
</tr>
<tr>
<td>Less: Transfer to Corpus Fund (Refer Schedule C (vii))</td>
<td>93.60</td>
<td>-</td>
</tr>
<tr>
<td>Transferred to fund (Refer Schedule D (ii))</td>
<td>-</td>
<td>4.71</td>
</tr>
<tr>
<td>Utilised during the year</td>
<td>345.52</td>
<td>434.66</td>
</tr>
<tr>
<td>Depreciation</td>
<td>156.02</td>
<td>74.74</td>
</tr>
<tr>
<td></td>
<td>8,298.05</td>
<td>8,131.02</td>
</tr>
<tr>
<td>(ii) Navajbhai Ratan Tata Trust</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance as per last Balance Sheet</td>
<td>976.03</td>
<td>1,142.76</td>
</tr>
<tr>
<td>Add: Interest earned during the year</td>
<td>2.29</td>
<td>3.01</td>
</tr>
<tr>
<td>Less: Transferred from fund (Refer Schedule C (iii))</td>
<td>-</td>
<td>6.25</td>
</tr>
<tr>
<td>Less: Depreciation</td>
<td>139.03</td>
<td>163.49</td>
</tr>
<tr>
<td></td>
<td>839.29</td>
<td>976.03</td>
</tr>
<tr>
<td>DETAILS OF FUND</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed Assets</td>
<td>791.38</td>
<td>930.41</td>
</tr>
<tr>
<td>Investments</td>
<td>38.44</td>
<td>39.38</td>
</tr>
<tr>
<td>Bank Balance</td>
<td>-</td>
<td>0.05</td>
</tr>
<tr>
<td>Other assets/liabilities</td>
<td>9.47</td>
<td>6.19</td>
</tr>
<tr>
<td></td>
<td>839.29</td>
<td>976.03</td>
</tr>
<tr>
<td>(iii) Sir Dorabji Tata Trust</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance as per last Balance Sheet</td>
<td>709.31</td>
<td>650.00</td>
</tr>
<tr>
<td>Add: Received during the year</td>
<td>132.50</td>
<td>210.94</td>
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<td>Interest earned during the year</td>
<td>0.82</td>
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</tr>
<tr>
<td>Less: Utilised during the year</td>
<td>205.00</td>
<td>60.00</td>
</tr>
<tr>
<td>Refund</td>
<td>-</td>
<td>1.30</td>
</tr>
<tr>
<td>Depreciation</td>
<td>95.54</td>
<td>98.50</td>
</tr>
<tr>
<td></td>
<td>542.09</td>
<td>709.31</td>
</tr>
<tr>
<td>DETAILS OF FUND</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed Assets</td>
<td>670.27</td>
<td>558.17</td>
</tr>
<tr>
<td>Investments</td>
<td>-</td>
<td>65.00</td>
</tr>
<tr>
<td>Bank Balance</td>
<td>0.70</td>
<td>3.17</td>
</tr>
<tr>
<td>Other assets/liabilities</td>
<td>(128.88)</td>
<td>82.97</td>
</tr>
<tr>
<td></td>
<td>542.09</td>
<td>709.31</td>
</tr>
</tbody>
</table>
CHARUTAR AROGYA MANDAL
Schedules to financial statements
SCHEDULE C

MEDICAL RELIEF, INFRASTRUCTURE DEVELOPMENT AND OTHER FUNDS

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As at 31.03.2020</th>
<th>As at 31.03.2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>(iv) Give India</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance as per last Balance Sheet</td>
<td>9.44</td>
<td>-</td>
</tr>
<tr>
<td>Add : Received during the year</td>
<td>33.59</td>
<td>38.16</td>
</tr>
<tr>
<td>Less : Utilised during the year</td>
<td>43.03</td>
<td>28.72</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>9.44</td>
</tr>
<tr>
<td>(v) Infrastructure &amp; other funds</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance as per last Balance Sheet</td>
<td>5,396.19</td>
<td>4,969.87</td>
</tr>
<tr>
<td>Add : Received during the year</td>
<td>8.30</td>
<td>25.05</td>
</tr>
<tr>
<td>Transferred from Tuition Fee</td>
<td>175.00</td>
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<tr>
<td>Transferred from fund ( Refer Schedule D (ii) )</td>
<td>0.64</td>
<td>-</td>
</tr>
<tr>
<td>Interest earned during the year</td>
<td>1.67</td>
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</tr>
<tr>
<td>Less : Utilised during the year</td>
<td>6.20</td>
<td>32.88</td>
</tr>
<tr>
<td></td>
<td>5,575.60</td>
<td>5,396.19</td>
</tr>
<tr>
<td>(vi) Tata Education Trust</td>
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<td></td>
</tr>
<tr>
<td>Balance as per last Balance Sheet</td>
<td>60.63</td>
<td>67.73</td>
</tr>
<tr>
<td>Less: Depreciation</td>
<td>6.34</td>
<td>7.10</td>
</tr>
<tr>
<td></td>
<td>54.29</td>
<td>60.63</td>
</tr>
<tr>
<td>DETAILS OF FUND</td>
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<td></td>
</tr>
<tr>
<td>Fixed Assets</td>
<td>54.29</td>
<td>60.63</td>
</tr>
<tr>
<td></td>
<td>54.29</td>
<td>60.63</td>
</tr>
<tr>
<td>(vii) TCS Foundation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance as per last Balance Sheet</td>
<td>178.95</td>
<td>241.19</td>
</tr>
<tr>
<td>Add :Interest earned during the year</td>
<td>7.89</td>
<td>14.97</td>
</tr>
<tr>
<td>: Transferred from Medical fund ( Refer Schedule C (i) )</td>
<td>93.60</td>
<td>-</td>
</tr>
<tr>
<td>Less : Utilised during the year</td>
<td>4.24</td>
<td>3.91</td>
</tr>
<tr>
<td>: Transferred to Medical fund ( Refer Schedule C (i) )</td>
<td>-</td>
<td>49.86</td>
</tr>
<tr>
<td>: Depreciation</td>
<td>50.88</td>
<td>23.44</td>
</tr>
<tr>
<td></td>
<td>225.32</td>
<td>178.95</td>
</tr>
<tr>
<td>DETAILS OF FUND</td>
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<td></td>
</tr>
<tr>
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<td>149.71</td>
<td>44.07</td>
</tr>
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<td>75.61</td>
<td>135.00</td>
</tr>
<tr>
<td>Other assets/liabilities</td>
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<td>(0.12)</td>
</tr>
<tr>
<td></td>
<td>225.32</td>
<td>178.95</td>
</tr>
<tr>
<td>TOTAL</td>
<td>15,534.64</td>
<td>15,461.57</td>
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</tbody>
</table>
### RESEARCH FUND

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As at 31.03.2020</th>
<th>As at 31.03.2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Research Fund under section 35 (i)(ii)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance as per last Balance Sheet</td>
<td>102.75</td>
<td>-</td>
</tr>
<tr>
<td>Add : Received during the year</td>
<td>243.64</td>
<td>102.75</td>
</tr>
<tr>
<td></td>
<td>346.39</td>
<td>102.75</td>
</tr>
<tr>
<td><strong>DETAILS OF FUND</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investments</td>
<td>346.39</td>
<td>102.75</td>
</tr>
<tr>
<td></td>
<td>346.39</td>
<td>102.75</td>
</tr>
<tr>
<td>(ii) Research Fund</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance as per last Balance Sheet</td>
<td>219.30</td>
<td>223.49</td>
</tr>
<tr>
<td>Add : Received during the year</td>
<td>58.16</td>
<td>105.72</td>
</tr>
<tr>
<td>Transferred from fund ( Refer Schedule C (ii) )</td>
<td>-</td>
<td>4.71</td>
</tr>
<tr>
<td>Transferred from fund ( Refer Schedule E)</td>
<td>1.06</td>
<td>0.52</td>
</tr>
<tr>
<td>Less : Transferred to Medical fund ( Refer Schedule E)</td>
<td>-</td>
<td>0.62</td>
</tr>
<tr>
<td>Transferred to FCRA fund ( Refer Schedule C (i),(v))</td>
<td>7.96</td>
<td>25.73</td>
</tr>
<tr>
<td>Utilised during the year</td>
<td>83.17</td>
<td>88.79</td>
</tr>
<tr>
<td></td>
<td>187.39</td>
<td>219.30</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td>533.78</td>
<td>322.05</td>
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</table>

### SCHEDULE E

#### FCRA FUND

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As at 31.03.2020</th>
<th>As at 31.03.2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance as per last Balance Sheet</td>
<td>2,554.73</td>
<td>1,719.75</td>
</tr>
<tr>
<td>Add : Interest earned during the year</td>
<td>21.94</td>
<td>32.06</td>
</tr>
<tr>
<td>Received during the year</td>
<td>129.66</td>
<td>867.72</td>
</tr>
<tr>
<td>Transferred from fund ( Refer Schedule D (ii) )</td>
<td>-</td>
<td>0.62</td>
</tr>
<tr>
<td></td>
<td>2,706.33</td>
<td>2,620.15</td>
</tr>
<tr>
<td>Less : Interest transferred to Income &amp; Expenditure Account</td>
<td>6.79</td>
<td>6.83</td>
</tr>
<tr>
<td>Transferred to Research fund ( Refer Schedule D (ii) )</td>
<td>1.06</td>
<td>0.52</td>
</tr>
<tr>
<td>Utilised during the year for medical relief</td>
<td>32.64</td>
<td>58.07</td>
</tr>
<tr>
<td></td>
<td>2,665.84</td>
<td>2,554.73</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### DETAILS OF FCRA FUND

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As at 31.03.2020</th>
<th>As at 31.03.2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Assets</td>
<td>2,007.01</td>
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<tr>
<td>Investments</td>
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<td>629.13</td>
</tr>
<tr>
<td>Bank Balance</td>
<td>0.39</td>
<td>0.38</td>
</tr>
<tr>
<td>Other assets</td>
<td>29.31</td>
<td>6.74</td>
</tr>
<tr>
<td></td>
<td>2,665.84</td>
<td>2,554.73</td>
</tr>
</tbody>
</table>
## SCHEDULE F

### INCOME & EXPENDITURE ACCOUNT

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As at 31.03.2020</th>
<th>As at 31.03.2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance as per last Balance Sheet</td>
<td>(14,267.70)</td>
<td>(13,933.36)</td>
</tr>
<tr>
<td>Add: Deficit for the year</td>
<td>(557.71)</td>
<td>(334.34)</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>(14,825.41)</strong></td>
<td><strong>(14,267.70)</strong></td>
</tr>
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</table>

## SCHEDULE G

### SECURED LOANS

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As at 31.03.2020</th>
<th>As at 31.03.2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Term Loans from Banks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For Purchase of Equipment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>From Oriental Bank of Commerce</td>
<td>212.41</td>
<td>447.27</td>
</tr>
<tr>
<td>(Against hypothecation of equipment)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>From Yes Bank Limited</td>
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<td>10.50</td>
</tr>
<tr>
<td>(Against hypothecation of equipment)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>From Siemens Financial Services Pvt. Ltd</td>
<td>-</td>
<td>4.40</td>
</tr>
<tr>
<td>(Against hypothecation of equipment)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>212.41</strong></td>
<td><strong>462.17</strong></td>
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<td>(P.Y.Rs.1586.40 lacs ) pledged as security ]</td>
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<tr>
<td>From Bank of Baroda</td>
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<td>[[Against Fixed Deposits of Rs. 300.00 lakhs</td>
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<td>(P.Y.Rs.300.00 lakhs) pledged as security ]</td>
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<tr>
<td>(P.Y.Rs. 300.00 ) pledged as security ]</td>
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<td>From IDBI Bank Ltd.</td>
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<td>[ Against Fixed Deposits of Rs. 400.00 lakhs</td>
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<td>(P.Y.Rs.200.00 ) pledged as security ]</td>
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<td>(P.Y.Rs.NIL ) pledged as security ]</td>
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<tr>
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## Schedule H

### Fixed Assets

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>At Cost as at 1st April, 2019</th>
<th>Additions during the period</th>
<th>Sales / Adjustments</th>
<th>Total as at 31st March, 2020</th>
<th>Depreciation Provided</th>
<th>Net Value as at 31st March, 2020</th>
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<tbody>
<tr>
<td>Land (Freehold)</td>
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<td>-</td>
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<td>437.92</td>
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<td>19.56</td>
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<td>-</td>
<td>137.19</td>
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<tr>
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<td>3,435.91</td>
<td>2,048.38</td>
<td>15,910.26</td>
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<td>9,457.67</td>
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**Assets Purchased under sponsored programmes**

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<th>-</th>
<th>0.29</th>
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<th>-</th>
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<th>0.06</th>
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<td>0.18</td>
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<td>-</td>
<td>9.55</td>
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<td>-</td>
<td>-</td>
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<td>Furniture &amp; dead stock</td>
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<td>-</td>
<td>17.04</td>
<td>5.23</td>
<td>-</td>
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<table>
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<th>735.42</th>
<th>98.50</th>
<th>-</th>
<th>95.54</th>
<th>194.04</th>
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<td>128.89</td>
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<td>128.89</td>
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<p>| WIP Brachy therapy                    | 656.67 | 207.64 | - | 864.31 | 98.50 | - | 95.54 | 194.04 | 670.27 | 558.17 |</p>
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<th>PARTICULARS</th>
<th>At Cost as at 1st April, 2019</th>
<th>Additions during the period</th>
<th>Sales / Adjustments</th>
<th>Total as at 31st March, 2020</th>
<th>Depreciation Provided As on 1st April, 2019</th>
<th>on Sales / Adjustments</th>
<th>For the Year</th>
<th>Upto 31st March, 2020</th>
<th>Net Value as at 31st March, 2019</th>
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<tr>
<td><strong>TOTAL (A+B)</strong></td>
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<td>1,045.23</td>
<td>9,477.67</td>
<td>8,463.12</td>
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</table>

Note: The Trust is in process of physical verification of fixed assets and reconciliation of physical fixed assets with the register maintained by the trust. However, any adjustment required due to differences in physical fixed assets and as per fixed assets register, will be made only after the completion of physical verification of fixed assets and it’s reconciliation with fixed assets register.
CHARUTAR AROGYA MANDAL
Schedules to financial statements

SCHEDULE I

INVESTMENTS

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<th>Particulars</th>
<th>As at 31.03.2020</th>
<th>As at 31.03.2019</th>
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</thead>
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<tr>
<td><strong>In Fixed Deposits</strong></td>
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</tr>
<tr>
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</tr>
<tr>
<td>With Scheduled Banks</td>
<td>4,086.25</td>
<td>4,379.56</td>
</tr>
<tr>
<td>[Includes Rs. 629.13 lakhs (P.Y.629.13 lakhs) for FCRA deposits, FDR's aggregating to Rs. 3419.38 lakhs (P.Y.Rs. 3364.95 lakhs) pledged as securities]</td>
<td></td>
<td></td>
</tr>
<tr>
<td>With Corporate Bodies</td>
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<td>With Charotar Gramodhhar Sahakari Mandal Limited</td>
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SCHEDULE J

RECEIVABLES

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SCHEDULE K

RECEIVABLES

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<th>Particulars</th>
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</thead>
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<tr>
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<td>Prepaid expenses</td>
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<td>Advances</td>
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SCHEDULE L

CASH AND BANK BALANCES

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</tr>
<tr>
<td>Balances with scheduled banks:(in the name of Mandal and its Institutions )</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In current account</td>
<td>3.27</td>
<td>2.62</td>
</tr>
<tr>
<td>In savings accounts</td>
<td>76.25</td>
<td>96.81</td>
</tr>
<tr>
<td>In Cheque on Hand</td>
<td>13.10</td>
<td>-</td>
</tr>
<tr>
<td>In savings accounts for Tata Trusts funded programmes</td>
<td>36.32</td>
<td>41.52</td>
</tr>
<tr>
<td>In FCRA accounts (State Bank of India, Anand)</td>
<td>0.39</td>
<td>0.38</td>
</tr>
<tr>
<td><strong>TOTAL ..................................................................</strong></td>
<td>129.33</td>
<td>150.82</td>
</tr>
</tbody>
</table>
### SCHEDULE M

**LIABILITIES & PROVISIONS**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As at 31.03.2020</th>
<th>As at 31.03.2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current liabilities</td>
<td>8.05</td>
<td>1,498.40</td>
</tr>
<tr>
<td>Advance tuition fees</td>
<td>-</td>
<td>3,007.28</td>
</tr>
<tr>
<td>Sundry creditors</td>
<td>-</td>
<td>1,953.29</td>
</tr>
<tr>
<td></td>
<td><strong>8.05</strong></td>
<td><strong>6,458.97</strong></td>
</tr>
<tr>
<td>(ii) Provision</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dearness allowance/ Pay arrears</td>
<td>-</td>
<td>123.76</td>
</tr>
<tr>
<td>Gratuity &amp; Leave encasement</td>
<td>-</td>
<td>1,400.58</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>1,524.34</td>
</tr>
<tr>
<td>TOTAL</td>
<td><strong>8.05</strong></td>
<td><strong>7,983.31</strong></td>
</tr>
</tbody>
</table>

### SCHEDULE N

**TREATMENT INCOME**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>2019-20</th>
<th>2018-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income From:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health care</td>
<td>3,869.03</td>
<td>7,038.54</td>
</tr>
<tr>
<td>Pharmacy</td>
<td>2,169.76</td>
<td>4,021.40</td>
</tr>
<tr>
<td></td>
<td><strong>6,038.79</strong></td>
<td><strong>11,059.94</strong></td>
</tr>
<tr>
<td>Less : Concession on treatment</td>
<td>1,449.68</td>
<td>2,564.35</td>
</tr>
<tr>
<td>Net Treatment Income</td>
<td><strong>4,589.11</strong></td>
<td><strong>8,495.59</strong></td>
</tr>
</tbody>
</table>

### SCHEDULE O

**OTHER INCOME**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>2019-20</th>
<th>2018-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) From Medical Care:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from Investments</td>
<td>0.29</td>
<td>3.66</td>
</tr>
<tr>
<td>Miscellaneous Income</td>
<td>43.65</td>
<td>63.88</td>
</tr>
<tr>
<td></td>
<td><strong>43.94</strong></td>
<td><strong>67.54</strong></td>
</tr>
<tr>
<td>(ii) From Medical Education:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from Investments</td>
<td>0.57</td>
<td>0.38</td>
</tr>
<tr>
<td>Miscellaneous Income</td>
<td>23.97</td>
<td>92.40</td>
</tr>
<tr>
<td></td>
<td><strong>24.54</strong></td>
<td><strong>92.78</strong></td>
</tr>
<tr>
<td>(iii) Other Income:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from Investments</td>
<td>130.46</td>
<td>47.06</td>
</tr>
<tr>
<td>Miscellaneous Income</td>
<td>99.35</td>
<td>42.51</td>
</tr>
<tr>
<td>Income from canteen</td>
<td>205.03</td>
<td>390.72</td>
</tr>
<tr>
<td>Rent from Quarters and Hostels</td>
<td>84.96</td>
<td>137.97</td>
</tr>
<tr>
<td></td>
<td><strong>519.80</strong></td>
<td><strong>618.26</strong></td>
</tr>
<tr>
<td>TOTAL</td>
<td><strong>588.28</strong></td>
<td><strong>778.58</strong></td>
</tr>
</tbody>
</table>
## SCHEDULE P

**ADMINISTRATIVE AND OTHER OVERHEADS** (Rs. In lacs)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>2019-20</th>
<th>2018-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) For Medical Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td>141.76</td>
<td>186.13</td>
</tr>
<tr>
<td>Postage &amp; Communication Expenses</td>
<td>3.55</td>
<td>7.16</td>
</tr>
<tr>
<td>Advertisement &amp; Publicity Expenses</td>
<td>23.75</td>
<td>35.84</td>
</tr>
<tr>
<td>Security Expenses</td>
<td>67.78</td>
<td>114.86</td>
</tr>
<tr>
<td>Printing &amp; Stationery Expenses</td>
<td>38.93</td>
<td>65.06</td>
</tr>
<tr>
<td>Other Administrative Expenses</td>
<td>128.52</td>
<td>486.08</td>
</tr>
<tr>
<td>Interest on overdraft and term Loan</td>
<td>64.69</td>
<td>102.31</td>
</tr>
<tr>
<td>Repair &amp; Maintenance</td>
<td>389.11</td>
<td>654.91</td>
</tr>
<tr>
<td>Loss on sale of assets</td>
<td>1.56</td>
<td>3.23</td>
</tr>
<tr>
<td>Provision for doubtful debts</td>
<td>11.00</td>
<td>55.72</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>870.65</td>
<td>1,711.30</td>
</tr>
<tr>
<td>(ii) For Medical Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td>48.71</td>
<td>82.31</td>
</tr>
<tr>
<td>Postage &amp; Communication Expenses</td>
<td>0.69</td>
<td>1.38</td>
</tr>
<tr>
<td>Advertisement &amp; Publicity Expenses</td>
<td>2.44</td>
<td>8.21</td>
</tr>
<tr>
<td>Security Expenses</td>
<td>11.36</td>
<td>31.26</td>
</tr>
<tr>
<td>Printing &amp; Stationery Expenses</td>
<td>3.52</td>
<td>8.22</td>
</tr>
<tr>
<td>Other Administrative Expenses</td>
<td>59.07</td>
<td>201.17</td>
</tr>
<tr>
<td>Education training expenses</td>
<td>65.10</td>
<td>130.57</td>
</tr>
<tr>
<td>Repair &amp; Maintenance</td>
<td>23.53</td>
<td>8.12</td>
</tr>
<tr>
<td>Interest on overdraft</td>
<td>26.68</td>
<td>38.27</td>
</tr>
<tr>
<td>Loss on sale of assets</td>
<td>0.12</td>
<td>-</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>241.22</td>
<td>509.51</td>
</tr>
<tr>
<td>(iii) For Other Expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td>22.35</td>
<td>37.78</td>
</tr>
<tr>
<td>Postage &amp; Communication Expenses</td>
<td>0.60</td>
<td>0.88</td>
</tr>
<tr>
<td>Advertisement &amp; Publicity Expenses</td>
<td>0.13</td>
<td>50.61</td>
</tr>
<tr>
<td>Security Expenses</td>
<td>6.18</td>
<td>22.25</td>
</tr>
<tr>
<td>Printing &amp; Stationery Expenses</td>
<td>1.10</td>
<td>0.72</td>
</tr>
<tr>
<td>Other Administrative Expenses</td>
<td>29.92</td>
<td>79.94</td>
</tr>
<tr>
<td>Repair &amp; Maintenance</td>
<td>35.25</td>
<td>48.45</td>
</tr>
<tr>
<td>Loss on sale of assets</td>
<td>0.23</td>
<td>-</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>95.76</td>
<td>240.63</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>1,207.63</td>
<td>2,461.44</td>
</tr>
</tbody>
</table>

## SCHEDULE Q

**RESEARCH EXPENSES** (Rs. In lacs)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>2019-20</th>
<th>2018-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manpower</td>
<td>128.43</td>
<td>129.70</td>
</tr>
<tr>
<td>Postage &amp; Communication Expenses</td>
<td>1.18</td>
<td>0.46</td>
</tr>
<tr>
<td>Printing &amp; Stationery Expenses</td>
<td>1.71</td>
<td>1.03</td>
</tr>
<tr>
<td>Other Administrative Expenses</td>
<td>11.58</td>
<td>51.48</td>
</tr>
<tr>
<td>Security Expenses</td>
<td>5.00</td>
<td>-</td>
</tr>
<tr>
<td>Repair &amp; Maintenance</td>
<td>-</td>
<td>0.13</td>
</tr>
<tr>
<td>Research Expenses</td>
<td>23.00</td>
<td>0.30</td>
</tr>
<tr>
<td>Depreciation</td>
<td>1.64</td>
<td>2.16</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>172.54</td>
<td>185.26</td>
</tr>
<tr>
<td>Less : Recoveries and others</td>
<td>85.97</td>
<td>98.38</td>
</tr>
<tr>
<td><strong>Net Research Expenses</strong></td>
<td>86.57</td>
<td>86.88</td>
</tr>
</tbody>
</table>
SIGNIFICANT ACCOUNTING POLICIES

1. Basis of preparation of Financial Statements

   a. The financial statements have been prepared under the historic cost convention on accrual basis in accordance with the generally accepted accounting principles in India, except otherwise stated.

   b. Government grant is accounted when received.

   c. Funds:

      i. Corpus Fund: Funds received for general purpose and as decided by the management are credited to Corpus Fund Account. Interest earned on investment of Corpus Fund is credited to the said fund account and 75% of the interest credited is transferred to Income & Expenditure Account.

      ii. H M Patel Centenary Corpus Fund: Funds received for meeting the cost of indigent Cancer patients and interest earned thereon are credited to H M Patel Centenary Corpus Fund Account and 75% of the interest credited is transferred to Income & Expenditure Account.

      iii. JTT - CAM Corpus Fund: Funds received from Jamsetji Tata Trust for scholarship to MBBS students and interest earned thereon is credited to Jamsetji Tata Trust -CAM Corpus Fund Account and used for scholarships to needy students.

      iv. Infosys Foundation: Funds received from Infosys Foundation to provide quality, affordable and concessional medical care to the underprivileged and poor among the rural community. Interest earned thereon is credited to said fund account and the entire amount of interest earned is to be utilised for the said purpose.

      v. HT Parekh Foundation: Funds received from HT Parekh Foundation to meet operating and administrative expenses of Shree Krishna Hospital of the Mandal, credited to the Corpus Fund under FCRA. Interest earned thereon is to be credited to the said Fund and utilised for the said purpose.

   d. Donations received from communities/institutions for specific purpose are credited to respective earmarked funds and for other than specific purpose are credited to Income & Expenditure Account.

2. Use of Estimates

   The preparation of financial statements requires estimates and assumptions to be made that affect the reported amount of assets and liabilities on date of the financial statement and the reported amount of revenues and expenses during the reporting period. Difference between the actual result and estimates are recognised in the period in which the results are known/materialized.

3. Revenue Recognition

   a. Income from treatment service is recognised as and when services are rendered.

   b. Pharmacy income is recognised as and when the medicines are sold.

   c. Tuition fee is accounted for on accrual basis. Differential amount of fees between NRI category and general category is utilised for Infrastructure Development / payment of scholarships and balance to fee account.
4. **Fixed Assets**

   Fixed assets are stated at cost.

5. **Depreciation**

   Depreciation on fixed assets is provided on the written down value basis at the rates as per the provisions of Income Tax Act 1961 except Life saving medical equipments, which are depreciated at 15% against 40% as per the act. Assets valuing up to Rs.5,000/- are depreciated in the year of purchase.

6. **Investments**

   Investments are carried at cost and provision is made to recognise any diminution in value, other than that of temporary nature.

7. **Inventories**

   Inventories are valued at lower of cost or net realisable value. Inventories include medicines, medical and surgical items, stores, housekeeping materials and other consumables. The cost of Medicines is the actual purchase cost and in case of other items the cost is determined on first in first out basis.

8. **Retirement Benefits**

   a. Contributions to Provident Fund and Superannuation Fund are charged to Income and Expenditure Account.

   b. Gratuity Liability is determined on the basis of number of years of completed service and the last drawn salary, on actuarial basis as estimated by an independent actuary

   c. Liability for Leave Encashment benefit is determined on the basis of accumulated leave balance and the last drawn salary, on actuarial basis as estimated by an independent actuary

9. **Library Books**

   Expenditure on Library Books are charged to Income & Expenditure Account.
NOTES TO ACCOUNTS

1. Information about the Trust

Charutar Arogya Mandal (the ‘Mandal’) is a Public Charitable Trust, registered under the Bombay Public Trust Act, 1950 (Reg. no. F / 119 / Anand) and the Societies Act, 1860 (Reg. No. GIUJ/ 91/ Anand). The Mandal provides quality medical education and health care to the rural community equitably with commitment, excellence, and honesty and at affordable cost to their utmost satisfaction.


2. During the year, the Government of Gujarat, vide a notification in its Gazette dated 1st October, 2019 notified Bhaikaka University (“the University”) under the Private Universities Act, 2009, of which Charutar Aarogya Mandal (“the Mandal”) is the sponsor. In view thereof, pursuant to a resolution passed by the Board of Governors of the Trust, in their meeting held on 14th June, 2019 the Trust decided to transfer its operating activities (i.e. medical education and health care) to the University with effect from 1st October 2019 along with the following current assets and current liabilities as appearing in the financial statements as at 30th September 2019.

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Amount (Rs. In Lacs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inventories</td>
<td>474.28</td>
</tr>
<tr>
<td>Receivables</td>
<td>1797.65</td>
</tr>
<tr>
<td>Deposits and Advances (Excluding Advance Income Tax and GEB Deposits)</td>
<td>228.83</td>
</tr>
<tr>
<td>Liability and Provisions</td>
<td>(9436.43)</td>
</tr>
<tr>
<td><strong>Net payable to the University as at 1st October, 2019</strong></td>
<td><strong>(6935.67)</strong></td>
</tr>
<tr>
<td>* Gratuity and Leave encashment liabilities not provided for in Mandal as at 30th September 2019 transferred to University</td>
<td>* 2570.44</td>
</tr>
</tbody>
</table>

The University has made a donation of Rs. 131 lacs to the Mandal which shall be adjusted against the net payable that Mandal has towards the University.

Further, as per the decision taken by the Board of Governors of the Trust, the following assets and liabilities as appearing in its financial statements as at 30th September, 2019 have been decided to continue to remain in the books of the Mandal.

<table>
<thead>
<tr>
<th>Liabilities:</th>
<th>Amount (Rs. In Lacs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Secured Loans</td>
<td>614.17</td>
</tr>
<tr>
<td>Assets:</td>
<td></td>
</tr>
<tr>
<td>Fixed Assets</td>
<td>9114.94</td>
</tr>
<tr>
<td>Investments</td>
<td>5404.46</td>
</tr>
<tr>
<td>Cash &amp; Bank Balances</td>
<td>269.55</td>
</tr>
<tr>
<td>Interest Accrued</td>
<td>47.69</td>
</tr>
<tr>
<td>Advance Income Tax and GEB Deposit</td>
<td>462.27</td>
</tr>
</tbody>
</table>

The fixed assets have been permitted for use for the operations of the University, for which, the University would pay cost of capital as may be decided from time to time. The agreement / MOU between the Mandal and the University detailing the key terms and conditions of the transfer is pending to be finalized. Consequent to this, the consideration, that the University may need to pay for the usage of the immovable properties held by the Trust and interest, if any, till the settlement of the consideration payable to the University shall be decided in due course. The Board of Governors has, in its meeting dated 27th November, 2020 has taken cognizance of the
above matters and have resolved that any adjustments consequent to the finalization of the agreement / MOU, including the matters referred above, shall be accounted as and when such finality is reached.

The licence to operate the pharmacy and other regulatory approvals, as required, were in the process of being transferred from the Mandal to the University during the period from 1st October, 2019 to 31st March, 2020. Consequently, during this period, the operations which have been transferred to the University as referred above, were conducted by the Mandal for and on behalf of the University.

3. Contingent Liabilities:

<table>
<thead>
<tr>
<th>Sr.</th>
<th>Particulars</th>
<th>As at 31st March 2020</th>
<th>As at 31st March 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>Madhya Gujarat Vij Co. Ltd (MGVCL) had lodged a claim on Mandal for revised tariff. The Mandal challenged the same in Gujarat High Court, which decided the matter in favour of the Mandal. However MGVCL has appealed against the order in the Supreme Court of India. The Mandal has paid Rs. 6.06 lakhs under protest has shown the same as advances in Schedule “K” of the financial statements.</td>
<td>24.23</td>
<td>24.23</td>
</tr>
<tr>
<td>b.</td>
<td>Claim against the Mandal towards affiliation fees for PG courses by the S.P University and pending with Gujarat High Court. The Mandal has paid Rs. 10.00 lakhs under protest has shown the same as Advances in Schedule “J” of the financial statements.</td>
<td>89.97</td>
<td>89.97</td>
</tr>
<tr>
<td>c.</td>
<td>Claims against Mandal not acknowledged as debt and pending with different Authorities</td>
<td>Amount not ascertainable</td>
<td>Amount not ascertainable</td>
</tr>
<tr>
<td>d.</td>
<td>Bank Guarantees given to Medical Council of India and other organisations. [against pledge of Fixed deposits of Rs.66.99 lacs (previous year Rs. 477.48 lakhs)]</td>
<td>309.88</td>
<td>528.00</td>
</tr>
</tbody>
</table>

4. Mandal has received earmarked donations from various donors for acquisition of capital assets. Depreciation for the assets acquired out of such donations has been booked against respective fund accounts and has not being charged to Income & Expenditure Account. Such depreciation for the period is Rs.447.81 lakhs (PY. Rs 367.27 lakhs) has been booked against the respective funds. Refer Schedule “H”.

5. In the year 1985, Mandal acquired land from various parties at a rate as agreed with Government of Gujarat. Thereafter various parties demanded increase in the rate and have filed claims against Mandal As per the direction of the Gujarat High Court, an out of court settlement was arrived in April 2017. The amount payable is Rs.96.73 lakhs of which Rs.77.04 lakhs (PY. Rs.77.04 lakhs) has been deposited with the Registrar, Gujarat High Court.

6. The breakup of the net amount of income included “Donation from community” under the head “Other Income” in Income and Expenditure Account is as under:

<table>
<thead>
<tr>
<th>Particulars</th>
<th>2019-20</th>
<th>2018-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>175.42</td>
<td>193.41</td>
</tr>
<tr>
<td>Expenditure</td>
<td>47.13</td>
<td>73.53</td>
</tr>
<tr>
<td>Surplus of Income over expenditure</td>
<td>128.29</td>
<td>119.87</td>
</tr>
</tbody>
</table>

7. Figures for the previous year have been regrouped or rearranged, wherever required to make them comparable with those of the current year.

As per our separate report of even date attached herewith

For Deloitte Haskins & Sells Chartered Accountants
Hardik Sutaria
Partner
Ahmedabad
Date: 15th January, 2021

On behalf of the Charutar Arogya Mandal
Atul Patel
Chairman
Dr. Amrita Patel
Trustee
Nitin Desai
Trustee
Prayashvin Patel
Trustee
Jeevan Akhouri
General Manager (Accounts)
Sandeep Desai
Chief Executive Officer
Jagrut Bhatt
Hon. Secretary
Karamsad
Date: 15th January, 2021
Audited Financial Statements of BHAIKAKA UNIVERSITY
To The Members of BHAIKAKA UNIVERSITY
Report on the Audit of the Financial Statements

Qualified Opinion

We have audited the accompanying financial statements of Bhaikaka University ("the University"), which comprise the Balance Sheet as at March 31, 2020, and the Statement of Income and Expenditure, the Cash Flow Statement for the period from October 1, 2019 to March 31, 2020 and a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, of the matter described in the Basis for Qualified Opinion section below, the aforesaid financial statements give the information required by the Gujarat Private Universities Act, 2009 in the manner so required and give a true and fair view in conformity with the Accounting Standards as applicable to the University and other accounting principles generally accepted in India, of the state of affairs of the University as at March 31, 2020, and its excess of expenditure over income and its cash flows for the period ended on that date.

Basis for Qualified Opinion

1. The provision for Gratuity and Leave Encashment as at March 31, 2020, based on actuarial valuation reports of the Actuary, aggregate to Rs. 4,310.29 Lakhs against which a provision of Rs. 1,710.58 Lakhs has been made and provision for the balance amount of Rs. 2,599.71 Lakhs has not been made in the books of account. This is not in compliance with the applicable provisions of Accounting Standard 15 ‘Employee Benefits’. Had the University recorded the provision for gratuity and leave encashment in full, the provisions of the University would have been higher by Rs. 2,599.71 lakhs and the loss of the period would have been higher by an equivalent amount.

2. Attention is invited to Note 2 (b) to the financial statements. Whilst the University has been permitted the usage of fixed assets by the Mandal, the agreement / MOU detailing the consideration that the University may need to pay for the usage of the fixed assets is yet to be finalised. Consequently, we are unable to comment on the amount of provision for such usage charges, if any, that may be required to recorded in the books of account of the University for the year ended 31st March, 2020.

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor’s Responsibility for the Audit of the Financial Statements section of our report. We are independent of the University in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules made thereunder and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI’s Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our qualified opinion on the financial statements.

Management’s Responsibility for the Financial Statements

The University’s Management is responsible for the matters with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the University in accordance with the Accounting Standards applicable to the University and other accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Gujarat Private Universities Act, 2009 for safeguarding the assets of the University and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.
In preparing the financial statements, management is responsible for assessing the University’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the University or to cease operations, or has no realistic alternative but to do so.

The University’s Management is also responsible for overseeing the University’s financial reporting process.

**Auditor’s Responsibility for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SASs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SASs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal financial control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of management’s use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the University’s ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor’s report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor’s report. However, future events or conditions may cause the University to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.

We communicate with the management of University regarding, among other matters, significant audit findings that we identify during our audit.

We also provide to the management of University with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

**For DELOITTE HASKINS & SELLS**

Chartered Accountants
(Firm’s Registration No. 117365W)

Hardik Sutaria
Partner
(Membership No. 116642)
(UDIN: 21116642AAAAAM2935)

Place: Ahmedabad
Date: 15th January, 2021

66
# BHAIKAKA UNIVERSITY

## Balance Sheet as at 31st March, 2020

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Sch</th>
<th>As at 31.03.2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SOURCES OF FUNDS:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Infrastructure development funds</td>
<td>A</td>
<td>120.34</td>
</tr>
<tr>
<td>Income &amp; Expenditure Account:</td>
<td>B</td>
<td>(292.43)</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td>(172.09)</td>
</tr>
<tr>
<td><strong>APPLICATION OF FUNDS:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receivables from Charutar Arogya Mandal</td>
<td>K (2)</td>
<td>6,965.63</td>
</tr>
<tr>
<td><strong>Current Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inventories (As Valued &amp; Certified by the Management)</td>
<td></td>
<td>457.84</td>
</tr>
<tr>
<td>Receivables</td>
<td>C</td>
<td>1,452.11</td>
</tr>
<tr>
<td>Deposits and advances</td>
<td>D</td>
<td>203.18</td>
</tr>
<tr>
<td>Cash &amp; bank balances</td>
<td>E</td>
<td>10.14</td>
</tr>
<tr>
<td><strong>Less : Liabilities &amp; Provisions</strong></td>
<td>F</td>
<td>9,260.99</td>
</tr>
<tr>
<td><strong>Net Working Capital</strong></td>
<td></td>
<td>(7,137.72)</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td>(172.09)</td>
</tr>
</tbody>
</table>

---

**Significant Accounting Policies**

**Notes on Accounts**

---

As per our separate report of even date attached herewith

On behalf of the Bhaikaka University

For Deloitte Haskins & Sells Chartered Accountants

Atul Patel  
President

Dr. Utpala Kharod  
Provost

Dr. Harish Desai  
Registrar

Hardik Sutaria  
Partner

Jeevan Akhouri  
General Manager (Accounts)

Sandeep Desai  
Chief Executive Officer

Ahmedabad  
Date: 15th January, 2021

Karamsad  
Date: 15th January, 2021
BHAIKAKA UNIVERSITY

Income and Expenditure Account for the Year Ended 31st March, 2020

(Rs. in Lakhs)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Sch</th>
<th>2019-20</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Treatment Income (Net)</td>
<td>G</td>
<td>4,442.04</td>
</tr>
<tr>
<td>Grants</td>
<td></td>
<td>20.57</td>
</tr>
<tr>
<td>Other Income</td>
<td>H</td>
<td>56.97</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Medical Education</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition Fees (Net)</td>
<td></td>
<td>5,070.04</td>
</tr>
<tr>
<td>Other Income</td>
<td>H</td>
<td>14.73</td>
</tr>
<tr>
<td><strong>Other Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Income</td>
<td>H</td>
<td>389.43</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td>9,993.78</td>
</tr>
</tbody>
</table>

| **EXPENDITURE** |     |         |
| Medical Care    |     |         |
| Manpower        |     |         |
| Cost of Material Consumed | I | 1,039.83 |
| Administrative and other overheads | I | 1,039.83 |
| **Medical Education** |         |         |
| Manpower        |     |         |
| Donation        |     | 131.00  |
| Administrative and other overheads | I | 319.00  |
| **Other Expenditure** |         |         |
| Manpower        |     |         |
| Cost of Material Consumed | I | 135.83  |
| Administrative and other overheads | I | 135.83  |
| **TOTAL**       |     | 10,286.21 |

(Deficit) Carried to Balance Sheet

(292.43)

As per our separate report of even date attached herewith

For Deloitte Haskins & Sells Chartered Accountants
Hardik Sutaria Partner

On behalf of the Bhaikaka University

Atul Patel President
Dr. Utpala Kharod Provost
Dr. Harish Desai Registrar
Jeevan Akhouri General Manager (Accounts)
Sandeep Desai Chief Executive Officer

Ahmedabad Date: 15th January, 2021
Karamsad Date: 15th January, 2021
# BHAIKAKA UNIVERSITY

## Cash Flow Statement for the Year Ended 31st March, 2020

(Rs. in Lakhs)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>2019-20</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. CASH FLOW FROM OPERATING ACTIVITIES:</strong></td>
<td></td>
</tr>
<tr>
<td>Net (Deficit)</td>
<td>(292.43)</td>
</tr>
<tr>
<td>Adjustments for:</td>
<td></td>
</tr>
<tr>
<td>Depreciation</td>
<td>–</td>
</tr>
<tr>
<td>Loss (Profit) on Sale of Assets</td>
<td>–</td>
</tr>
<tr>
<td>Interest on Investment</td>
<td>–</td>
</tr>
<tr>
<td>Provision for doubt debts/Expenses no longer required</td>
<td>464.14</td>
</tr>
<tr>
<td>(Deficit) before working capital changes</td>
<td>171.71</td>
</tr>
<tr>
<td>Adjustment for change in:</td>
<td></td>
</tr>
<tr>
<td>Receivables</td>
<td>(9,085.06)</td>
</tr>
<tr>
<td>Inventory</td>
<td>(457.84)</td>
</tr>
<tr>
<td>Payable</td>
<td>9,260.99</td>
</tr>
<tr>
<td>Cash generated from/(used in) from operations</td>
<td>(281.91)</td>
</tr>
<tr>
<td>Tax (Refund)/Paid (Taxes deducted at sources)</td>
<td>–</td>
</tr>
<tr>
<td>Cash flow generated from/(used in) operating activities</td>
<td>(110.20)</td>
</tr>
</tbody>
</table>

**B. CASH FLOW FROM INVESTING ACTIVITIES:**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase of Fixed Assets</td>
<td>–</td>
</tr>
<tr>
<td>Sale of Fixed assets</td>
<td>–</td>
</tr>
<tr>
<td>Interest on Investment</td>
<td>–</td>
</tr>
<tr>
<td>Realization/(Investment) in Fixed Deposits</td>
<td>–</td>
</tr>
<tr>
<td>Net cash (used in) investing activities</td>
<td>(B)</td>
</tr>
</tbody>
</table>

**C. CASH FLOW FROM FINANCING ACTIVITIES:**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Funds received</td>
<td>120.34</td>
</tr>
<tr>
<td>Repayment of Term Loan</td>
<td>(C)</td>
</tr>
<tr>
<td>(Repayment)/Proceeds from Short term borrowings</td>
<td></td>
</tr>
<tr>
<td>Cash generated from Finance Activities</td>
<td>(C)</td>
</tr>
<tr>
<td>Net increase in Cash &amp; Cash Equivalents</td>
<td>(A+B+C)</td>
</tr>
<tr>
<td>Cash &amp; Cash Equivalents at beginning of period</td>
<td>10.14</td>
</tr>
<tr>
<td>Cash &amp; Cash Equivalents at the end of the period</td>
<td>10.14</td>
</tr>
</tbody>
</table>

**Notes to Cashflow Statement:**

Cash and cash equivalents include:

- Cash on hand: 10.14
- With Scheduled Banks:
  - In fixed deposits: –
  - Cheques on Hand: –
  - Saving/Current accounts: –

**The Cash Flow statement has been prepared under the ‘Indirect Method’ set out in Accounting Standard-3 “Cash Flow Statement”**

---

As per our separate report of even date attached herewith

<table>
<thead>
<tr>
<th>For Deloitte Haskins &amp; Sells Chartered Accountants</th>
<th>Atul Patel</th>
<th>Dr. Utpala Kharod</th>
<th>Dr. Harish Desai</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hardik Sutaria</td>
<td>Jeevan Akhouri</td>
<td>General Manager (Accounts)</td>
<td>Sandeep Desai</td>
</tr>
<tr>
<td>Partner</td>
<td></td>
<td>Chief Executive Officer</td>
<td></td>
</tr>
<tr>
<td>Ahmedabad</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date: 15th January, 2021</td>
<td></td>
<td>Date: 15th January, 2021</td>
<td></td>
</tr>
</tbody>
</table>

On behalf of the Bhaikaka University

---

<table>
<thead>
<tr>
<th>For Deloitte Haskins &amp; Sells Chartered Accountants</th>
<th>Atul Patel</th>
<th>Dr. Utpala Kharod</th>
<th>Dr. Harish Desai</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hardik Sutaria</td>
<td>Jeevan Akhouri</td>
<td>General Manager (Accounts)</td>
<td>Sandeep Desai</td>
</tr>
<tr>
<td>Partner</td>
<td></td>
<td>Chief Executive Officer</td>
<td></td>
</tr>
<tr>
<td>Ahmedabad</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date: 15th January, 2021</td>
<td></td>
<td>Date: 15th January, 2021</td>
<td></td>
</tr>
</tbody>
</table>
## Receipt & Payment Account for the period from 01.04.2019 to 31.03.2020

(Rs. in Lakhs)

<table>
<thead>
<tr>
<th>Receipt</th>
<th>Amount</th>
<th>Payment</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Receipt Amount</strong></td>
<td></td>
<td><strong>Payment Amount</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Opening Balance as on 01.04.19</strong></td>
<td></td>
<td><strong>Increase in Debtors</strong></td>
<td>8,417.74</td>
</tr>
<tr>
<td>Cash &amp; Bank Balance</td>
<td>–</td>
<td>Administrative and Other Overheads</td>
<td>1,327.74</td>
</tr>
<tr>
<td>Medical Relief and other Fund</td>
<td>120.34</td>
<td>Donation</td>
<td>131.00</td>
</tr>
<tr>
<td>Tuition Fees Income</td>
<td>5,070.04</td>
<td>Electricity Expense</td>
<td>89.04</td>
</tr>
<tr>
<td>Treatment Income</td>
<td>4,442.04</td>
<td>Manpower Expense</td>
<td>6,487.77</td>
</tr>
<tr>
<td>Grant</td>
<td>20.57</td>
<td>Financial Charges</td>
<td>77.88</td>
</tr>
<tr>
<td>Miscellaneous Income</td>
<td>461.13</td>
<td>Decrease in Inventories</td>
<td>457.84</td>
</tr>
<tr>
<td>Other Expenditure Related to Treatment</td>
<td>7,088.21</td>
<td>Deposits and advances Made during the period</td>
<td>203.18</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Closing Balance as on 31.03.2020</strong></td>
<td></td>
</tr>
<tr>
<td>Cash &amp; Bank Balance</td>
<td>10.14</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

|                                         | 17,202.33 | 17,202.33 |

As per our separate report of even date attached herewith

For Deloitte Haskins & Sells
Chartered Accountants

Hardik Sutaria
Partner

Ahmedabad
Date: 15th January, 2021

On behalf of the Bhaikaka University

Atul Patel
President

Dr. Utpala Kharod
Provost

Dr. Harish Desai
Registrar

Jeevan Akhouri
General Manager (Accounts)

Sandeep Desai
Chief Executive Officer

Karamsad
Date: 15th January, 2021
### BHAIKAKA UNIVERSITY

Schedules to Financial Statements

#### Schedule A

**INFRASTRUCTURE DEVELOPMENT FUNDS**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As at 31.03.2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Received during the year</td>
<td>151.36</td>
</tr>
<tr>
<td>Less : Utilised during the year</td>
<td>31.02</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>120.34</strong></td>
</tr>
</tbody>
</table>

#### Schedule B

**INCOME & EXPENDITURE ACCOUNT**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As at 31.03.2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deficit for the year</td>
<td>(292.43)</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>(292.43)</strong></td>
</tr>
</tbody>
</table>

#### Schedule C

** RECEIVABLES**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As at 31.03.2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Considered good (included receivable from CAM Rs.6965.63 lakhs)</td>
<td>1,498.47</td>
</tr>
<tr>
<td>Considered doubtful</td>
<td>417.78</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>1,916.25</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As at 31.03.2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less : Provision for doubtful debts</td>
<td>464.14</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>1,452.11</strong></td>
</tr>
</tbody>
</table>

#### Schedule D

**DEPOSITS AND ADVANCES**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As at 31.03.2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits</td>
<td>4.79</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>84.67</td>
</tr>
<tr>
<td>Advances</td>
<td>94.95</td>
</tr>
<tr>
<td>GST</td>
<td>18.77</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>203.18</strong></td>
</tr>
</tbody>
</table>

#### Schedule E

**CASH AND BANK BALANCES**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As at 31.03.2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand</td>
<td>10.14</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>10.14</strong></td>
</tr>
</tbody>
</table>
### Schedule F

#### LIABILITIES & PROVISIONS (Rs. in Lakhs)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>As at 31.03.2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Liabilities</td>
<td></td>
</tr>
<tr>
<td>Deposits</td>
<td>308.87</td>
</tr>
<tr>
<td>Payable to Statutory Dues</td>
<td>148.19</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>43.78</td>
</tr>
<tr>
<td>Advance Hostel fees</td>
<td>90.19</td>
</tr>
<tr>
<td>Employee advances</td>
<td>0.69</td>
</tr>
<tr>
<td>Advance tuition fees</td>
<td>3,566.54</td>
</tr>
<tr>
<td>Sundry creditors</td>
<td>3,212.99</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>7,371.25</strong></td>
</tr>
<tr>
<td>(ii) Provision</td>
<td></td>
</tr>
<tr>
<td>Dearness allowance/ Pay arrears</td>
<td>148.37</td>
</tr>
<tr>
<td>Gratuity &amp; Leave encasement</td>
<td>1,710.58</td>
</tr>
<tr>
<td>Sub Store closing stock</td>
<td>30.79</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,889.74</strong></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>9,260.99</strong></td>
</tr>
</tbody>
</table>

### Schedule G

#### TREATMENT INCOME (Rs. in Lakhs)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>2019-20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income From :</td>
<td></td>
</tr>
<tr>
<td>Health care</td>
<td>3,779.98</td>
</tr>
<tr>
<td>Pharmacy</td>
<td>2,498.80</td>
</tr>
<tr>
<td><strong>Less : Concession on treatment</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Net Treatment Income</strong></td>
<td><strong>4,442.04</strong></td>
</tr>
</tbody>
</table>

### Schedule H

#### OTHER INCOME (Rs. in Lakhs)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>2019-20</th>
</tr>
</thead>
<tbody>
<tr>
<td>(iii) Other Income:</td>
<td></td>
</tr>
<tr>
<td>Miscellaneous Income from Care units</td>
<td>56.97</td>
</tr>
<tr>
<td>Miscellaneous Income from education units</td>
<td>14.73</td>
</tr>
<tr>
<td>Miscellaneous Income from others units</td>
<td>87.60</td>
</tr>
<tr>
<td>Income from canteen</td>
<td>212.92</td>
</tr>
<tr>
<td>Rent from Quarters and Hostels</td>
<td>88.91</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>461.13</strong></td>
</tr>
</tbody>
</table>
## ADMINISTRATIVE AND OTHER OVERHEADS

<table>
<thead>
<tr>
<th>Particulars</th>
<th>2019-20</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>(i) For Medical Care</strong></td>
<td></td>
</tr>
<tr>
<td>Advertisement &amp; Publicity Expenses</td>
<td>88.85</td>
</tr>
<tr>
<td>Electricity</td>
<td>108.87</td>
</tr>
<tr>
<td>Financial Charges</td>
<td>29.09</td>
</tr>
<tr>
<td>Other Administrative Expenses</td>
<td>333.51</td>
</tr>
<tr>
<td>Postage &amp; Communication Expenses</td>
<td>5.66</td>
</tr>
<tr>
<td>Printing &amp; Stationery Expenses</td>
<td>40.12</td>
</tr>
<tr>
<td>Provision for doubtful debts</td>
<td>50.65</td>
</tr>
<tr>
<td>Repair &amp; Maintenance</td>
<td>321.07</td>
</tr>
<tr>
<td>Security Expenses</td>
<td>62.01</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,039.83</td>
</tr>
<tr>
<td><strong>(ii) For Medical Education</strong></td>
<td></td>
</tr>
<tr>
<td>Advertisement &amp; Publicity Expenses</td>
<td>0.01</td>
</tr>
<tr>
<td>Education training expenses</td>
<td>66.23</td>
</tr>
<tr>
<td>Electricity</td>
<td>33.13</td>
</tr>
<tr>
<td>Financial Charges</td>
<td>29.09</td>
</tr>
<tr>
<td>Other Administrative Expenses</td>
<td>153.61</td>
</tr>
<tr>
<td>Postage &amp; Communication Expenses</td>
<td>0.53</td>
</tr>
<tr>
<td>Printing &amp; Stationery Expenses</td>
<td>5.15</td>
</tr>
<tr>
<td>Repair &amp; Maintenance</td>
<td>4.02</td>
</tr>
<tr>
<td>Security Expenses</td>
<td>27.23</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>319.00</td>
</tr>
<tr>
<td><strong>(ii) For Other Expenses</strong></td>
<td></td>
</tr>
<tr>
<td>Advertisement &amp; Publicity Expenses</td>
<td>0.18</td>
</tr>
<tr>
<td>Electricity</td>
<td>15.39</td>
</tr>
<tr>
<td>Other Administrative Expenses</td>
<td>64.07</td>
</tr>
<tr>
<td>Postage &amp; Communication Expenses</td>
<td>0.29</td>
</tr>
<tr>
<td>Printing &amp; Stationery Expenses</td>
<td>5.30</td>
</tr>
<tr>
<td>Repair &amp; Maintenance</td>
<td>41.92</td>
</tr>
<tr>
<td>Security Expenses</td>
<td>8.68</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>135.83</td>
</tr>
</tbody>
</table>

**TOTAL ..................................................** 1,494.66
SIGNIFICANT ACCOUNTING POLICIES

1. Basis of preparation of Financial Statements

The financial statements have been prepared under the historic cost convention on accrual basis in accordance with the generally accepted accounting principles in India, except otherwise stated.

2. Government grant is accounted when received.

3. Donations received from communities/institutions for specific purpose are credited to respective earmarked funds and for other than specific purpose are credited to Income & Expenditure Account.

4. Use of Estimates

The preparation of financial statements requires estimates and assumptions to be made that affect the reported amount of assets and liabilities on date of the financial statement and the reported amount of revenues and expenses during the reporting period. Difference between the actual result and estimates are recognised in the period in which the results are known/materialized.

5. Revenue Recognition

a. Income from treatment service is recognised as and when services are rendered.

b. Pharmacy income is recognised as and when the medicines are sold.

c. Tuition fee is accounted for on accrual basis. Differential amount of fees between NRI category and general category is utilised for Infrastructure Development / payment of scholarships and balance to fee account.

6. Inventories

Inventories are valued at lower of cost or net realisable value. Inventories include medicines, medical and surgical items, stores, housekeeping materials and other consumables. The cost of Medicines is the actual purchase cost and in case of other items the cost is determined on first in first out basis.

7. Retirement Benefits

a. Contributions to Provident Fund and Superannuation Fund are charged to Income and Expenditure Account.

b. Gratuity Liability is determined on the basis of number of years of completed service and the last drawn salary as on 31st March, 2020, on actuarial basis as estimated by an independent actuary

c. Liability for Leave Encashment benefit is determined on the basis of accumulated leave balance and the last drawn salary as on 31st March, 2020, on actuarial basis as estimated by an independent actuary

8. Library Books

Expenditure on Library Books are charged to Income & Expenditure Account.
BHAIKAKA UNIVERSITY
Notes to Financial Statements for the year ended
31st March, 2020
SCHEDULE K

NOTES TO ACCOUNTS

1. Information about the University

Bhaikaka University (the ‘University’) a body corporate, registered under the Gujarat Private University (Amendment) Act, 2019.

The overarching goal of the University, in general, shall be to advance education at certificate, diploma, undergraduate degree, post graduate degree level including doctoral, post doctoral and fellowship programmes, and to carry out research development, extension and outreach activities either on its own or in collaboration with other universities or institutions at national/international level including continuing education, distance learning and e-learning in the field of health care, health professions, medical education, management, pharmacy and any other field, in particular, the objectives of the university. The University also provides quality health care to the rural community equitably with commitment, excellence, and honesty and at affordable cost to their utmost satisfaction.

2. During the year, the Government of Gujarat, vide a notification in its Gazette dated 1st October, 2019 notified Bhaikaka University (“the University”) under the Private Universities Act, 2009, of which Charutar Aarogya Mandal (“the Mandal”) is the sponsor. In view thereof, pursuant to a resolution passed by the Board of Governors of the Trust, in their meeting held on 14th June, 2019 the Trust decided to transfer its operating activities (i.e. medical education and health care) to the University with effect from 1st October 2019 along with the following current assets and current liabilities as appearing in the financial statements as at 30th September 2019.

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Amount (Rs. In Lacs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inventories</td>
<td>474.28</td>
</tr>
<tr>
<td>Receivables</td>
<td>1797.65</td>
</tr>
<tr>
<td>Deposits and Advances (Excluding Advance Income Tax and GEB Deposits)</td>
<td>228.83</td>
</tr>
<tr>
<td>Liability and Provisions</td>
<td>(9436.43)</td>
</tr>
<tr>
<td>Net payable to the University as at 1st October, 2019*</td>
<td>(6935.67)</td>
</tr>
<tr>
<td>*Gratuity and Leave encashment liabilities not provided for in Mandal as at 30th September 2019 transferred to University</td>
<td>(2570.44)</td>
</tr>
</tbody>
</table>

The University has made a donation of Rs. 131/- lacs to the Mandal which shall be adjusted against the net payable that Mandal has towards the University.

The fixed assets have been permitted for use for the operations of the University, for which, the University would pay cost of capital as may be decided from time to time. The agreement / MOU between the Mandal and the University detailing the key terms and conditions of the transfer is pending to be finalized. Consequent to this, the consideration, that the University may need to pay for the usage of the immovable properties held by the Trust and interest, if any, till the settlement of the consideration payable to the University shall be decided in due course. The Board of Governors has, in its meeting dated 27th November, 2020 has taken cognizance of the above matters and have resolved that any adjustments consequent to the finalization of the agreement / MOU, including the matters referred above, shall be accounted as and when such finality is reached.

The licence to operate the pharmacy and other regulatory approvals, as required, were in the process of being transferred from the Mandal to the University during the period from 1st October, 2019 to 31st March, 2020. Consequently, during this period, the operations which have been transferred to the University as referred above, were conducted by the Mandal for and on behalf of the University.
### 3. Employee benefits

<table>
<thead>
<tr>
<th>Sr.</th>
<th>Particulars</th>
<th>As at 31st March 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>Gratuity</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Liability as per actuarial valuations</td>
<td>2481.95</td>
</tr>
<tr>
<td></td>
<td>Provision in the books of accounts</td>
<td>1208.39</td>
</tr>
<tr>
<td></td>
<td>Not provided for in the books of accounts</td>
<td>1273.56</td>
</tr>
<tr>
<td>b.</td>
<td>Leave encashment</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Liability as per actuarial valuations</td>
<td>1828.33</td>
</tr>
<tr>
<td></td>
<td>Provision in the books of accounts</td>
<td>502.19</td>
</tr>
<tr>
<td></td>
<td>Not provided for in the books of accounts</td>
<td>1326.14</td>
</tr>
</tbody>
</table>

As per our separate report of even date attached herewith

For Deloitte Haskins & Sells
Chartered Accountants
Hardik Sutaria
Partner
Ahmedabad
Date: 15th January, 2021

On behalf of the Bhaikaka University
Atul Patel
President
Dr. Utpala Kharod
Provost
Dr. Harish Desai
Registrar
Jeevan Akhouri
General Manager (Accounts)
Sandeep Desai
Chief Executive Officer
Karamsad
Date: 15th January, 2021
The Team

Dean
Dr. Himanshu Pandya

Anaesthesia
Dr. Alpa M Patel
Dr. Utpala Kharod
Dr. Hemlata V. Kamat
Dr. Madhavi Chaudhari
Dr. Vaibhavi Hajariwala
Dr. Birva Nimit Khara
Dr. Nirali Panchal
Dr. Bhumika Pathak
Dr. Hemshree Parmar
Dr. Neha Bhatnagar
Usha Mahla

Dentistry
Dr. Aalap Prajapati
Dr. Swati Sathaye
Dr. Ushma Prajapati
Dr. Kamal Hotchandani
Dr. Nikita Gupta
Dr. Sindhu Dodamani
Dr. Mrina Patel
Dr. Dhaval Shah
Dr. Ronak Jitendra Panchal
Dr. Priyal Amin

ENT
Dr. Yojana Sharma
Dr. Girish Mishra
Dr. Priyadarshini G.
Dr. Jaykumar Patel
Dr. Monil Parsana

Specialists
Shri Sunil Bhatt
(Audiologist/Speech Therapist)
Shri Hemant Patel
(Audiologist/Speech Therapist)

Forensic Medicine
Dr. Sanjaykumar Gupta
Dr. Swapnil Agrawal
Dr. Utsav N. Parekh
Dr. Sweta Patel

Medicine
Dr. Bhalendra Vaishnav
Dr. Himanshu Pandya
Dr. Jayoti Mannari
Dr. Alpa Leuva
Dr. Devang Desai
Dr. Labani Ghosh
Dr. Maulin Shah
Dr. Mehulkumar M. Prajapati
Dr. Vaishali Vegada
Dr. Punam Bhende
Dr. Mital Parikh

Specialists
Dr. Shishir Gang
(Nephrologist)
Dr. Himanshu Pathak
(Rheumatologist)

Microbiology
Dr. Suman Singh
Dr. Yagnesh Pandya
Dr. Rupal Patel
Dr. Chirag M. Modi
Dr. Chirag Patel
Dr. Chaitali Dabhi
Dr. Ritapa Ghosh
Dr. Naimika Patel

Neurology
Dr. Soaham Desai
Dr. Indu Bhana
Dr. Manan Mehta

Obstetrics & Gynaecology
Dr. Shilpa Sapre
Dr. Smrutti Vaishnav
Dr. Nitin Raithatha
Dr. Nipa Modi
Dr. Rama Shrivastava
Dr. Rumi Bhattacharjee
Dr. Yuvaraj Jadeja
Dr. Vishal Sheth
Dr. Juhi G Patel
Dr. Bhumika Shah
Dr. Sweety Patel
Dr. Nikita Jain
Dr. Poornima Mathur

Ophthalmology
Dr. Samirchandra Bhavsar
Dr. Harsha Jani
Dr. Devendra Saxena
Dr. Chaitali Patel

Orthopaedics
Dr. Saranjeet Singh
Dr. Ramesh Panchal
Dr. Amit Patel

Paediatrics
Dr. Shashi Vani
(Professor Emeritus)
Dr. Somashekar Nimbalkar
Dr. Krutika Tandon
Dr. Dipen Patel
Dr. Jigar Thacker
Dr. Shradha Patel
Dr. Kapil Jetha
Dr. Reshma Pujara
Dr. Rajesh Pankhania

Pathology
Dr. Anita Borges
(Professor Emeritus)
Dr. Keyuri Patel
Dr. Menka Shah
Dr. Monica Gupta
Dr. Sanjay Chaudhari
Dr. Faruq Mulla
Dr. Kirti Rathod
Dr. Hetal Joshi
Dr. Mustafa Ranapurwala
Dr. Kailash Inaniya
Dr. Sadhana Saraiya
Dr. Munira Jhambuwala
Dr. Rohit Singh
Dr. Zalak Parmar
Dr. Nirali Gajera
Dr. Manthan H Patel
Dr. Shyama M Chag

Pharmacology
Dr. Bharat Gajjar
Dr. Bara Ganguly
Dr. Alpa Gor
Dr. Anuradha Joshi
Dr. Nazima Mirza
Dr. Rhythm
Physiology
Dr. Hasmukh Shah
Dr. Ashok Nair
Dr. Minal Patel
Dr. Archana Nimbalkar
Dr. Puja Dulloo
Dr. Nilesh Patel
Dr. Tejas Prajapati
Dr. Kamini Gajjar
Dr. Shalini Ranjan

Psychiatry
Dr. Anusha Prabhakaran
Dr. Himanshu Sharma
Dr. Jagdishchandra Varma
Dr. Sneha Vadher
Ankur Mahida

Radiology
Dr. Deepakkumar Mehta
Dr. Prakash Vora
Dr. Jayesh Bhatt
Dr. Jaydeep Doshi
Dr. Viral Patel
Dr. Manali Thakker
Dr. Vishal Thakker
Dr. Shreyas Desai
Dr. Kalpesh Prajapati

Skin & Venereal Diseases
Dr. Pragya Nair
Dr. Rita Vora
Dr. Nishit Surti
Dr. Viraj Shah

General Surgery
Dr. Jitesh Desai
Dr. Shirish Srivastava
Dr. Sharadchandra Shah
Dr. Jignesh Rathod
Dr. Shibashish Bhattacharjee
Dr. Jayesh Patel
Dr. Nagendra Mishra
Dr. Prashant Moon
Dr. Mithun Barot
Dr. Chinag Kakadiya

Critical Care
Dr. Kirankumar B. Patel
Dr. Kamlesh R. Patel
Dr. Krunal Soni
Dr. Vishnu Rathwa

Specialists
Dr. Paresh Modi (Neuro Surgeon)
Dr. Sumit Kapadia (Vascular Surgeon)
Dr. Vijaysinh Thakore (Vascular Surgeon)
Dr. Sandeep Sharma (Plastic Surgeon)
Dr. Sameer Raval (Plastic Surgeon)
Dr. Chiraya Chokshi (Gastroenterologist)
Dr. Jayul Kamdar (Paediatric Surgeon)
Dr. Amit Chaddha (Uro Surgeon)
Dr. Jigish Vyas (Urology)
Dr. Nitinkumar Patel (Surgical Gastroenterologist)

Chest Medicine
Dr. Rajiv Paliwal
Dr. Sateeshkumar Patel
Dr. Nimit Khara
Dr. Ravish Khatriya
Dr. Darpan Gandhi

Specialist
Dr. Manoj Yadav (Pulmonologist)

Trauma & Emergency Care Centre
Dr. Rajkumar Damor
Dr. Margi Hirpara
Dr. Sanket Patel
Dr. Dharmesh Ramani
Dr. Ronak Patel
Dr. Aman Chudasama
Dr. Keyur R. Shah
Dr. Om D. Shukla
Dr. Aman Chudasama

K M Patel Institute of Physiotherapy
Dr. R Harihara Prakash
Dr. Daxa Mishra
Dr. Nirav Vaghela
Dr. Shweta Parikh
Dr. Deepak Ganjiwale
Dr. Ashish Gupta
Dr. Vyoma Dani
Dr. Jigar Mehta
Dr. Sanket Parekh
Dr. Bhavinkumar Patel
Dr. Parth Shukla
Dr. Tanvi Dalvi
Dr. Apexa Raithatha
Dr. Vidhi Gajjar
Dr. Sirajahemad Bhoriyana
Dr. Poonam Patel
Dr. Vashifsha Diwan
Dr. Shivani Gohel
Dr. Dhruvi Patel
Dr. Aarti Shah
Dr. Devanshi Rana
Dr. Disha Patel

G H Patel College/School of Nursing
Nila Darji
Anna Rao
Susan Rowe
Darshna Suthar
Jacklin Vaghela
Rozeleen Parmar
Tejal Virola
Swati Jadav
Blessi Martuise
Riddhikumari Parmar
Ansu Shaan
Shweta Prajapati
Sunny Parmar
Sharonkeral Raj
Ravinabehn Khristi
Rachanaben Chauhan
Nikitaben Chauhan
Deepika Das
Ektaben Patel
Shiney Christy
Nirali Patel
Vaishakhi Thakkar
Disha Anjana
Kailash Patel

Manibhai Shivabhai Patel Cancer Centre
Dr. Nirav Asarawala
Dr. Pradeep Shah
Dr. Rushikumar D. Panchal
Dr. Inderpreet Kaur
Dr. Priyanka Srivastava
Dr. Riddhi Trivedi
Dr. Amruta Tripathi
Dr. Jaydip Sukhadia
Dr. Namrata Donga
Dr. Manali Gaudani
Dr. Raghunandan GC
Bhanubhai & Madhuben Patel Cardiac Centre
Dr. Gurpreet Kaur Pansesar
Dr. Manish Kumar Tiwari
Dr. Kunal Soni
Dr. Sunil Kumar Karna
Dr. Amit Kumar
Dr. Bhadra Trivedi
Dr. Mahendra Chourasiya
Dr. Kushal Pujara
Dr. Kartik Dami
Dr. Vishal Bhende
Dr. Vibhuti Bhatt
Dr. Divya Gajra
Dr. Sapna Raiyani
Dr. Kinjal Patel
Dr. Silpa Mathew

College Administration
Dr. Kashyap K Bhatt
P Daniel
Alkesh M Patel

Corporate Communication
Partha Chakrabarti
Aparna Jani
Hetal Dave

Corporate Planning & MIS
Ravindranath Rangoori
Hetul Patel
Dharmendrakumar Chavda

Customer Relations
Mahesh Dube
Arunkumar Sharma
Vimalkumar Singh
Dr. Jaiprakash Mehta
Anandkumar Upadhyay
Hemantkumar Darji
Dr. Jinal Chauhan
Phyllis Christian
Hiten Patel
Vedantkumar Mistry
Dr. Roma Sadhwani
Dr. Komal Kalaria
Dr. Minal Bhat
Dr. Ravindra Karnik
Dr. Ashvinkumar Ramana
Dr. Sonali Patel
Dr. Neha Bhatnagar

Dietary Service
Jigna Patel

Employee Engagement
Archana Gupta

Hospitality Services
Balkrishna Rajput

Housekeeping
Rupesh Nagpure
Kamaljitsinh Gehel
Gidiyon Parmar

Human Resources
Suresh Rajagopalan
Nigam Madan
Bhaveen Sheth
Pashupati Pandey
Megha Panchal

Library
Dr. Bharat Gajjar

Maintenance
Shrirang Puntambekar
Jignesh Sevak
Hasmukh Bhuva
Dilip Patel
Nilesh Parmar

Materials Management
Rupal Desai
Somesh Lal
Priyankumar Brahmbhatt
Jignesh Doshi
Rajesh Kumar
Sanjiv Mehta
Bipin Gohil
Naveen P Gaur
Tanmay Thakker

Medical Record
Raj J Bhavsar

Nursing Services
Kuldeep Judge

Operations
T A Manavalan
Dr. Reena Patel

Patient Relation
Sangeeta Nair
Imran Diwan
Nilesh Parmar

Personnel and Administration
Kartik Pandya
Nilesh Panchal
S Ramanathan
Dharmendra Gupta
Vimal Patel
Mitesh Vaidya
Bharat Vyas

PR Fund Raising
Mohamedhanif Sayedali Sayed
Rakesh Parikh
George Parmar

Privilege Centre
Biswadeep Roy
Kamini Thakkar

Project
Viren Desai
Bhavesh Panchal
Prakash Desai

Quality Improvement Group
Dr. Monica Gupta
Solomon David
Sunil Joshi
Pratiksha Bhatt
Mehul Shah
Arpita Mishra

Systems
Rakesh Parmar
Mukes Katiyar
Sejal Shah
Nikhil Makwana
Mahesh Parmar
Nilang Naidu
Minkesh Prajapati
Charmy Adhyaru
Drasti Shah

SPARSH Group
Dr. Shyamsundar Raithatha
Dr. Kallol Roy
Dr. Bankim Gandhi
Amit Parmar
Dr. Swati Roy
Kanika Das
Chandrashekhar Bopche

MANAGEMENT TEAM
Chief Executive Officer
Sandeep Desai

CEO Office
Dr. Neelofar Sayed
Ravindran Menon

Chief Operating Officer
Anand Vivek

Accounts
Jeevan Akhouri
Minesh Shah
Shaine Varghese
Mital Patel
Meghna Kale

Central Research Services
Ajay Pathak
Utsavkumar Patel
Rohit Kumar

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Mehul Parmar
Urvesh Rabari

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Anandkumar Upadhyay
Hemantkumar Darji
Dr. Jinal Chauhan
Phyllis Christian
Hiten Patel
Vedantkumar Mistry
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Dr. Komal Kalaria
Dr. Minal Bhat
Dr. Ravindra Karnik
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Archana Gupta

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Gidiyon Parmar

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Somesh Lal
Priyankumar Brahmbhatt
Jignesh Doshi
Rajesh Kumar
Sanjiv Mehta
Bipin Gohil
Naveen P Gaur
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Vimal Patel
Mitesh Vaidya
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George Parmar

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Biswadeep Roy
Kamini Thakkar

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Bhavesh Panchal
Prakash Desai

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Dr. Monica Gupta
Solomon David
Sunil Joshi
Pratiksha Bhatt
Mehul Shah
Arpita Mishra

Systems
Rakesh Parmar
Mukes Katiyar
Sejal Shah
Nikhil Makwana
Mahesh Parmar
Nilang Naidu
Minkesh Prajapati
Charmy Adhyaru
Drasti Shah

SPARSH Group
Dr. Shyamsundar Raithatha
Dr. Kallol Roy
Dr. Bankim Gandhi
Amit Parmar
Dr. Swati Roy
Kanika Das
Chandrashekhar Bopche
Gratitude

• The people of Charotar who generously contributed in so many ways.
• The people of Karamsad, particularly the Karamsad Municipal Nagarpalika, for their continuing support.
• The Charutar Vidya Mandal for their help and support.
• The Gujarat Cooperative Milk Marketing Federation and Kaira District Cooperative Milk Producers’ Union for their support and help.
• The Vitthal Udyognagar Industries for their support.
• The Government of Gujarat and Sardar Patel University who have offered unstinted support.
• The Tata Trusts for their generous assistance, matching grant for the treatment of poor patients and fund support for medical equipment, and scholarships to economically challenged students. As also for the Trusts’ generous assistance for the expansion of the SPARSH programme from 90 to 150 villages as a three-year field project.
• Dr. Somjee family for the Somjee Fellowship given to the interns admitted under the Tata-CAM Scholarship.
• The family of the late Dr. Satubhai Trivedi for the Dr. Satubhai Trivedi Scholarship awarded to meritorious MBBS (Surgery) students.
• The Shanti Charitable Trust for supporting the MBBS scholarship students with hostel stay, mess fees, instrument sets, books and aprons.
• The British Asian Trust, UK, for providing support for setting up of the Critical Care Centre.
• Inox Air Products Ltd for donating seven dialysis machines.
• The Public Training Research Centre at Kambhat, Petlad Municipality, Sevaliya Arogya Mandal, Bhadran Arogya Trust, Agas Gram Arogya Mandal, and Anand Agriculture University for entrusting us with the responsibility of managing their centres.
• The numerous donors in the country who have been so generous in supporting our projects and activities.
• The multitude of donors and well-wishers settled abroad, especially in the US and UK, who have provided support to our many projects and inpatient treatment through our charities there.
• The countless individuals and institutions those supported the Charutar Arogya Mandal activities in so many ways and without whose help and encouragement the Mandal would not have been able to make the progress achieved during the year.
• The honorary consultants and volunteers who worked selflessly to provide the much-needed support.
• The dedicated team of doctors and support staff who have worked tirelessly to provide round-the-clock services.
Shree Krishna Hospital keeps its doors open to COVID-19 cases


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