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Ethical Consideration

Informed consent:

The interviews were done after the respondents gave their consent. Even after the interviews were completed, their permission was sought to proceed with their responses.

Confidentiality:

The information provided by participants has been kept private. At no point were their data or identities disclosed. The research findings have been quoted in a way that does not expose the respondents' identities.

Comfort:

The interviews were performed following the respondents' preferences. In addition, the interview time was chosen in consultation with them. At each level, respondents' convenience and comfort were considered.

Right to reject or withdraw:

Respondents were guaranteed safety and allowed to refuse to answer questions or withdraw during the study.







Executive Summary

During the COVID-19 crisis, healthcare institutions in India faced deficit in crucial medical resources such as personal protective gear (PPE), ventilators, oxygen cylinders, and other critical care medical equipment. This insufficiency jeopardized the capacity to deliver sufficient care to COVID-19 patients and safeguard healthcare staff working on the front lines.

The upsurge in COVID-19 instances overwhelmed healthcare infrastructure, spanning hospitals, clinics, and testing facilities. Many establishments lacked adequate bed availability, ICU units, and isolation wards, resulting in congestion and challenges in administering prompt treatment to patients. Moreover, there existed an unequal dispersion of healthcare provisions across India, with urban regions benefiting from superior facilities compared to rural and remote areas, further complicating access to medical services, particularly for marginalized groups. The COVID Relief initiative by Kotak Mahindra Bank, aimed at supplying essential medical equipment, has played a pivotal role in easing the strain on medical facilities and professionals amidst the pandemic. Through the provision of ventilators, oxygen concentrators, multipara monitors, and various other medical apparatus, the initiative has reinforced healthcare infrastructure, enhanced patient care, and augmented the efficiency and capacity of medical institutions.

Major findings of the study conducted by SGS are as below,

- All 11 healthcare professionals interviewed reported that providing medical equipment during COVID-19 strengthened healthcare infrastructure.
- 10 out of 11 respondents agreed that this support enhanced the efficiency and capacity of medical facilities.
- 9 out of 11 confirmed that the support led to improved patient care.







Introduction

The second wave of the COVID-19 pandemic witnessed an increasing number of confirmed cases, often linked to variants of the coronavirus. The country faced a severe shortage of essential medical resources such as hospital beds, oxygen supply, medicines, medical equipment, and ventilators for COVID-19 patients. The alarming surge in infections led to a disappointingly high number of fatalities.

Despite efforts to enhance healthcare infrastructure during the initial wave, India needed additional Intensive Care Units (ICUs), oxygen-supported beds, and ventilators to address the surge in COVID-19 cases. Therefore, there was an urgent need either for temporary but timely establishment of the hospitals or to provide medical equipment to hospitals that could save thousands of lives. Aligning with the need of the hour, Kotak Mahindra Bank Limited promptly responded to the need to strengthen the healthcare infrastructure. Kotak Mahindra Bank Limited extended its support to 20 hospitals in Maharashtra and two hospitals in Gujarat. Critical care medical equipment such as ventilators, multipara monitors, oxygen concentrators, high-flow nasal cannula machines, ECG machines among many other medical equipment were provided to these hospitals.

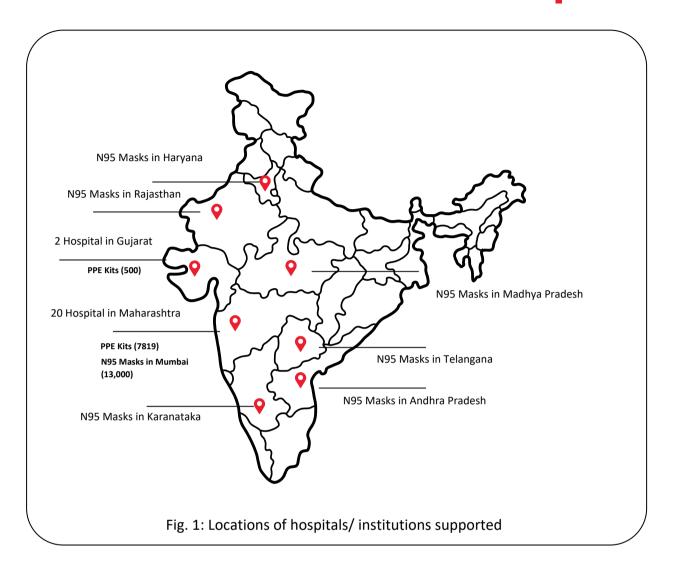
KMBL conducted a thorough assessment of the requests for assistance received from multiple hospitals, prioritizing these requests based on the urgency of their needs. This process ensured that the most critical situations were addressed promptly, maximizing the impact of the aid provided.

Over 1 million masks were provided to the general population in more than 2,000 villages across Karnataka, Andhra Pradesh, Telangana, Rajasthan, Madhya Pradesh, and Haryana. More than 7800 PPE kits and 13,000 N95 masks were also provided to for frontline workers in hospitals across Gujarat and Maharashtra to bolster the protection of frontline workers and enhance their resilience.













Study Design and Methodology

The chapter describes the process adopted and the methodology used to assess the overall impact of the intervention undertaken by Kotak Mahindra Bank Limited. The impact assessment study employed combined data collection methods through participatory assessment tools to obtain all information required to analyse impact comprehensively. SGS's approach to the study was guided by providing insights to enable Kotak Mahindra Bank Limited to gauge the project's overall impact and understand stakeholder sentiments and strategies for future implementation.

For this study, SGS collected data from medical staff of 6 hospitals. The team ensured that more than 50% of the hospitals were covered for the assessment. Total 11 Key Informant Interviews were conducted for this study as against the target of 20. The stakeholders who were available and willing to participate in the study were interviewed. Therefore, the actual number of interviews conducted is less than planned.





Findings and Analysis

Among the six hospitals consulted for the study, four are located in Mumbai, while one each is situated in Nagpur and Nashik. All respondents noted that the infrastructure of their respective hospitals was struggling with issues related to the availability of medical equipment required to meet patient needs.

Strengthened healthcare infrastructure

All respondents interviewed indicated that having advanced medical equipment resulted in better management of critical cases, resulting in enhanced patient outcomes. Devices such as ventilators and High Flow Nasal Cannula Machines played a pivotal role in treating complex COVID-19 cases, ultimately lowering mortality rates. This assistance contributed to the improvement of hospital infrastructure.

"The assistance provided by KMBL has been invaluable in addressing the increasing patient demand during the challenging times. The support significantly alleviated the strain on our resources. Oxygen Concentrator supplied by KMBL had a substantial impact, benefiting over 10 patients needing critical care. This timely aid has been crucial in ensuring we can continue to provide essential medical services to our community."

- Medical Staff, Hospital in Dahanu

Enhanced Treatment Capacity

4 hospitals receiving ventilators during the pandemic stated that the assistance boosted operational efficiency. Additionally, it enhanced the medical infrastructure within their respective hospital. 7/7 Respondents mentioned that the addition of ventilators expanded the treatment capacity of hospitals, enabling them to accommodate more patients with severe symptoms. This was especially important during peak periods when critical cases surged.

Relief for Healthcare Workers

5/7 Respondents stated that ventilator support alleviated some pressure on healthcare workers by providing essential tools needed to manage critically ill patients effectively. This allowed medical staff to focus on other critical care aspects and improve overall patient management.

"Each ventilator can provide treatment for a minimum of two patients monthly. Thanks to the assistance from Kotak Mahindra Bank Limited, a capacity to treat 20-25 patients per month has been established. With the additional ventilators in hospitals, there is a cumulative capacity to treat over 300 critical care patients annually."

- Medical Staff, Mumbai Hospital







Improved Patient Care

Access to ventilators and other critical care equipment enabled healthcare providers to manage severe cases of COVID-19 effectively. These devices provided life-saving respiratory support for patients experiencing acute respiratory distress syndrome (ARDS) and other complications. 9 out of 11 respondents stated that the support has resulted in improved patient care.

"Multipara Monitors were installed in 2021 during the COVID-19 pandemic. These monitors offered numerous advantages to patients and enhanced overall patient care. These monitors facilitated continuous monitoring of vital signs such as heart rate, blood pressure, and oxygen saturation, among others, within the hospital's ICU. This enabled healthcare professionals to closely monitor patients' health statuses and promptly respond to any changes or emergencies.

- Medical Staff, Hospital in Nashik

"During the COVID-19 pandemic, high flow nasal cannula (HFNC) therapy played a crucial role in the management of patients with severe respiratory symptoms, particularly those with acute respiratory distress syndrome (ARDS) caused by COVID-19. 50+ patients would have availed the use of HFNC."

- Medical Staff, Hospital in Mumbai

Improved Preparedness for Future Crises

All of the respondents interviewed mentioned that the medical equipment are operational and in use. This has helped improve the preparedness of hospitals to manage future crises.







Conclusion

Project aimed to address the urgent need for critical medical equipment during the COVID-19 pandemic including ventilators, oxygen concentrators, and multipara monitors, among many other medical equipment. Under this project, 1 million masks were distributed. This helped reduce the risk of frontline workers and the general population. This was particularly important for healthcare workers, including doctors, nurses, and first responders, who were frequently exposed to patients with COVID-19.

By supplying medical equipment, Kotak Mahindra Bank has contributed to strengthening the healthcare infrastructure. Increased availability of essential equipment has ensured that medical facilities were better equipped to handle the influx of patients, thereby reducing the strain on existing resources. The provision of medical equipment has enabled medical professionals to deliver more comprehensive and effective care to patients. Ventilators and oxygen concentrators, for example, have been crucial in managing severe cases of COVID-19-related respiratory distress, ensuring that patients receive timely and appropriate treatment. By bridging the gap in medical infrastructure and equipment, the initiative has helped ensuring equitable access to healthcare services across different regions, reducing disparities in healthcare delivery.







Dislcaimers

This report sets forth our views based on the completeness and accuracy of the facts stated to SGS and any assumptions that were included. If any of the facts and assumptions is not complete or accurate, it is imperative that we be informed accordingly, as the inaccuracy or incompleteness thereof could have a material effect on our conclusions.

While performing the work, we assumed the genuineness of all signatures and the authenticity of all original documents. We have not independently verified the correctness or authenticity of the same.

We have not performed an audit and do not express an opinion or any other form of assurance. Further, comments in our report are not intended, nor should they be interpreted to be legal advice or opinion.

While information obtained from the public domain or external sources has not been verified for authenticity, accuracy or completeness, we have obtained information, as far as possible, from sources generally considered to be reliable. We assume no responsibility for such information.

Our views are not binding on any person, entity, authority or Court, and hence, no assurance is given that a position contrary to the opinions expressed herein will not be asserted by any person, entity, authority and/or sustained by an appellate authority or a Court of law.

Performance of our work was based on information and explanations given to us by the Client. Neither SGS nor any of its partners, directors or employees undertake responsibility in any way whatsoever to any person in respect of errors in this report, arising from incorrect information provided by the Client.

Our report may make reference to 'Findings and Analysis'; this indicates only that we have (where specified) undertaken certain analytical activities on the underlying data to arrive at the information presented; we do not accept responsibility for the veracity of the underlying data.

In accordance with its policy, SGS advises that neither it nor any of its partner, director or employee undertakes any responsibility arising in any way whatsoever, to any person other than Client in respect of the matters dealt with in this report, including any errors or omissions therein, arising through negligence or otherwise, howsoever caused.

In connection with our report or any part thereof, SGS does not owe duty of care (whether in contract or in tort or under statute or otherwise) to any person or party to whom the report is circulated to and SGS shall not be liable to any party who uses or relies on this report. SGS thus disclaims all responsibility or liability for any costs, damages, losses, liabilities, expenses incurred by such third party arising out of or in connection with the report or any part thereof.

By reading our report, the reader of the report shall be deemed to have accepted the terms mentioned here in above.





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