

Advisory Services to Banks and NBFC: White Paper

SARATHY ADVISORY facilitates banks, NBFCs, and other financial institutions by providing a due diligence report for those healthcare entities who have submitted the project for availing loan facilities. At SARATHY ADVISORY we provide a 360-degree project evaluation service from a healthcare business model standpoint, thereby supporting bankers to have a valid report for facilitating decision making in loan disbursement to new or existing healthcare projects.

SARATHY ADVISORY also provides audit services to existing ongoing projects, audit their business health parameters, and respond to the bankers in a periodic manner with our audit report.

Advisory services include interventions at various levels through the management of the healthcare entity, which is based on our 100+ person years of experience in advising institutions. The unique value of our advisory is that the solutions are conceptualized through our vast exposure and experience, including critical healthcare specifics that act as a support to the non-medico conditioned finance professionals. We also offer to make it comprehensive by including niche segments such as legal and costing in the advisory bouquet.

While considering financing hospital or medical education projects, the bankers and financial institutions have several healthcare-related questions, which could be comprehensively answered only by a team of healthcare, technology, and financial experts - SARATHY ADVISORY has just that experience.

The association with SARATHY ADVISORY will help the institutions in the following manner:

1. FACILITATE the creation of financially sustainable, legally proper, and strategically viable hospital and medical education establishments to equate with best-in-class standard healthcare and medical-academic establishments. This will eventually help achieve peace of mind for the borrower as well as financiers.
2. FACILITATE the development, execution, and optimization of quality health care delivery through feasible and sustainable infrastructure while catering to operative protocols.
3. To assist hospital and medical education projects that are faltering on repayments and having poor ROIs to help them restructure the facility and services to keep abreast with times and to advise on business process restructuring and optimum process initiatives in clinical and management areas.

The inclusions are a derivative of our exposure and experience of hospital and medical education projects and are specifically aimed at enhanced project outcomes and improved quality of care.

New Hospital and Medical Education Projects in the Application Stage in Banks and NBFCs

- The logical assessment need for the particular project is done by performing needs assessment, entry strategies, location/geographic positioning evaluation, competitive environment assessment, and comparative market feasibility studies.
- The documents for finance decisions are provided as a techno-economic feasibility assessments and viability reports to financiers.
- Opinions on sustainable financial and capital structures with reference to healthcare industry specifics are provided by our SARATHY ADVISORY professionals, who assist by providing the capital and working capital estimates and delivering opinions on the ways to achieve preferred D:E ratios and target a realistic breakeven. We also help plan resources and budgetary estimates, identify project-specific risks, define project-specific strategies for mitigation, and create contingency plans.
- SARATHY ADVISORY provides opinion on legal clearances, based on our experienced legal counsel
- Conceptualization help to borrowers keeps the project foundation on a sound footing, including opinion on developing USPs and value additions to the project with sustainability in mind. Advisory is also provided on workable facility and the services plan, with phasing and financial plan up to a five-year window vision. It would be based on the market survey of facilities in the project area. It would aim to provide a rational clinical services mix, and defer capital costs with phased infusions and appropriate technology adoptions to keep pace with times.
- Project monitoring help to avoid delays and mounting interest burden during planning phase helps to establish project management framework with project management and monitoring mechanisms in terms of plan, timelines, cost, quality, conflicts, and risks.

The SARATHY ADVISORY experts, who bring to the table tons of collective experience specific for healthcare domain, would assist both the financial institutions and the borrowers with viability and sustainability for hospital and medical education projects.