



# Indian Cancer Society Cancer Cure Fund

ISSUE : 13

NEWSLETTER

SEPTEMBER 2018

RISE AGAINST CANCER

## Quotes From Renowned Oncologists

### Quotes from renowned oncologists :

**Dr S. Banavali – M.D. Director Academics & Prof, Head Medical Oncology-Tata Memorial Centre, Mumbai & ICCF GAC Member**

With the newer modalities of treatment, the outcome of many non-metastatic cancers has now improved and we can expect more than half of these patients to survive. However, this improved outcome comes at a cost which is beyond the reach of many patients in India. Because of timely help from ICCF, thousands of patients across India could undergo treatment with dignity and are now cured of their disease. Thank you, ICCF, for making this possible.

**Dr Tushar Vora- M.D. (Pediatrics), Prof. Medical Oncology, Tata Memorial Centre, Mumbai & ICCF DDT Chairman**

The evolution of ICCF into a sustainable and successful source of financial help for cancer patients from all over the country is exemplary. The partnership between the treating institutes (hospitals) and the funding sources works on the principles of trust and due diligence. With the potential of a tremendous impact on the healthcare sector of India, consolidation and expansion of the Scheme is extremely essential.

**Dr Ravi Kannan-Director Cachar Cancer Hospital and Research Centre - Assam**

It is a pleasure to work with ICCF. In a remote place like Cachar Assam, our efforts to treat cancer patients is made worth the while on account of the support we get from ICCF. The team at ICCF staff is committed makes us feel part of a much larger mission. They often nudge us to apply for more patients, submit reports on time, submit our claims and utilisation reports on time....all without any harassment or offence....purely to ensure that help reaches as many patients as possible. Cachar Hospital, Assam alongwith ICCF has supported around 155 cancer patients so far.

**Dr Sunil Khetrpal- COO & MS – Rajiv Gandhi Cancer Institute New Delhi**

Our hospital has been associated with ICCF for the last five years. This is a very useful scheme in favour of underprivileged patients (particularly pediatrics) undergoing treatment for various types of cancers.

We have been jointly with ICCF able to support about 150 children with cancer and many of these patients have completed their treatment and are leading normal lives. The sympathetic help by ICCF for needy cancer patients is noteworthy and is much appreciated by us.

## ICCF PRIME DONORS

# HDFC

## MUTUAL FUND

### BHAROSA APNO KA

- Axis Bank Ltd
- Bank of India
- Mahindra & Mahindra LTD
- Union Bank of India
- India Bulls Housing finance Ltd
- HDFC LTD
- Canara Bank
- Exide Industries LTD
- Bellary Industries LTD
- ...

## From the ICCF Chairperson's desk



I would like to say a big thank you to all the donors (more than 5500) who have supported us in our rise against cancer through the ICS Cancer Cure Fund (ICCF).

For the last eight years, since 2011, ICCF has been implementing a unique scheme to assist underprivileged cancer patients meet the cost of their treatment in cases where the survival risk is more than 50 per cent.

In partnership with HDFC AMC, Indian Cancer Society launched a Cancer Cure Fund (ICCF) in March 2011 with the objective of meeting the major part of the cost of treatment where the patients have a reasonable chance of cure provided the treatment is provided in time. Each patient is given, through empanelled hospitals, an amount up to ceiling of Rs 4 lakh after due diligence by a team of oncologists (Due Diligence Team). The money is raised through a close ended mutual fund where the investor opts to surrender either 50 per cent or 100 per cent of the dividend income and contributes the same to the ICCF. The amount thus donated by the investors is matched equally by the HDFC through their CSR program. In addition other donors like State Bank of India and Union Bank of India have contributed directly to the ICCF.

Using this fund, the ICCF has been able to make a difference to 5500+ cancer patients and their families, all over India. More than 60 per cent of patients are less than 30 years of age implying long fruitful years ahead.

ICCF implements this scheme through 16 empanelled Hospitals across twelve States. The total amount sanctioned till September 2018 is Rs. 120.11 crore.

In August 2018, ICCF raised the maximum income limit for eligibility under the Scheme from Rs.2 lakh to Rs.4 lakh so that more patients get covered under the Scheme as in many government supported schemes, the income ceiling is Rs 2 lakh. So as to meet the rising cost of treatment, the ICCF has also raised the maximum amount sanctioned for an individual patient from Rs.4 lakh to Rs.5 lakh with a higher limit of Rs 8 lakh for bone transplant cases.

ICCF is deeply grateful to the members of the Due Diligence Teams of oncologists at Mumbai (Chair : Dr Tushar Vora) and Bengaluru (Chair: Dr Hari Menon) and the members of the Governing Advisory Council who have voluntarily contributed their time for ensuring that there is a speedy turnaround of the applications received from the empanelled hospitals.

### Way Forward

To enhance the outreach of the ICCF by empanelling well equipped hospitals to provide cancer treatment close to the locations of the patients and upscaling the number of patients assisted through the hospitals currently empanelled, without compromising the basic objectives and due diligence of the Scheme.

Best Regards

**Mrs. Usha Thorat**

Trustee ICS, Chairperson Governing Advisory Council, ICCF

**We are thankful to :**

**Members of Governing Advisory Council (GAC) & Due Diligence Team (DDT) Mumbai and Bengaluru**

**GAC MEMBERS**

- Mrs. Usha Thorat (Chairperson)
- Mr. M. K. Sharma
- Mr. Homi Khusrookhan
- Dr. Rajendra Badwe
- Mr. Milind Barve
- Mr. Naveen Kshatriya
- Mr. Uday Khanna
- Mr. Hari L. Mundra
- Dr. Anita Borges
- Dr. Tapan Saikia
- Mr. Ramesh Swaminathan
- Mrs. Sheila Nair
- Mrs. Vijayalaxmi Iyer
- Dr. Pankaj Chaturvedi
- Dr. C S Pramesh
- Dr. S Banavali

**MUMBAI DDT MEMBERS**

- Dr. Tushar Vora (Chairman)
- Dr. Hasmukh Jain
- Dr. Purna Kurkure
- Dr. Ashish Gulia
- Dr. Nehal Khanna
- Dr. Shiva Kumar
- Dr. Amit Joshi
- Dr. Seema Gulia
- Dr. Anant Gokarn
- Dr. Shraddha Patkar
- Dr. Manish Bhandare
- Dr. Kumar Prabhash

**BENGALURU DDT MEMBERS**

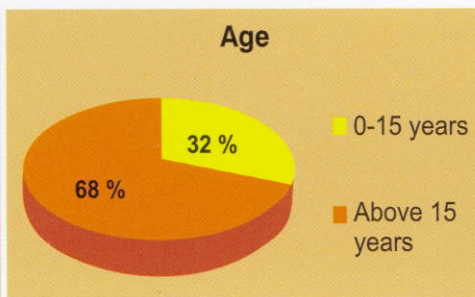
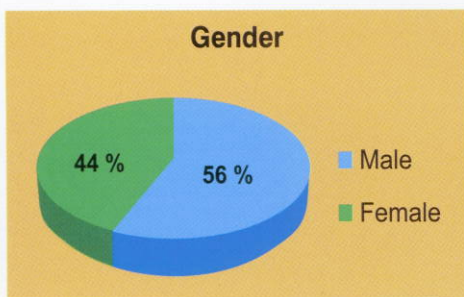
- Dr. Hari Menon (Chairman)
- Dr. Kumaraswamy
- Dr. Ravi Thippeswamy
- Dr. Shekhar Patil
- Dr. Vikram Kekatpur
- Dr. Vishal Rao
- Mr. Vijay Sharma
- Mrs. Sujatha Krishnaswamy

**ICCF – Performance as on 30<sup>th</sup> September 2018**

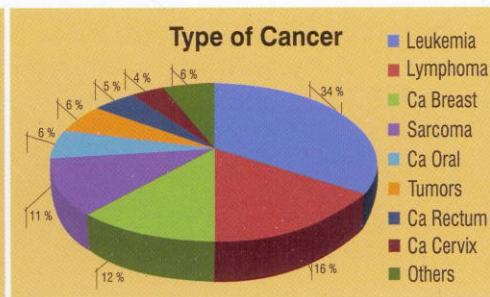
**Utilisation details (Rs.in crore)**

Sr. No.	Particulars	Series I (Oct 2011- 12 <sup>th</sup> Dec 2014)	Series II (13 <sup>th</sup> Dec 2014 14 <sup>th</sup> July 2017)	Series III (15 <sup>th</sup> July 2017 till date)	Total
1	Total Donation received	12.77	51.46	42.06	106.3
2	No of beneficiaries sanctioned	1014	3054	1993	6061
3	No of beneficiaries Impacted	900	2844	1792	5536
4	Net Amount Disbursed	13.32	51.07	23.54	87.93

**Patient Wise Demographics**



**Diagnosis wise classification**



**Journey of our cancer fighters :**

**Sujata Gurung** is a 40 years old lady, hailing from Darjeeling, West Bengal. She is a home maker and married to a driver, family income not more than 90,000/-annually. They have two children, a daughter and a son. Sujata was totally devastated when she was diagnosed with breast cancer. Moreover, she had to come all the way to Vellore from the hills of Darjeeling and leave her children back home. The treatment cost of Rs 4 lakh was beyond her capacity. This is when CMC Vellore applied to ICCF and the application was accepted with a sanction of Rs. 4 lakh. She was able to complete the treatment with ICCF funds and is very much grateful to ICCF. Currently, she is on regular





**Events during the Year :**

**Annual Doctors Meet**

16 doctors from the empanelled hospitals attended a whole day interaction on 14 April 2018 at ICS Mumbai to share their experiences in implementing the ICCF Scheme and getting the benefit of face to face interaction and advice from the doctors of the Due Diligence teams on enhancing the effectiveness of the Scheme, reducing the queries and improving the assistance to the patients . The doctors from the empanelled hospitals also had an opportunity to interact with the members of the GAC as also the Board of Trustees of the ICS. The importance of follow up, utilisation reports and patient outcomes was stressed upon. The doctors also had an opportunity to attend the Founders Day event of ICS.



**IMSOS Felicitation 2018 Jaipur**

Indian Musculo Skeletal Oncology Society (IMSOS) organised by Tata Memorial Hospital Mumbai, felicitated ICCF for extending cancer aid to Sarcoma patients during their Annual Philanthropic event-IMSOS which was held at Fairmont Jaipur to celebrate the event called life and also to thank their donors.

**Auditor's Certification**

**N. M. RAJJI & CO.**  
Chartered Accountants  
Universal Insurance Building,  
Pareekshah Mehta Road,  
Mumbai-400 001, INDIA.  
Telephone : 22871868  
22871863  
E-mail : nmr.rajji@nsraji.com

**CERTIFICATE**

We have examined the books of account and other relevant records maintained by the Indian Cancer Society (ICS) for the period from April 1, 2017 to March 31, 2018, for ascertaining the quantum of donations received in respect of Cancer Cure Fund and amounts spent there against during the said period.

Based on the examination as carried out and the information and explanations given to us, we certify that against the amount of Rs. 39,48,67,832/- available in the Cancer Cure Fund, comprising of an amount of Rs. 8,48,48,738/- available at the beginning of the year, being the unspent amount of previous years and Rs. 31,00,18,809/- received during the year, ICS has spent a total of Rs. 21,09,20,395/- during the period from April 1, 2017 to March 31, 2018, leaving an unspent amount of Rs. 18,39,47,236/-. The working for the same forms Annexure 1 to this certificate, which has been initialed and stamped by us for identification purposes.

For N. M. Rajji & Co.  
Chartered Accountants  
Firm Regn. No. : 108256 W

View ID Date  
Partner  
(Membership No. 39436)

Place: Mumbai  
Date: October 10, 2018

**INDIAN CANCER SOCIETY**  
ANNEXURE-I  
FUND UTILISATION STATEMENT FOR THE FINANCIAL YEAR 2017-18 FOR CANCER CURE FUND

A. RECEIPTS	Rs	Rs
Bank and FD Balance carry forward		8,48,48,738
Donation Received from HDFC AMC on behalf of 4963 investors		14,88,75,917
Donation Received from HDFC AMC as part of CSR		14,88,75,918
Other Donations (Refer Note 1)		1,48,10,000
Interest Received From FD	13,46,164	
Interest Received From SB	8,38,981	
Total Interest Received	21,84,925	
Less: TDS Deducted on Interest	27,864	21,58,071
<b>A. TOTAL RECEIPTS</b>		<b>39,48,67,832</b>
B. UTILIZATION	Rs	Rs
Medical aid		20,64,40,086
Administrative Expenses		
Salaries and Wages	37,72,143	
Printing and Stationery	68,076	
Software	83,597	
Travel and Conveyance	1,36,426	
Building Repairs & Maintenance	2,67,901	
Others	7,44,945	50,71,991
Fixed Assets		12,900
Less: Net Outstanding Expenditure (Refer Note 2)		6,04,728
<b>Total B</b>		<b>21,09,20,395</b>
<b>BALANCE REPRESENTED BY</b>		<b>18,39,47,236</b>
Balance in Savings A/C as on 31st March 2018	2,82,17,877	
FD Balance as on 31st March 2018	15,77,29,349	
<b>BALANCE REPRESENTED BY</b>		<b>18,39,47,226</b>

Note 1: OTHER DONORS

PARTICULARS	Rs
SB	75,00,000
AT&T	50,00,000
UNION BANK	29,00,000
INDIVIDUALS	10,00,000
<b>TOTAL</b>	<b>1,48,10,000</b>

Note 2: PROVISION AND RECOVERABLE

PARTICULARS	Rs
Total Outstanding of 2017-18	21,70,932
Add: Accrued income read in 2017-18, pertaining to 2016-17	7,175
Less: Expenses Pertaining to 2016-17 paid in 2017-18	15,72,678
<b>NET OUTSTANDING</b>	<b>6,04,728</b>

As on 31<sup>st</sup> March, 2018 Administrative Expenses were less than 5% of the total donation amount received.

Uday Khosla  
Hon. Treasurer & Jt. Managing Trustee  
Indian Cancer Society

Pranali Chandramohan  
Director- Finance  
Indian Cancer Society

Ms. Nandita Malady  
Director- Cancer Cure  
Indian Cancer Society

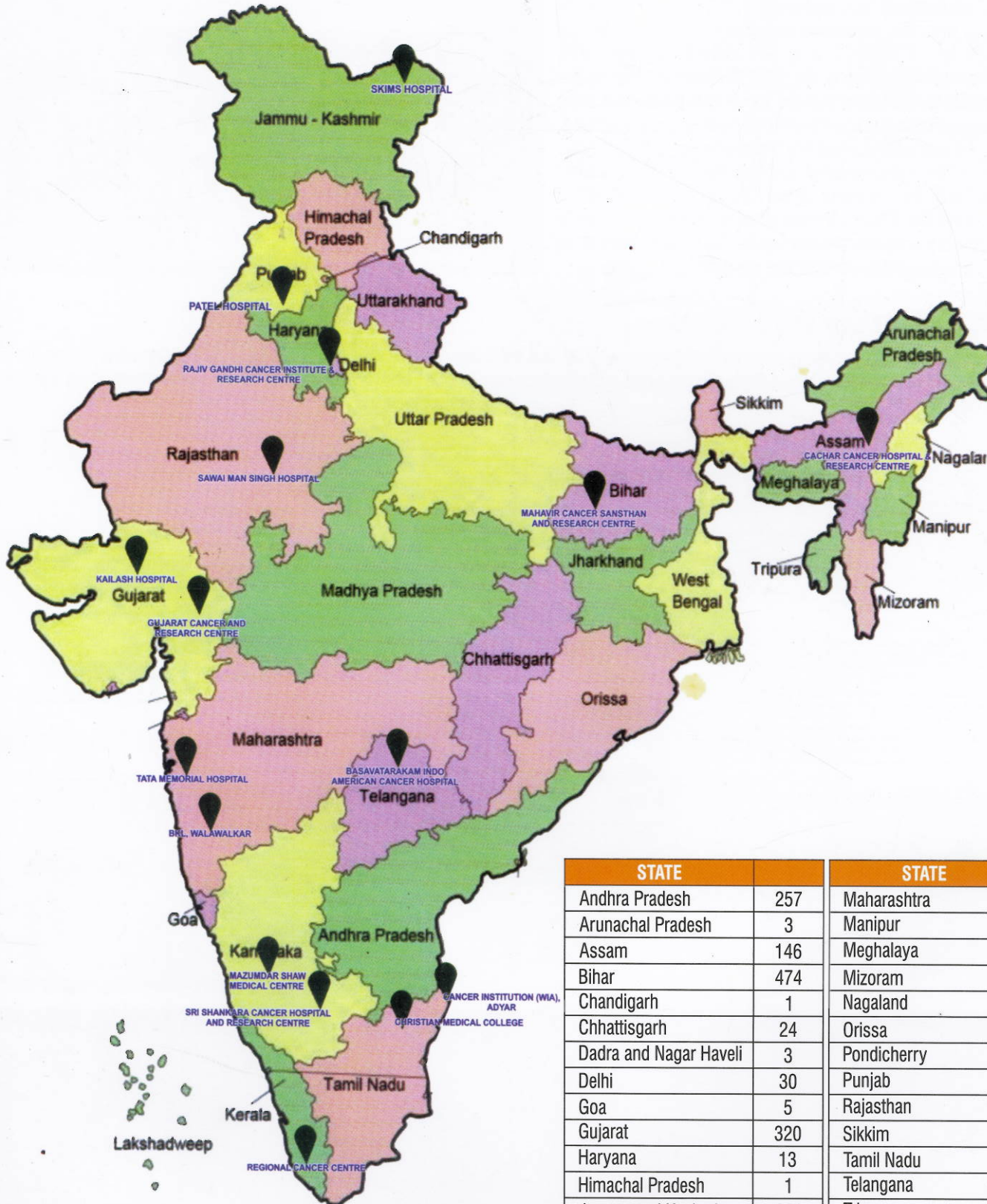
Ms. Sheila Nair  
Director-General- ICS  
Indian Cancer Society

28 year old **Mr. Santosh Sahoo** married to **Sarita** hails from Kendrapara, Orissa was diagnosed with Non-Hodgkin's Lymphoma. While at work he started feeling uneasy & was taken to a local hospital but to no relief. The treating doctor referred him to TMH, Mumbai based on the blood test reports. The thought of visiting TMH lost all his hopes of survival His wife Sarita took the initiative to get him to TMH Mumbai for treatment. The journey of treatment was very stressful not only for Santosh but also for Sarita by adjusting to the nuances of language, accommodation, food apart from taking care of her husband. She was confident to treat her husband in any situation. The total cost of treatment was advised as Rs 4.5 lakh

As she had no money the case was referred to ICCF by TMH Social Service Department. ICCF sanctioned the applied amount. In the next 6 months Santosh completed his treatment & he is



**Pan India Initiative Empanelled Hospitals**



STATE		STATE	
Andhra Pradesh	257	Maharashtra	732
Arunachal Pradesh	3	Manipur	12
Assam	146	Meghalaya	1
Bihar	474	Mizoram	2
Chandigarh	1	Nagaland	4
Chhattisgarh	24	Orissa	88
Dadra and Nagar Haveli	3	Pondicherry	2
Delhi	30	Punjab	53
Goa	5	Rajasthan	101
Gujarat	320	Sikkim	2
Haryana	13	Tamil Nadu	801
Himachal Pradesh	1	Telangana	71
Jammu and Kashmir	291	Tripura	33
Jharkhand	197	Uttar Pradesh	376
Karnataka	180	Uttarakhand	6
Kerala	216	West Bengal	840