From the Desk of the Chairman, Governing Advisory Council - Cancer Cure Fund

Dear Valued Investor / Donor,

Greetings from Indian Cancer Society-Cancer Cure Fund amidst these trying times as the world battles COVID 19. A unique venture, the Cancer Cure Fund embarked on its journey 9 years ago. Since then, with your help, more than 8,100 cancer patients throughout the country with good chances for surviving the disease have been supported to meet the cost of treatment. As we enter our tenth year with a new Fund, we express our gratitude on behalf of the patients, their families, the treating hospitals and the Indian Cancer Society to HDFC AMC and its investors for continuously supporting us in easing the financial worries of cancer patients.

Encouraged by the success of and credibility established by the Cancer Cure Fund, other large donors have shown their support by committing their CSR funds to the CCF. This is enabling us to scale up our operations and help save lives of more cancer patients.

**Using machine learning to screen applications under CCF**

Currently CCF has a team of oncologists to screen the applications received from the treating hospitals for sanctioning support from CCF. In order to save the precious time of the oncologists and scale up operations, CCF proposes to collaborate with Navya Network that will use its innovative machine learning technology, for initial screening of the applications.

Navya is an online cancer expert opinion service that is also working on the Ayushman Bharat Scheme for evaluation of applications.

**Audit**

ICS-CCF have initiated the process of auditing our empaneled hospitals and we are happy to inform that in the hospitals covered so far, the auditors have assured us that the hospitals are functioning within the guidelines of the Fund.

**New Hospitals**

ICS-CCF has added 2 new hospitals,

1) Padhar Hospital, Betul, through this hospital ICS-CCF will be able to reach out to the Gond tribes who live in the interiors of Madhya Pradesh.

2) Homi Bhabha Cancer Hospital, Varanasi a unit of Tata Memorial Centre.

The list of empanelled hospitals has now increased to 16. However, we still want to reach closer to the homes of as many patients in a vast country as ours and plan to empanel at least one hospital in every state of India in near future.

With the scheduled launch of the 4th series of HDFC Charity Fund for Cancer Cure in 2020 we appeal and look forward to your continued and enthusiastic support in saving precious lives.

Thanking you once again.

Best wishes

Usha Thorat

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**Mr. Milind Barve,**
Managing Director,
HDFC Asset Management Company Limited

HDFC Mutual Fund launched the Cancer Cure Fund in 2011, a first of its kind, truly innovative philanthropic dedicated mutual fund to commemorate its 10th year of operation. The objective of this CSR initiative is to generate consistent financial assistance for providing treatment to needy and underprivileged cancer patients across India in collaboration with Indian Cancer Society (ICS). HDFC Mutual Fund, followed this up with launches of similar 3 year close-ended funds in 2014 and 2017, effectively combining its investment understanding and distribution network to ensure successful delivery of financial assistance.

Under this offering, a relatively conservative approach is taken to invest the funds and the dividend earned thereof, are either partly or fully donated to ICS. The donation amount is eligible for deduction U/S 80G of Income-tax Act, 1961. HDFC AMC also contributes an equal amount as donation, thereby doubling the impact of donations made by the investors. The initial investment amount at the end of maturity of the fund is returned to the investors at applicable NAV.

In mutual fund we discuss returns, however; the genuine return especially in philanthropy oriented funds is the effect that it leaves on the general public. Till now, our initiative of Cancer Cure Fund has sanctioned Rs.169.83 crore and till 31st March 2020 have supported more than 8,100 cancer patients with treatment across 34 Indian states & Union Territories. Yet we believe, we have a long way to go and can reach out to more needy patients. In order to ensure sustainability of this philanthropic effort, we shall be launching the 4th tranche of the Cancer Cure Series this year.
Hailing from the Darbhanga district of Bihar, thirteen-year-old Balmiki complained to his parents of a niggling pain in his right knee. What was thought to be a pain for couple of days, or at most, couple of weeks, turned out to be a long battle for survival. His whole blissful world came crashing down as he was diagnosed with bone cancer.

While he suffered immense physical pain & agony, but, what compounded was the financial worry that came along with the disease. His father, the sole family bread earner, who worked as a small time carpenter, was determined to save his son and at the same time support his wife and other 5 children. He took the decision to take Balmiki to Tata Memorial Hospital-Mumbai for further treatment. The experts advised surgery and bone plating to be done without any delay. While Balmiki’s parents agreed to the surgery, it was the 2.30 lac rupee cost which was their biggest hurdle. How would they bear such a huge cost?

Indian Cancer Society came as a beacon of hope by providing timely financial assistance in his fight against cancer. ICS supported the patient’s treatment through the funds donated by HDFC AMC. However, as months passed by his condition started to deteriorate and then, the 13-year-old Balmiki took a brave decision of ‘going under the knife’. He let the doctors amputate his leg and fix an artificial leg.

This one decision gave a positive turnaround to events that followed. A decade later, now at 23 Balmiki is living a happy married life with his lovely wife and his adopted 3 year old sweet daughter. He is pursuing B.Ed as he wants to be a teacher, and has also started coaching children from 1st to 8th standard. With his little savings he has bought a scooter, helping him travel independently and not be a burden on others.

Despite facing all the difficulties at a tender age, with a smiling face, he says “agar problem hai sochoge thو hai aur agar nahi sochoge thow nahi hai” (if we think there is a problem, then it exists... if we do not think, then there will be none). He is truly an inspiring example for all of us.

On February 28th 2019, Indian Cancer Society - Cancer Cure Fund in collaboration with Oncohappy organised an event at the ICS, Parel office.

Cancer warriors experienced an evening of pampering, that included makeup, styling, an empowering shoot-with their brand new wigs!
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