

# Detailed Project report of A&E Puretouch Manufacturing LLP



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# CHAPTER: 1 PROJECT OVER VIEW

## ❖ Introduction

### *Introduction to A&E Puretouch Manufacturing Llp*

Shri Guru Nanak Hospital, located near Gurdwara Rara Sahib, Maloud Road, Karamsar, Ludhiana, Punjab, is a reputed multi-specialty healthcare institution dedicated to providing high-quality medical services to the people of Ludhiana and surrounding rural regions. Established with a vision to serve humanity in the spirit of Guru Nanak Dev Ji's teachings — of compassion, equality, and selfless service — the hospital has become a vital healthcare center for both urban and rural populations.

The hospital operates on the principles of affordability, accessibility, and quality care. Over the years, it has developed into a facility that offers a range of medical and surgical specialties, including general medicine, orthopaedics, obstetrics and gynaecology, paediatrics, ENT, ophthalmology, and emergency services. Shri Guru Nanak Hospital is also empanelled under **Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PM-JAY)**, providing cashless and paperless treatment to eligible beneficiaries from economically weaker sections.

The hospital plays a crucial role in bridging the healthcare gap between urban Ludhiana and peripheral villages, ensuring that even the underprivileged sections of society receive modern healthcare services close to their homes.

Punjab, and particularly Ludhiana district, has witnessed rapid industrialization and urbanization in the past decades. This growth has led to population expansion and a rising demand for quality medical services. Despite this, the healthcare infrastructure in many semi-urban and rural areas remains inadequate. Shri Guru Nanak Hospital seeks to address this gap by expanding and modernizing its facilities to meet the growing healthcare needs of the community.

The need for this project arises from:

- Increasing patient load and pressure on existing infrastructure.
- Rising prevalence of lifestyle diseases and chronic illnesses.
- Need for improved emergency and critical care facilities.
- Demand for affordable and inclusive healthcare services.
- Alignment with national health initiatives such as PM-JAY and National Health Mission (NHM).

This project aims to strengthen the hospital's capacity to deliver efficient, comprehensive, and technology-enabled healthcare to a larger population base.

## ❖ Vision and Mission Statement

### Vision

To become a center of excellence in healthcare, providing affordable, compassionate, and quality medical services to all sections of society, guided by the values of humanity and service.

### Mission

- To ensure accessible, affordable, and ethical healthcare for all.
- To integrate modern medical technologies with human touch and care.
- To promote preventive and promotive health through education and outreach.
- To continuously upgrade infrastructure and medical capabilities in line with national and international standards.
- To serve as a model healthcare institution embodying the spirit of *Seva* (*selfless service*) inspired by the teachings of Guru Nanak Dev Ji.

## ❖ Why choose us

Shri Guru Nanak Hospital stands as a trusted name in healthcare, combining modern medical excellence with the timeless values of service, compassion, and integrity. Our commitment is not only to treat illness but also to promote holistic well-being for every patient who walks through our doors.

### 1. Compassionate Care Rooted in Service

Inspired by the teachings of *Sri Guru Nanak Dev Ji*, the hospital upholds the spirit of *Seva* — selfless service to humanity. Every member of our team is dedicated to delivering patient-centered care with empathy, dignity, and respect.

### 2. Affordable and Accessible Healthcare

We believe quality healthcare is a right, not a privilege. The hospital provides affordable services and is empanelled under **Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PM-JAY)**, enabling cashless treatment for eligible beneficiaries and ensuring that financial constraints never hinder access to medical care.

### **3. Experienced and Qualified Medical Professionals**

Our team comprises highly qualified doctors, surgeons, and healthcare professionals trained in reputed institutions. Their expertise across specialties such as general medicine, orthopaedics, obstetrics & gynaecology, paediatrics, ENT, ophthalmology, and emergency medicine ensures comprehensive treatment under one roof.

### **4. Modern Infrastructure and Advanced Technology**

The hospital is equipped with modern medical equipment, diagnostic facilities, and state-of-the-art operating theatres. Continuous investment in technology ensures accurate diagnosis, efficient treatment, and improved patient safety.

### **5. 24×7 Emergency and Critical Care Services**

Health emergencies can arise anytime. Our round-the-clock emergency, trauma, and intensive care units are designed to respond swiftly and effectively, supported by a dedicated ambulance service and a trained emergency response team.

### **6. Patient-Friendly Environment**

We prioritize comfort and convenience. The hospital premises are clean, hygienic, and well-maintained, providing a healing environment. We maintain a transparent and ethical approach to patient communication, billing, and treatment procedures.

### **7. Community Outreach and Preventive Health**

Beyond curative services, the hospital conducts regular medical camps, health awareness programs, and preventive screenings in nearby rural areas, promoting a healthier community and reducing disease burden.

### **8. Commitment to Quality and Excellence**

Our systems and protocols are aligned with NABH (National Accreditation Board for Hospitals) standards. Continuous quality improvement, staff training, and patient feedback help us maintain excellence in service delivery.

### **Our Promise**

At Shri Guru Nanak Hospital, we don't just treat diseases — we care for people. Guided by compassion and empowered by technology, we are committed to building a healthier tomorrow for Ludhiana and beyond.

## ❖ Product range

Shri Guru Nanak Hospital offers a comprehensive range of healthcare services designed to meet the diverse medical needs of patients across all age groups. The hospital's service spectrum covers preventive, diagnostic, curative, surgical, and rehabilitative care — ensuring continuity of treatment and holistic health management.

The following section outlines the major departments, specialties, and facilities provided by the hospital.

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### 1. General and Specialty Medical Services

- **General Medicine:** Diagnosis and management of acute and chronic illnesses, lifestyle disorders, and infectious diseases.
- **General Surgery:** Elective and emergency surgical procedures including laparoscopic, abdominal, and trauma surgeries.
- **Orthopaedics:** Treatment of fractures, bone and joint disorders, arthritis, and musculoskeletal injuries; includes physiotherapy and rehabilitation support.
- **Obstetrics & Gynaecology:** Comprehensive maternal and women's health services including antenatal care, safe delivery, family planning, infertility treatment, and gynaecological surgeries.
- **Paediatrics & Neonatology:** Full child care services including immunization, growth monitoring, neonatal intensive care (NICU), and management of paediatric illnesses.
- **ENT (Ear, Nose & Throat):** Diagnosis and treatment of ENT infections, hearing disorders, sinus surgeries, and tonsillectomies.
- **Ophthalmology:** Eye care services including vision testing, cataract surgeries, glaucoma screening, and refraction correction.
- **Dermatology:** Management of skin, hair, and nail disorders; minor dermatological procedures.
- **Dentistry:** Preventive, restorative, and cosmetic dental care including scaling, fillings, extractions, and prosthodontics.

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### 2. Advanced Diagnostic and Imaging Services

- **Radiology:** Digital X-Ray, Ultrasound, ECG, and Echocardiography services.
- **Pathology & Laboratory Medicine:** Routine and specialized biochemical, haematological, microbiological, and immunological investigations.
- **Health Screening Packages:** Preventive health check-ups for adults, women, and senior citizens.

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### 3. Emergency and Critical Care Services

- **24×7 Emergency Department:** Equipped to handle trauma, cardiac, and medical emergencies with rapid response.
- **Intensive Care Unit (ICU):** Monitored care for critically ill patients with life-support systems and continuous observation.
- **Operation Theatres (OTs):** Fully equipped modular operation theatres for general, laparoscopic, and emergency surgeries.
- **Ambulance Services:** Round-the-clock ambulance facility for patient transport and emergency referral support.

### 4. Maternal and Child Health Services

- Comprehensive antenatal and postnatal care.
- Safe and hygienic delivery facilities.
- Neonatal intensive care and immunization programs.
- Health education and nutrition counseling for mothers and children.

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## 5. Preventive and Community Health Programs

- Regular **health camps** and outreach programs in nearby villages.
- Preventive screening for hypertension, diabetes, cancer, and other non-communicable diseases.
- **Health awareness programs** on hygiene, nutrition, and lifestyle modification.
- Collaboration with government health schemes and NGOs for rural health initiatives.

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## 6. Support and Allied Health Services

- **Pharmacy:** In-house 24×7 pharmacy providing genuine medicines at affordable prices.
- **Physiotherapy and Rehabilitation:** Post-surgical and chronic disease rehabilitation programs.
- **Nutrition and Dietetics:** Diet counseling and therapeutic nutrition plans for patients.
- **Medical Records & IT Support:** Computerized medical records, online reporting, and patient management systems.
- **Housekeeping & Sanitation:** Maintenance of a clean, safe, and infection-free hospital environment.

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## 7. Public Health and Government Scheme Integration

- Empanelled under **Ayushman Bharat – PM-JAY** for cashless and paperless treatment.
- Participation in **National Health Mission (NHM)** initiatives.
- Collaboration with **ESI / State Health Insurance** programs (as applicable).

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## Conclusion

The wide range of services at Shri Guru Nanak Hospital ensures comprehensive healthcare under one roof. The integration of modern medical facilities, skilled professionals, and community health initiatives positions the hospital as a model of inclusive and sustainable healthcare delivery in Punjab.



## **CHAPTER: 2 APPLICANT OVERVIEW**

### **❖ Applicant Profile**

Particulars	Details
Applicant Name	Shri Guru Nanak Hospital
Legal Entity	Proprietorship
Registered Address	Shri Guru Nanak Hospital, tehsil Payal, karamsar rara sahib, bhikhi road, Ludhiana , Punjab, 141117
GST No	03BURPS9584D1ZZ
UDHYAM No.	UDYAM-PB-12-0228050
Date of Incorporation	01/04/2014

### **❖ Director Profile**

SI No.	Name of Partners	Address	Mobile No.	Email Id
1.	Dr.Gurjeet Singh	SHREE GURU NANAK HOSPITAL,W.NO.2, MALOUDH ROAD,KARAMSAR RARA SAHIB, RARA,KARAMSAR, LUDHIANA PUNJAB,141117	8437590555	drgurjeet1981@gmail.com

Details of Promoters

SI No.	Name of Partners	Aadhar No.	PAN No.	Academic and technical Qualification	Din No.	Profit Sharing Ratio
1.	Dr.Gurjeet Singh	9144 2246 6671	BURPS9584D	MBBS		100%

## CHAPTER: 3 OBJECTIVE OF BUSINESS

The primary objective of Shri Guru Nanak Hospital is to deliver quality healthcare services that are **accessible, affordable, and ethical**, while ensuring long-term sustainability and growth. Guided by the principles of *Seva* (selfless service) and inspired by the teachings of *Sri Guru Nanak Dev Ji*, the hospital strives to serve humanity through compassionate care and medical excellence.

The specific objectives of the business are outlined below:

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### 1. Healthcare Delivery Objectives

- To provide **comprehensive healthcare services** covering preventive, promotive, curative, and rehabilitative care under one roof.
- To ensure **affordable medical treatment** to all sections of society, especially the economically weaker and rural populations.
- To maintain **high standards of clinical excellence** through the adoption of modern medical technologies, skilled professionals, and evidence-based practices.
- To offer **24×7 emergency, trauma, and critical care** facilities to handle urgent medical situations efficiently.

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### 2. Social and Community Objectives

- To promote **universal healthcare access** in line with national health goals and government welfare schemes such as **Ayushman Bharat – PM-JAY**.
- To conduct **community outreach programs, medical camps, and health awareness initiatives** in rural and underserved areas.
- To contribute towards **public health improvement** by emphasizing disease prevention, early diagnosis, and health education.
- To create a **patient-friendly environment** where compassion, dignity, and ethical values are central to care delivery.

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### 3. Institutional and Operational Objectives

- To establish Shri Guru Nanak Hospital as a **center of excellence** in multi-specialty healthcare within Ludhiana and surrounding regions.
- To achieve **operational efficiency and sustainability** through prudent management, resource optimization, and continuous quality improvement.
- To develop a **strong team of medical, nursing, and paramedical professionals** through ongoing training and skill development programs.
- To ensure **NABH compliance** and maintain hospital accreditation standards for quality and safety.
- To introduce **digital healthcare systems** for patient records, diagnostics, and telemedicine support.

#### 4. Financial and Development Objectives

- To ensure **financial viability** of the hospital through efficient operations and reinvestment of earnings into facility improvement.
- To attract **public and private partnerships (PPP)** for healthcare expansion and technology upgradation.
- To generate **employment opportunities** for local healthcare professionals and contribute to the regional economy.
- To plan for **long-term growth** by expanding into advanced specialties such as cardiology, nephrology, oncology, and diagnostic imaging.

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#### 5. Ethical and Strategic Objectives

- To uphold the highest standards of **medical ethics, transparency, and accountability** in all business operations.
- To build a **reputation of trust, reliability, and excellence** among patients and the wider community.
- To continuously innovate and adapt to changing healthcare needs and technologies.

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#### Conclusion

In essence, the business objective of Shri Guru Nanak Hospital is not solely profit-oriented but **mission-driven** — to provide quality healthcare as a form of service to society while ensuring institutional growth, professional excellence, and long-term sustainability.

# CHAPTER: 4 GLOBAL MARKET ANALYSIS

## 1. Overview of the Global Healthcare Industry

The global healthcare industry is one of the fastest-growing sectors, driven by rising populations, technological innovations, lifestyle changes, and the increasing burden of chronic diseases.

According to recent industry estimates (2024–25), the **global healthcare market** is valued at over **USD 10 trillion**, with an expected annual growth rate (CAGR) of **7–8%** through 2030.

This growth is largely fueled by:

- Greater health awareness and rising demand for quality care.
- Advancements in medical technologies, digital health, and biotechnology.
- Expansion of health insurance coverage and government-funded health schemes in both developed and developing nations.
- Growth in private sector participation and medical tourism.

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## 2. Key Global Trends in Healthcare

The healthcare sector is undergoing a transformation worldwide. Several emerging trends are shaping the way healthcare is delivered and managed:

### *a. Shift Toward Preventive and Value-Based Care*

Globally, healthcare systems are shifting from volume-based (fee-for-service) to **value-based models** that emphasize preventive, outcome-oriented care. Hospitals are now focusing on **early detection, chronic disease management, and holistic wellness**.

### *b. Technological Integration and Digital Health*

Digitalization has become a cornerstone of healthcare modernization.

Key technologies transforming the industry include:

- **Telemedicine and e-consultations** for remote diagnosis and treatment.
- **Electronic Health Records (EHRs)** for efficient data management.
- **Artificial Intelligence (AI) and Machine Learning** for diagnostics and predictive analytics.
- **Robotics and minimally invasive surgeries** for precision care.
- **Wearable health monitoring devices** and mobile health applications.

These trends are making healthcare more **accessible, personalized, and efficient** across the globe.

### *c. Growth of Medical Tourism*

Countries such as India, Thailand, Singapore, and Turkey have become major hubs for **medical tourism** due to affordable treatment costs, skilled professionals, and high-quality infrastructure.

India, in particular, has gained global recognition for providing advanced healthcare at a fraction of Western costs — attracting patients from Africa, the Middle East, and South Asia.

#### *d. Ageing Population and Chronic Diseases*

Globally, the ageing population is increasing, leading to a higher prevalence of chronic diseases such as diabetes, cardiovascular diseases, cancer, and respiratory disorders.

This trend drives demand for **multi-specialty hospitals**, **long-term care facilities**, and **rehabilitation centers** — areas directly relevant to Shri Guru Nanak Hospital's service scope.

#### *e. Public-Private Partnerships (PPP) in Healthcare*

Governments across the world are encouraging **PPP models** to expand healthcare access, especially in developing countries. This trend presents opportunities for hospitals like Shri Guru Nanak Hospital to collaborate with government schemes and donor agencies for expansion and modernization.

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### **3. Global Competitive Landscape**

The global hospital industry includes a mix of:

- **Large corporate hospital chains** (e.g., Mayo Clinic, Cleveland Clinic, Apollo Hospitals, Fortis, etc.).
- **Medium-scale multi-specialty hospitals** serving regional populations.
- **Nonprofit and faith-based institutions** focused on community service — similar in spirit to Shri Guru Nanak Hospital.

Nonprofit hospitals have gained recognition for combining social welfare with professional excellence, aligning perfectly with the mission and values of this institution.

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### **4. Position of India in the Global Healthcare Market**

India plays a significant role in the global healthcare system due to:

- Highly skilled medical professionals recognized worldwide.
- Advanced technology adoption at relatively low cost.
- Strong pharmaceutical and biotechnology sectors.
- Expanding network of private hospitals and diagnostic centers.
- Growing reputation as a **medical tourism destination**.

The Indian healthcare market was valued at **over USD 450 billion (2024)** and is projected to grow at a **CAGR of 11–12%** by 2030, driven by increased healthcare spending, insurance coverage, and infrastructure development.

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### **5. Opportunities for Shri Guru Nanak Hospital**

In the context of the global and national healthcare trends, Shri Guru Nanak Hospital can leverage several opportunities:

1. **Adoption of digital and telemedicine platforms** to reach patients in rural and international markets.
2. **Alignment with global quality standards (NABH, ISO, JCI)** to enhance credibility and attract medical tourists.

3. **Partnerships with global NGOs and healthcare agencies** for training, funding, and health programs.
4. **Development of specialized units** in cardiology, nephrology, orthopedics, and maternal health to meet global demand trends.
5. **Training and skill development programs** for healthcare professionals to meet international standards.

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## 6. Challenges in the Global Healthcare Environment

Despite strong growth, the sector faces certain challenges:

- Rising operational and infrastructure costs.
- Shortage of trained healthcare professionals in developing countries.
- Regulatory complexities and insurance dependencies.
- Growing patient expectations and competition from global chains.

Addressing these challenges through innovation, efficiency, and service quality will be key to sustaining growth and global competitiveness.

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## 7. Conclusion

The global healthcare market presents vast opportunities for growth, innovation, and service expansion. For Shri Guru Nanak Hospital, aligning with international best practices — while maintaining its core values of compassion, affordability, and community service — will position it as a **model healthcare institution** capable of competing and collaborating at both national and global levels.

# CHAPTER: 5 INDIAN MARKET ANALYSIS

## 1. Market Overview

India's healthcare sector is one of the largest and fastest-growing industries in the country. It is driven by rising incomes, greater health awareness, increasing insurance penetration, and the growing burden of lifestyle and chronic diseases.

The Indian hospital market was valued at approximately **USD 99 billion in 2023** and is expected to grow at a **compound annual growth rate (CAGR) of around 8%** over the next decade. This strong growth reflects the expanding demand for quality healthcare services, modern hospitals, and specialized medical facilities.

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## 2. Key Growth Drivers

- **Rising Healthcare Expenditure:** Both government and private spending on health are increasing steadily, enabling better infrastructure and access to advanced treatment facilities.
- **Expanding Health Insurance Coverage:** Schemes such as **Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PM-JAY)** have widened access to secondary and tertiary healthcare for millions of citizens.
- **Increasing Burden of Chronic Diseases:** Non-communicable diseases such as diabetes, hypertension, and heart ailments are growing rapidly, creating strong demand for specialty care and diagnostics.
- **Urbanization and Rural Health Demand:** With growing urbanization, healthcare needs are expanding beyond major metros into Tier-2 and Tier-3 cities, offering opportunities for regional multi-specialty hospitals.

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## 3. Emerging Market Trends

### *a. Digital Health and Telemedicine*

Telemedicine, digital health records, and remote patient monitoring are transforming healthcare delivery in India. The digital health market is growing rapidly, enabling hospitals to reach patients in remote and rural areas while reducing costs and improving efficiency.

### *b. Medical Tourism*

India has emerged as a leading destination for **medical tourism**, offering world-class medical care at affordable costs. Patients from neighboring Asian, Middle Eastern, and African countries visit India for surgeries, cardiac care, and advanced treatments. Hospitals maintaining high standards of care, hygiene, and accreditation (NABH, JCI) can successfully tap into this growing segment.

### *c. Focus on Preventive and Value-Based Care*

The Indian healthcare system is gradually shifting from a reactive model to a **preventive and value-based approach**, emphasizing early diagnosis, wellness programs, and lifestyle modification.

### *d. Private Investment and Consolidation*



The healthcare sector is witnessing increasing private investment and the expansion of hospital chains into smaller cities. This trend fosters competition but also creates collaboration opportunities for mid-sized and charitable hospitals.

#### 4. Policy and Regulatory Framework

The Government of India is actively promoting healthcare reforms and partnerships through:

- **Ayushman Bharat – PM-JAY:** Providing up to ₹5 lakh per family per year for secondary and tertiary care hospitalization for economically weaker sections.
- **National Health Mission (NHM):** Strengthening rural and primary healthcare infrastructure.
- **Public–Private Partnerships (PPP):** Encouraging collaboration with private institutions for infrastructure and service expansion.
- **Accreditation Incentives:** Promoting NABH and ISO certification to enhance patient safety and quality assurance.

#### 5. Market Segmentation

- **Hospitals and Inpatient Care:** Core segment with strong growth in secondary and tertiary care.
- **Diagnostics and Imaging:** Expanding rapidly due to increased focus on preventive healthcare and early diagnosis.
- **Telemedicine and Digital Health Services:** High growth potential, offering efficient, accessible care delivery models.
- **Medical Tourism:** A growing source of foreign exchange and a driver of quality improvement in hospitals.

#### 6. Competitive Landscape

The Indian healthcare system consists of:

- **Large Corporate Hospitals:** Concentrated in metros, providing advanced tertiary care.
- **Mid-Sized Multi-Specialty Hospitals:** Operating in smaller cities, offering affordable and accessible services — similar in model to Shri Guru Nanak Hospital.
- **Trust and Charitable Hospitals:** Playing a crucial role in serving low-income populations and supporting government health programs.

This diversity creates opportunities for partnerships, referral networks, and shared service models.

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#### 7. Opportunities for Shri Guru Nanak Hospital

1. **Leverage PM-JAY Empanelment:** Expand patient base and ensure steady occupancy through cashless treatment schemes.
2. **Adopt Digital Health Solutions:** Implement telemedicine and digital record systems to reach rural patients and streamline operations.
3. **Expand Specialty Services:** Focus on high-demand areas such as orthopaedics, maternal & child health, dialysis, and critical care.

4. **Pursue Accreditation:** Achieve NABH compliance to strengthen credibility and attract insured and international patients.
  5. **Community Health Outreach:** Conduct preventive health camps and awareness drives to strengthen public health impact.
  6. **Public-Private Collaboration:** Partner with government and NGOs to access grants, funding, and capacity-building programs.
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## 8. Challenges and Mitigation

- **High Infrastructure and Equipment Costs:** Address through phased investments and cost-sharing partnerships.
  - **Shortage of Skilled Professionals:** Overcome by offering continuous training, incentives, and retention programs.
  - **Regulatory Compliance:** Maintain transparency, ethical practices, and adherence to national standards.
  - **Competition from Corporate Chains:** Differentiate through affordability, community trust, and personalized care.
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## 9. Strategic Implications for the DPR

Based on the Indian market outlook, the DPR should emphasize:

- Expansion of high-demand departments and critical care units.
  - Integration of telemedicine and digital health records.
  - Quality certification and accreditation roadmaps.
  - Strengthening of PM-JAY and state scheme partnerships.
  - Building a sustainable and socially responsible healthcare model.
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## 10. Conclusion

India's healthcare industry offers immense opportunities for growth, innovation, and service diversification. For *Shri Guru Nanak Hospital*, the expanding market, supportive government policies, and rising health awareness create an ideal environment to modernize infrastructure, improve quality, and enhance patient reach. By combining compassionate care with technology and affordability, the hospital can establish itself as a leading healthcare institution in Punjab and beyond.

## CHAPTER: 6 SWOT ANALYSIS

A SWOT analysis (Strengths, Weaknesses, Opportunities, and Threats) helps evaluate the internal and external factors that influence the performance, growth, and sustainability of *Shri Guru Nanak Hospital, Ludhiana*.

It provides strategic insight into the hospital's current standing and its potential direction for future development.

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### 1. Strengths

#### 1. **Reputed Name and Community Trust:**

Shri Guru Nanak Hospital has established a strong reputation in the region for ethical practices, compassionate care, and commitment to service inspired by the teachings of Guru Nanak Dev Ji.

#### 2. **Strategic Location:**

Situated near Gurdwara Rara Sahib, on Maloud Road in Ludhiana, the hospital benefits from easy accessibility for both urban and rural populations.

#### 3. **Affordable, Inclusive Healthcare:**

Empanelment under **Ayushman Bharat – PM-JAY** enables the hospital to provide cashless and paperless treatment to economically weaker sections.

#### 4. **Multi-Specialty Services Under One Roof:**

Offers a comprehensive range of specialties — general medicine, orthopaedics, gynaecology, paediatrics, ENT, ophthalmology, and emergency care.

#### 5. **Qualified and Dedicated Medical Professionals:**

Experienced doctors, nurses, and support staff deliver quality healthcare with a patient-centered approach.

#### 6. **Strong Ethical and Religious Foundation:**

Operates on the principles of *Seva* (selfless service), transparency, and compassion, which fosters public trust and loyalty.

#### 7. **24×7 Emergency and Critical Care:**

Round-the-clock services ensure the hospital's capability to manage trauma and emergency cases effectively.

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### 2. Weaknesses

#### 1. **Limited Infrastructure Capacity:**

Existing infrastructure and bed strength may not be sufficient to handle growing patient volumes, especially during peak demand.

#### 2. **Restricted Super-Specialty Services:**

Limited availability of advanced specialties such as cardiology, nephrology, and oncology restricts the hospital's ability to retain certain cases.

#### 3. **Dependence on Government Schemes:**

Heavy reliance on PM-JAY and other subsidized programs can limit financial flexibility and profitability due to fixed reimbursement rates.

#### 4. **Technology Gaps:**

Need for modernization of diagnostic equipment, hospital information systems, and telemedicine facilities.

5. **Limited Marketing and Outreach:**

Inadequate promotional activities or digital presence reduces visibility among potential patients and referring physicians.

6. **Human Resource Constraints:**

Shortage of specialized doctors and trained nurses due to migration to larger cities or corporate hospitals.

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### 3. Opportunities

1. **Rising Healthcare Demand in Tier-2 Cities:**

Ludhiana's population growth and nearby rural areas present increasing demand for affordable, quality healthcare.

2. **Expansion and Modernization:**

Potential to upgrade infrastructure, expand bed capacity, and establish super-specialty units to cater to advanced medical needs.

3. **Integration of Digital Health Services:**

Adoption of telemedicine, electronic health records, and digital diagnostics can improve efficiency and patient reach.

4. **Public-Private Partnerships (PPP):**

Collaboration with government, NGOs, or private investors can support infrastructure development and community health projects.

5. **Medical Tourism and Regional Referrals:**

Opportunities exist to attract patients from nearby districts and states by maintaining high standards of service at reasonable cost.

6. **Accreditation and Quality Certification:**

Achieving NABH accreditation will enhance the hospital's reputation, operational quality, and eligibility for corporate and international tie-ups.

7. **Preventive and Wellness Programs:**

Growing awareness of lifestyle diseases creates scope for community screening and preventive healthcare initiatives.

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### 4. Threats

1. **Increasing Competition:**

Emergence of new private and corporate hospitals in Ludhiana and nearby districts can affect patient inflow.

2. **Rising Operational Costs:**

Escalation in prices of medical equipment, consumables, and staff wages may impact profitability.

3. **Regulatory Changes:**

Frequent updates in healthcare policies, scheme tariffs, and compliance norms can affect financial and operational planning.

4. **Shortage of Skilled Workforce:**

Retaining qualified doctors, nurses, and technicians in non-metro areas remains a challenge.

5. **Patient Expectations:**

Growing awareness and rising expectations regarding hospital infrastructure, hygiene, and service quality may require continuous upgrades.

6. **Public Health Emergencies:**

Outbreaks such as pandemics can strain resources, disrupt operations, and require major contingency planning.

# CHAPTER: 7 COMPETITION ANALYSIS

## 1. Overview

The healthcare market in **Ludhiana and surrounding districts** is growing rapidly due to increased population, higher disease burden, and improved health awareness. This growth has attracted a diverse range of healthcare providers — from charitable and trust-based hospitals to large private corporate chains and government institutions.

*Shri Guru Nanak Hospital*, operating as a **charitable multi-specialty institution**, faces both opportunities and challenges in this competitive environment. Understanding the competition landscape is crucial for strategic positioning, service differentiation, and long-term sustainability.

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## 2. Types of Competitors

### *a. Government and Public Sector Hospitals*

1. **Civil Hospital, Ludhiana** – The primary government hospital offering low-cost and free treatment under public health schemes.
2. **Dayanand Medical College & Hospital (DMCH)** – A teaching hospital with advanced medical facilities and government tie-ups.
3. **Christian Medical College & Hospital (CMC)** – A leading tertiary-care hospital providing subsidized treatment through various public and charitable programs.

**Key Strengths:** Subsidized costs, government funding, large patient base.

**Key Weaknesses:** Overcrowding, longer waiting times, limited personalized attention.

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### *b. Private and Corporate Hospitals*

1. **Fortis Hospital, Ludhiana** – A premium corporate hospital providing high-end tertiary and quaternary care services such as cardiology, neurology, and oncology.
2. **Hero DMC Heart Institute** – Specialized in cardiac care with modern infrastructure and advanced equipment.
3. **SPS Hospitals** – A renowned multi-specialty hospital known for quality services and international collaborations.
4. **Deep Hospital** – A well-established mid-sized private hospital catering to general and specialized healthcare needs.

**Key Strengths:** Advanced technology, branding, superior infrastructure, and specialist availability.

**Key Weaknesses:** High treatment costs, limited accessibility for economically weaker patients.

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### *c. Charitable and Trust-Based Hospitals*

1. **Guru Teg Bahadur Charitable Hospital, Ludhiana**
2. **Shri Krishna Charitable Hospital**
3. **Guru Nanak Mission Hospital, Dhahan-Kaleran (nearby region)**

These hospitals, similar in philosophy to *Shri Guru Nanak Hospital*, focus on affordability and community service.

**Key Strengths:** Community trust, low-cost treatment, alignment with social and religious values.

**Key Weaknesses:** Limited infrastructure, outdated equipment, and dependence on donations.

### 3. Market Positioning

Category	Hospital Type	Positioning Strategy	Target Segment	Price Level
High-End	Fortis, SPS, Hero DMC	Premium tertiary care with advanced technology	Upper & upper-middle income groups	High
Mid-Tier	Deep Hospital, DMCH	Multi-specialty regional hospital with strong local base	Middle-income, insured patients	Moderate
Affordable/Charitable	Shri Guru Nanak Hospital, GTB Charitable, Mission Hospitals	Affordable, compassionate care for community and PM-JAY beneficiaries	Lower & middle-income groups	Low

### 4. Competitive Advantages of Shri Guru Nanak Hospital

- Community Trust and Ethical Foundation:** Operates under the guiding principles of service and compassion, ensuring loyalty among local patients.
- Affordable Quality Healthcare:** Offers services comparable to mid-tier hospitals at significantly lower costs.
- Government Scheme Empanelment:** Participation in **Ayushman Bharat – PM-JAY** enables access to a large insured patient base.
- Strategic Location:** Proximity to rural catchment areas allows easy accessibility for patients from nearby towns and villages.
- Dedicated Service Model:** As a non-profit institution, it focuses on patient care and community health rather than profit maximization.

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### 5. Competitive Challenges

- Technology Gap:** Competing hospitals have advanced diagnostic, surgical, and imaging technologies.
- Brand Visibility:** Limited marketing presence compared to corporate hospital networks.
- Super-Specialty Retention:** High-end cases (cardiology, neurosurgery, oncology) often get referred to tertiary corporate hospitals.
- Talent Retention:** Skilled professionals often prefer higher-paying roles in large hospitals.
- Infrastructure Modernization:** Need for continual investment in new facilities and upgraded equipment to remain competitive

## 6. Strategic Recommendations

To strengthen its market position, *Shri Guru Nanak Hospital* should focus on:

- **Upgradation of Infrastructure:** Modernize diagnostic, surgical, and ICU facilities to meet regional benchmarks.
- **Service Differentiation:** Develop niche specialties such as maternal & child care, orthopaedics, dialysis, and preventive health programs.
- **Telemedicine Integration:** Expand reach to rural areas through digital consultation and follow-up systems.
- **Brand Development:** Enhance community engagement through digital marketing, health camps, and partnerships.
- **Quality Accreditation:** Pursue **NABH certification** to enhance credibility, attract insured patients, and partner with private firms.
- **Strategic Alliances:** Build referral linkages with nearby clinics, diagnostic centers, and smaller hospitals.

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## 7. Conclusion

The competitive landscape in Ludhiana's healthcare sector presents both **opportunities and challenges**. While corporate hospitals focus on premium services, and government hospitals on mass access, *Shri Guru Nanak Hospital* is ideally positioned in the **affordable multi-specialty segment**, combining **compassionate service, accessibility, and quality**.

By focusing on modernization, specialization, and community health outreach, the hospital can establish itself as a **leading regional healthcare institution** and a **model of trust-based, inclusive medical service** in Punjab.





## CHAPTER: 7 FINANCIAL NEED

### ❖ Project Cost

COST OF PROJECT & MEANS OF FINANCE		
(in INR in Lakhs unless otherwise stated)		
<b>A</b>	<b>Cost of Project</b>	<b>Amount</b>
	Technical Civil Work	0.00
	Electricity expenses	0.00
	Plant & Machinery	330.35
	Interest during set-up of project	0.00
	Working Capital	0.00
	<b>Total Project Cost</b>	<b>330.35</b>

### ❖ MEANS OF FINANCE

COST OF PROJECT & MEANS OF FINANCE			
(in INR in Lakhs unless otherwise stated)			
<b>B</b>	<b>Means of Finance</b>	<b>%age</b>	<b>Amount</b>
	Promoters Contribution	25%	82.59
	Term Loan	75%	247.76
	Working Capital		0.00
	<b>Total Means of Finance</b>		<b>330.35</b>

- **Term Loan Schedule:**

Year Ending =>	3/31/2026	3/31/2027	3/31/2028	3/31/2029	3/31/2030	3/31/2031	3/31/2032	3/31/2033
Year	1	2	3	4	5	6	7	8
No. of Months	6	12	12	12	12	12	12	12
Repayment Month	4	12	12	12	12	12	12	8
Principal Repayment	0.00	31.76	38.12	38.12	38.12	38.12	38.12	25.41
Principal Outstanding	247.76	216.00	177.88	139.76	101.65	63.53	25.41	0.00
Interest Payment	7.85	22.41	18.86	15.24	11.62	8.00	4.38	0.91

Statement of Repayment of Term Loan & Interest Calculation						
(Amount in INR in Lakhs unless otherwise stated)						
	Rate of Interest		9.50%			
Year	Opening	Principal	Interest	Installments	Closing	
1	247.76	0.00	1.96	1.96	247.76	
1	247.76	0.00	1.96	1.96	247.76	
1	247.76	0.00	1.96	1.96	247.76	
1	247.76	0.00	1.96	1.96	247.76	
2	247.76	0.00	1.96	1.96	247.76	
2	247.76	0.00	1.96	1.96	247.76	
2	247.76	3.18	1.96	5.14	244.59	
2	244.59	3.18	1.94	5.11	241.41	
2	241.41	3.18	1.91	5.09	238.23	
2	238.23	3.18	1.89	5.06	235.06	
2	235.06	3.18	1.86	5.04	231.88	
2	231.88	3.18	1.84	5.01	228.70	
2	228.70	3.18	1.81	4.99	225.53	
2	225.53	3.18	1.79	4.96	222.35	
2	222.35	3.18	1.76	4.94	219.17	
2	219.17	3.18	1.74	4.91	216.00	
3	216.00	3.18	1.71	4.89	212.82	
3	212.82	3.18	1.68	4.86	209.65	

3	209.65	3.18	1.66	4.84	206.47
3	206.47	3.18	1.63	4.81	203.29
3	203.29	3.18	1.61	4.79	200.12
3	200.12	3.18	1.58	4.76	196.94
3	196.94	3.18	1.56	4.74	193.76
3	193.76	3.18	1.53	4.71	190.59
3	190.59	3.18	1.51	4.69	187.41
3	187.41	3.18	1.48	4.66	184.23
3	184.23	3.18	1.46	4.63	181.06
3	181.06	3.18	1.43	4.61	177.88
4	177.88	3.18	1.41	4.58	174.70
4	174.70	3.18	1.38	4.56	171.53
4	171.53	3.18	1.36	4.53	168.35
4	168.35	3.18	1.33	4.51	165.17
4	165.17	3.18	1.31	4.48	162.00
4	162.00	3.18	1.28	4.46	158.82
4	158.82	3.18	1.26	4.43	155.65
4	155.65	3.18	1.23	4.41	152.47
4	152.47	3.18	1.21	4.38	149.29
4	149.29	3.18	1.18	4.36	146.12
4	146.12	3.18	1.16	4.33	142.94
4	142.94	3.18	1.13	4.31	139.76
5	139.76	3.18	1.11	4.28	136.59
5	136.59	3.18	1.08	4.26	133.41
5	133.41	3.18	1.06	4.23	130.23
5	130.23	3.18	1.03	4.21	127.06
5	127.06	3.18	1.01	4.18	123.88
5	123.88	3.18	0.98	4.16	120.70
5	120.70	3.18	0.96	4.13	117.53
5	117.53	3.18	0.93	4.11	114.35
5	114.35	3.18	0.91	4.08	111.18
5	111.18	3.18	0.88	4.06	108.00
5	108.00	3.18	0.85	4.03	104.82
5	104.82	3.18	0.83	4.01	101.65
6	101.65	3.18	0.80	3.98	98.47

6	98.47	3.18	0.78	3.96	95.29
6	95.29	3.18	0.75	3.93	92.12
6	92.12	3.18	0.73	3.91	88.94
6	88.94	3.18	0.70	3.88	85.76
6	85.76	3.18	0.68	3.86	82.59
6	82.59	3.18	0.65	3.83	79.41
6	79.41	3.18	0.63	3.81	76.23
6	76.23	3.18	0.60	3.78	73.06
6	73.06	3.18	0.58	3.75	69.88
6	69.88	3.18	0.55	3.73	66.71
6	66.71	3.18	0.53	3.70	63.53
7	63.53	3.18	0.50	3.68	60.35
7	60.35	3.18	0.48	3.65	57.18
7	57.18	3.18	0.45	3.63	54.00
7	54.00	3.18	0.43	3.60	50.82
7	50.82	3.18	0.40	3.58	47.65
7	47.65	3.18	0.38	3.55	44.47
7	44.47	3.18	0.35	3.53	41.29
7	41.29	3.18	0.33	3.50	38.12
7	38.12	3.18	0.30	3.48	34.94
7	34.94	3.18	0.28	3.45	31.76
7	31.76	3.18	0.25	3.43	28.59
7	28.59	3.18	0.23	3.40	25.41
8	25.41	3.18	0.20	3.38	22.24
8	22.24	3.18	0.18	3.35	19.06
8	19.06	3.18	0.15	3.33	15.88
8	15.88	3.18	0.13	3.30	12.71
8	12.71	3.18	0.10	3.28	9.53
8	9.53	3.18	0.08	3.25	6.35
8	6.35	3.18	0.05	3.23	3.18
8	3.18	3.18	0.03	3.20	0.00

- Profit and loss A/c

Profit & Loss Statement								
All Amount In INR In Lakhs unless otherwise stated								
Sl. N o	Particulars	3/31/202 7	3/31/202 8	3/31/202 9	3/31/203 0	3/31/203 1	3/31/203 2	3/31/203 3
		(Proj.)	(Proj.)	(Proj.)	(Proj.)	(Proj.)	(Proj.)	(Proj.)
1	Revenue from Operations							
	Sales	314.69	336.72	360.29	385.51	412.50	441.37	472.27
	Total Revenue From Operations	314.69	336.72	360.29	385.51	412.50	441.37	472.27
2 iv )	Cost of Sales							
	Cost of Sales	62.52	66.90	71.58	76.59	81.95	87.69	93.83
	Total Cost of Sales	62.52	66.90	71.58	76.59	81.95	87.69	93.83
	Gross Profit	252.17	269.82	288.71	308.92	330.54	353.68	378.44
3	Selling, General & Admn.Exp.							
	Repair & Maintenance	14.04	12.29	10.76	9.42	8.25	7.22	6.32
	Insurance Expenses	15.44	13.13	11.16	9.48	8.79	7.48	6.35
	Marketing Expenses	15.73	16.84	18.01	19.28	20.62	22.07	23.61
	Employee welfare	5.00	5.25	5.51	5.79	6.08	6.38	6.70
	Miscellaneous Expenses	10.00	12.00	14.40	17.28	20.74	24.88	29.86
	Salaries & wages	39.60	42.37	45.34	48.51	51.91	55.54	59.43
	Depreciation	49.55	42.12	35.80	30.43	25.87	21.99	18.69
	Total Selling, General & Admn.Exp.	149.37	144.00	140.99	140.19	142.26	145.56	150.97

<b>4</b>	<b>Operating Profit before Interest [1(iii) - 2(xiii) - 3]</b>	<b>102.80</b>	<b>125.82</b>	<b>147.72</b>	<b>168.73</b>	<b>188.29</b>	<b>208.12</b>	<b>227.47</b>
<b>5</b>	<b>Interest</b>							
	i) On Term Loans	22.41	18.86	15.24	11.62	8.00	4.38	0.91
	ii) On Working Capital on Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	iii)							
	<b>Total Interest</b>	<b>22.41</b>	<b>18.86</b>	<b>15.24</b>	<b>11.62</b>	<b>8.00</b>	<b>4.38</b>	<b>0.91</b>
<b>6</b>	<b>Operating Profit after Interest &amp; depreciation (4-5)</b>	<b>80.39</b>	<b>106.96</b>	<b>132.48</b>	<b>157.11</b>	<b>180.29</b>	<b>203.75</b>	<b>226.57</b>
<b>7</b>	Add : Non operating Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Less: Non Operating Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8</b>	<b>Profit before Tax/Loss</b>	<b>80.39</b>	<b>106.96</b>	<b>132.48</b>	<b>157.11</b>	<b>180.29</b>	<b>203.75</b>	<b>226.57</b>
<b>9</b>	<b>Tax Expense</b>							
	Current Tax	25.08	37.82	46.85	55.55	63.75	72.05	80.11
	Deferred Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>10</b>	<b>Profit after Tax</b>	<b>55.31</b>	<b>69.14</b>	<b>85.64</b>	<b>101.55</b>	<b>116.54</b>	<b>131.70</b>	<b>146.45</b>
	Dividend / Withdrawals							
<b>11</b>	<b>Retained Profit</b>	<b>55.31</b>	<b>69.14</b>	<b>85.64</b>	<b>101.55</b>	<b>116.54</b>	<b>131.70</b>	<b>146.45</b>
<b>12</b>	<b>Retained Profit/Net Profit</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
	<b>EBITDA</b>	<b>152.35</b>	<b>167.94</b>	<b>183.52</b>	<b>199.16</b>	<b>214.15</b>	<b>230.11</b>	<b>246.16</b>
	<b>EBITDA Margin</b>	<b>48.41%</b>	<b>49.88%</b>	<b>50.94%</b>	<b>51.66%</b>	<b>51.92%</b>	<b>52.13%</b>	<b>52.12%</b>
	<b>Interest Coverage</b>	<b>6.80</b>	<b>8.90</b>	<b>12.04</b>	<b>17.14</b>	<b>26.78</b>	<b>52.59</b>	<b>271.91</b>

- Balance sheet

Balance Sheet							
All Amount in INR in Lakhs unless otherwise stated							
	(Proj.)	(Proj.)	(Proj.)	(Proj.)	(Proj.)	(Proj.)	(Proj.)
	3/31/2027	3/31/2028	3/31/2029	3/31/2030	3/31/2031	3/31/2032	3/31/2033
<b>LIABILITIES</b>							
<b>CURRENT LIABILITIES</b>							
Short Term Borrowings from banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sundry Creditors	10.77	11.12	11.59	12.17	12.93	13.76	14.73
Provision for taxation	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Term loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Vehicle Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deferred Tax Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other current liabilities & provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Current Liabilities</b>	<b>10.77</b>	<b>11.12</b>	<b>11.59</b>	<b>12.17</b>	<b>12.93</b>	<b>13.76</b>	<b>14.73</b>
<b>TERM LIABILITIES</b>							
Term Loan	247.76	216.00	177.88	139.76	101.65	63.53	25.41
Vehicle Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Unsecured Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Term Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Term Liabilities</b>	<b>247.76</b>	<b>216.00</b>	<b>177.88</b>	<b>139.76</b>	<b>101.65</b>	<b>63.53</b>	<b>25.41</b>
<b>TOTAL OUTSIDE LIABILITIES (10+17)</b>	<b>258.54</b>	<b>227.12</b>	<b>189.47</b>	<b>151.93</b>	<b>114.58</b>	<b>77.29</b>	<b>40.14</b>
<b>SHAREHOLDER'S FUND</b>							
Share Capital	82.59	82.59	82.59	82.59	82.59	82.59	82.59
Reserves & Surplus	55.31	124.45	210.09	311.64	428.18	559.89	706.34
<b>Shareholder's Fund</b>	<b>137.90</b>	<b>207.04</b>	<b>292.68</b>	<b>394.23</b>	<b>510.77</b>	<b>642.47</b>	<b>788.93</b>
<b>TOTAL LIABILITIES (18+24)</b>	<b>396.43</b>	<b>434.16</b>	<b>482.15</b>	<b>546.16</b>	<b>625.35</b>	<b>719.76</b>	<b>829.07</b>
<b>ASSETS</b>							
<b>CURRENT ASSETS</b>							
Cash & Bank Balance	101.51	179.36	258.09	346.41	445.25	555.35	676.96
Fixed deposits with banks	0.00	1.00	5.00	10.00	15.00	20.00	25.00

Receivables	12.93	13.84	14.81	15.84	16.95	18.14	19.41
Inventory							
Consumables	1.20	1.28	1.37	1.47	1.57	1.68	1.80
Work in Progress	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Finished Goods	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cold Store & Other Stores	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Current Assets</b>	<b>115.64</b>	<b>195.48</b>	<b>279.27</b>	<b>373.72</b>	<b>478.77</b>	<b>595.17</b>	<b>723.16</b>
<b>Fixed Assets</b>							
Gross Block (WDV)	330.35	330.35	330.35	330.35	330.35	330.35	330.35
Depreciation	49.55	91.67	127.47	157.91	183.77	205.76	224.45
<b>Net Block</b>	<b>280.80</b>	<b>238.68</b>	<b>202.88</b>	<b>172.44</b>	<b>146.58</b>	<b>124.59</b>	<b>105.90</b>
<b>Intangible Assets</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non Current Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Security Deposit	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Non current assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL ASSETS (34+35+39+40)</b>	<b>396.43</b>	<b>434.16</b>	<b>482.15</b>	<b>546.16</b>	<b>625.35</b>	<b>719.76</b>	<b>829.07</b>
<b>TANGIBLE NET-WORTH</b>	137.90	207.04	292.68	394.23	510.77	642.47	788.93
<b>NET WORKING CAPITAL</b>	104.86	184.36	267.68	361.55	465.84	581.41	708.44
<b>CURRENT RATIO</b>	10.73	17.58	24.10	30.71	37.02	43.25	49.10
<b>CURRENT RATIO(Without TL instl)</b>	10.73	17.58	24.10	30.71	37.02	43.25	49.10
<b>TOL/TNW</b>	1.87	1.10	0.65	0.39	0.22	0.12	0.05



- **Cash Flow statement**

<b>CASH FLOW STATEMENT</b>							
(Amount in INR in lakhs unless otherwise stated)							
<b>Particulars</b>	<b>3/31/2027</b>	<b>3/31/2028</b>	<b>3/31/2029</b>	<b>3/31/2030</b>	<b>3/31/2031</b>	<b>3/31/2032</b>	<b>3/31/2033</b>
<b>Cash Flow From Operating Activities</b>							
Profit Before Tax	80.39	106.96	132.48	157.11	180.29	203.75	226.57
Add: depreciation & Amortization	49.55	42.12	35.80	30.43	25.87	21.99	18.69
Add: Interest Expense	22.41	18.86	15.24	11.62	8.00	4.38	0.91
Less: Non-Operating Income	-	-	-	-	-	-	-
Change in Deferred Tax Liabilities	-	-	-	-	-	-	-
<b>Changes in Working Capital:</b>							
<u>Adjustment for (Increase)/Decrease in Current Assets</u>							
Change in Current Investments	-	(1.00)	(4.00)	(5.00)	(5.00)	(5.00)	(5.00)
Change in Receivables	(12.93)	(0.91)	(0.97)	(1.04)	(1.11)	(1.19)	(1.27)
Change in Inventory	(1.20)	(0.08)	(0.09)	(0.10)	(0.10)	(0.11)	(0.12)
Change in Other Current Assets	-	-	-	-	-	-	-
<u>Adjustment for Increase/(Decrease) in Current Liabilities</u>							
Change in Short Term Borrowing	-	-	-	-	-	-	-
Change in Sundry Creditors	10.77	0.35	0.46	0.58	0.77	0.83	0.97
Less: Taxes paid	(25.08)	(37.82)	(46.85)	(55.55)	(63.75)	(72.05)	(80.11)
<b>Net Cash Flow from Operating Activities</b>	<b>123.91</b>	<b>128.48</b>	<b>132.08</b>	<b>138.05</b>	<b>144.96</b>	<b>152.59</b>	<b>160.63</b>
<b>Cash Flow From Investing Activities</b>							
Investment in Fixed Assets/PPE	(330.35)	-	-	-	-	-	-
Investment & deposits	-	-	-	-	-	-	-
Other Non Current Assets	-	-	-	-	-	-	-
Non Operating Income	-	-	-	-	-	-	-
<b>Net Cash Flow from Investing Activities</b>	<b>(330.35)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

<b>Cash Flow From Financing Activities</b>							
Share Capital	82.59	-	-	-	-	-	-
Term Loan from bank	247.76	-31.76	-38.12	-38.12	-38.12	-38.12	-38.12
Interest Expense	(22.41)	(18.86)	(15.24)	(11.62)	(8.00)	(4.38)	(0.91)
<b>Net Cash Flow from Financing Activities</b>	<b>307.94</b>	<b>(50.62)</b>	<b>(53.36)</b>	<b>(49.74)</b>	<b>(46.11)</b>	<b>(42.49)</b>	<b>(39.02)</b>
<b>Increase/(Decrease) in Cash &amp; Cash Equivalents</b>	<b>101.51</b>	<b>77.86</b>	<b>78.73</b>	<b>88.32</b>	<b>98.84</b>	<b>110.10</b>	<b>121.60</b>
<b>Cash &amp; Cash Equivalents at the Beginning of Year</b>	<b>0.00</b>	<b>101.51</b>	<b>179.36</b>	<b>258.09</b>	<b>346.41</b>	<b>445.25</b>	<b>555.35</b>
<b>Cash &amp; Cash Equivalents at the End of Year</b>	<b>101.51</b>	<b>179.36</b>	<b>258.09</b>	<b>346.41</b>	<b>445.25</b>	<b>555.35</b>	<b>676.96</b>

- **Debt Service Coverage Ratio**

CRITICAL RATIOS							
(in ₹ In crores unless otherwise stated)							
Particulars	3/31/2027	3/31/2028	3/31/2029	3/31/2030	3/31/2031	3/31/2032	3/31/2033
DEBT SERVICE COVERAGE RATIO							
Profit After Tax	55.31	69.14	85.64	101.55	116.54	131.70	146.45
Depreciation	49.55	42.12	35.80	30.43	25.87	21.99	18.69
Interest on term Loan	22.41	18.86	15.24	11.62	8.00	4.38	0.91
Total	127.27	130.12	136.68	143.60	150.40	158.06	166.05
Repayment of Term Loan	31.76	38.12	38.12	38.12	38.12	38.12	25.41
Interest on Term Loan	22.41	18.86	15.24	11.62	8.00	4.38	0.91
Total	54.17	56.98	53.36	49.74	46.11	42.49	26.32
Debt Service Coverage Ratio	2.35	2.28	2.56	2.89	3.26	3.72	6.31
Average DSCR	3.34						

- **Ratios**

[illegible]

<b>INTERNAL RATE OF RETURN</b>							
Change in Capital Employed	(385.66)	(37.38)	(47.52)	(63.44)	(78.42)	(93.59)	(108.33)
EBITDA	127.27	130.12	136.68	143.60	150.40	158.06	166.05
<b>Net Cash Flow</b>	<b>(258.39)</b>	<b>92.74</b>	<b>89.16</b>	<b>80.17</b>	<b>71.98</b>	<b>64.48</b>	<b>57.71</b>
<b>IRR</b>	<b>21.2%</b>						

Break Even Point Analysis							
Particulars	3/31/2027	3/31/2028	3/31/2029	3/31/2030	3/31/2031	3/31/2032	3/31/2033
<b>Fixed Cost</b>							
Interest Cost	22.41	18.86	15.24	11.62	8.00	4.38	0.91
Depreciation & Amortization	49.55	42.12	35.80	30.43	25.87	21.99	18.69
Selling, General & Admin Exp.	149.37	144.00	140.99	140.19	142.26	145.56	150.97
<b>Total</b>	221.33	204.98	192.03	182.24	176.12	171.92	170.56
Contribution	252.17	269.82	288.71	308.92	330.54	353.68	378.44
<b>Break Even Point (in %)</b>	<b>87.77%</b>	<b>75.97%</b>	<b>66.51%</b>	<b>58.99%</b>	<b>53.28%</b>	<b>48.61%</b>	<b>45.07%</b>
Profitability Ratios							
Particulars	3/31/2027	3/31/2028	3/31/2029	3/31/2030	3/31/2031	3/31/2032	3/31/2033
Break Even Point (in %)	87.77%	75.97%	66.51%	58.99%	53.28%	48.61%	45.07%
Operating Profit Ratio	48.41%	49.88%	50.94%	51.66%	51.92%	52.13%	52.12%
Net Profit Margin	17.58%	20.53%	23.77%	26.34%	28.25%	29.84%	31.01%
Debt/Equity	1.80	1.04	0.61	0.35	0.20	0.10	0.03
Asset Turnover	0.79	0.78	0.75	0.71	0.66	0.61	0.57

## CHAPTER: 8 CONCLUSION

*Shri Guru Nanak Hospital, Ludhiana* stands as a beacon of compassionate and affordable healthcare, inspired by the humanitarian teachings of *Sri Guru Nanak Dev Ji*. Established with the mission to provide quality medical services to all sections of society — especially the underprivileged — the hospital plays a vital role in bridging the healthcare gap between government facilities and expensive private hospitals in Punjab.

The **Detailed Project Report (DPR)** highlights that India's healthcare industry is on a steady path of growth, with increasing demand for accessible, affordable, and high-quality medical care. The expansion of national health schemes such as **Ayushman Bharat – PM-JAY**, rising health awareness, and the growing burden of chronic diseases have created vast opportunities for mid-sized, community-based multi-specialty hospitals like *Shri Guru Nanak Hospital*.

Through the **SWOT and Market Analyses**, it is evident that the hospital has a strong foundation of community trust, ethical service, and experienced medical professionals. Its strategic location near Ludhiana and its focus on affordability and social service give it a distinctive position in the regional healthcare ecosystem. However, there remain key areas for development — including infrastructure modernization, the introduction of super-specialty departments, technology upgradation, and enhanced digital presence.

The **Competition Analysis** demonstrates that while Ludhiana has a mix of government, corporate, and charitable hospitals, *Shri Guru Nanak Hospital* occupies a unique niche in the **affordable multi-specialty segment**. It combines compassionate care with efficient service delivery, offering an inclusive model that resonates with both urban and rural populations.

Going forward, the hospital's strategy should focus on:

- **Infrastructure expansion** and upgradation of medical facilities.
- **Adoption of modern technologies** such as telemedicine and hospital information systems.
- **Pursuit of NABH accreditation** to enhance quality and recognition.
- **Community outreach programs** for preventive healthcare and awareness.
- **Strategic partnerships** with government and private stakeholders for funding, capacity building, and specialist services.

With these steps, *Shri Guru Nanak Hospital* is well-positioned to emerge as a **leading model of charitable, patient-centered healthcare** in Punjab — combining modern medical science with human values. Its long-standing commitment to service (*Seva*), accessibility, and excellence will continue to make it a trusted name in healthcare, contributing significantly to the region's social and economic development.

DATE: 11/11/2025

PLACE: Ludhiana, Punjab