



NMC Hospital

A part of your community. A part of your life.

18th Annual Report 2006-07

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Noida Medicare Centre Ltd.**DIRECTORS**

BRIG.R.S.CHAUDHRI
DR. NAVEEN CHAUDHRI
SHRI VIKRAM PRAKASH
DR. HARSHA JAUHARI
SHRI C.P.CHHABRA
SHRI RAM K. GUPTA

— CHAIRMAN
— MANAGING DIRECTOR
— DIRECTOR
— DIRECTOR
— DIRECTOR
— DIRECTOR (IDBI NOMINEE)

COMPANY SECRETARY

R.K. GUPTA

BANKERS

BANK OF INDIA, CORPORATE BANKING BRANCH
SHAHEED BHAGAT SINGH MARG, NEW DELHI-110001

AUDITORS

N.K. DUGGAL & CO.
CHARTERED ACCOUNTANTS
301, OCEAN PLAZA, SECTOR-18,
NOIDA -201303 (U.P.)

INTERNAL AUDITORS

VIPAL KALRA & ASSOCIATES,
CHARTERED ACCOUNTANTS,
314, GANGA SHOPING COMPLEX, BLOCK II, SECTOR-29,
NOIDA-201 301 (U.P.)

SOLICITORS & ADVOCATES

ATUL NANDA & CO.
12 C, SAGAR APARTMENTS, 6 TILAK MARG,
NEW DELHI-110 001.

REGISTERED OFFICE

VIDYASAGAR INSTITUTE OF MENTAL HEALTH & NEUROSCIENCES,
1, INSTITUTIONAL AREA, NEHRU NAGAR,
NEW DELHI – 110065.

HOSPITAL & CORPORATE OFFICE

16-C, BLOCK-E, SECTOR –30,
NOIDA 201301 (U.P.)
E-mail : nmc@nmc.co.in
Website : www.nmc.co.in

REGISTRARS & SHARE TRANSFER AGENTS

M/S MCS LTD.
SRI VENKATESH BHAWAN
W-40, OKHLA INDUSTRIAL AREA, PHASE-II
NEW DELHI-110020

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Noida Medicare Centre Ltd.



NOTICE

NOTICE IS HEREBY GIVEN THAT THE EIGHTEENTH ANNUAL GENERAL MEETING OF NOIDA MEDICARE CENTRE LIMITED WILL BE HELD AT VIDYASAGAR INSTITUTE OF MENTAL HEALTH & NEUROSCIENCES (VIMHANS), 1 INSTITUTIONAL AREA, NEHRU NAGAR, NEW DELHI-110065 ON SATURDAY, THE 29th SEPTEMBER, 2007 AT 9.00 A.M. to transact the following business:-

ORDINARY BUSINESS

1. To receive, consider and adopt the Balance Sheet as at 31st March, 2007 and profit & loss account for the period ended on that date and the Report of Directors' and Auditors thereon.
2. To appoint a Director in place of Mr. Vikram Prakash who retires by rotation and being eligible offers himself for re-appointment.
3. To appoint a Director in place of Brig. R.S. Chaudhri who retires by rotation and being eligible offers himself for re-appointment.
4. To appoint Auditors of the Company to hold the office from the conclusion of this Meeting until the conclusion of next Annual General Meeting of the Company and fix their remuneration.

M/S N. K. Duggal & Co., Chartered Accountants retire at this Annual General Meeting and being eligible offers themselves for re-appointment.

SPECIAL BUSINESS

5. To consider and if thought fit to pass with or without modification(s) the following Resolution as a Special Resolution:

"RESOLVED THAT in accordance with the provisions of Section 198, 269, 309, 310 and other applicable provisions, if any, read with Schedule XIII of the Companies Act, 1956 including any statutory modification(s) or reenactment(s) thereof for the time being in force and subject to the approval of the Central Government, if required, the consent of the Company be and is hereby accorded to the Re-appointment and the remuneration payable to Dr. Naveen Chaudhri as Managing Director of the Company for a period of three years w.e.f. 1st April 2007 on remuneration, including minimum remuneration as set out in the Explanatory Statement annexed hereto."

Regd. Office:

Vidyasagar Institute of
Mental Health & Neurosciences,
1 Institutional Area,
Nehru Nagar,
NEW DELHI-110065

BY ORDER OF THE BOARD

For Noida Medicare Centre Ltd.

R. K. GUPTA
Company Secretary

Date : September 1, 2007

Place : New Delhi

NOTES:

1. A MEMBER ENTITLED TO ATTEND AND VOTE AT THE MEETING IS ENTITLED TO APPOINT PROXY/PROXIES TO ATTEND AND TO VOTE ON HIS BEHALF. A PROXY NEED NOT BE A MEMBER OF THE COMPANY. PROXY IN ORDER TO BE EFFECTIVE MUST BE LODGED AT THE REGISTERED OFFICE OF THE COMPANY NOT LESS THAN 48 HOURS BEFORE THE TIME FIXED FOR COMMENCEMENT OF THE MEETING.
2. The Members are requested to notify the change of address, if any, to the Company.
3. The Register of Members and Share Transfer Books of the Company shall remain closed from Monday, the 24th September 2007 to Saturday, the 29th September 2007 (both days inclusive).
4. The Members are requested to bring their copies of the Annual Report and Attendance Slip with them at the Annual General Meeting.
5. Members are requested to intimate to the Company, queries, if, any, regarding Accounts/Notice at least 7 days before the meeting at its Registered Office address to enable the Management to keep the information ready at the meeting.

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**ANNEXURE TO NOTICE****EXPLANATORY STATEMENT (PURSUANT TO SECTION 173(2) OF THE COMPANIES ACT, 1956).****ITEM NO. 5**

Dr. Naveen Chaudhri has been re-appointed by the Board of Directors of the company in their meeting held on 30th April, 2007, on the remuneration and term and conditions as agreed between him and the company, subject to the approval of the members in General Meeting, for a period of three years with effect from 1st April 2007. Your approval is sought for his appointment and payment of remuneration. The remuneration payable to Dr. Naveen Chaudhri has been approved by the Remuneration Committee of the Board in their meeting held on 30th April, 2007.

The remuneration and terms and conditions of appointment of Dr. Naveen Chaudhri are as detailed here under:

Salary:

Rs. 2,50,000/- per month subject to such increments as the Board may approve from time to time provided that the monthly salary shall not exceed Rs. 5,00,000/- per month.

Commission:

In addition to the salary and perquisites, the Managing Director will be entitled to such commission based on the net profits of the Company in any financial year not exceeding one percent of such profits as the Board of Directors shall decide, having regard to the performance of the Company.

Perquisites:

Dr. Naveen Chaudhri shall be entitled to the following perquisites / allowances and benefits:

1. **Housing :** Unfurnished residential accommodation or rent free accommodation or house rent allowance as per rules of the company in lieu thereof with free use of all the facilities and amenities provided by the company. The expenditure incurred by the company on gas, electricity, water and furnishings shall be valued as per Income Tax Rules, 1962.

2. **Medical Reimbursement / allowance:** Reimbursement of actual expenses for self and family and/or allowance will be paid as decided by the Board from time to time.
3. **Leave Travel Concession/allowance:** For Self and family once in a year, as decided by the Board from time to time.
4. **Club Fees:** Fees payable subject to a maximum of two clubs.
5. **Provision for driver/ driver's salary allowance:** As per the rules of the company.
6. **Children education allowance:** As per the rules of the company.

Other Benefits:

Dr. Naveen Chaudhri shall also be entitled to the following benefits:

1. **Company's Contribution to Provident Fund and Superannuation Fund/Annuity Fund:** As per the rules of the company.
2. **Gratuity:** As per the rules of the company.
3. **Company's Car and Telephone:** Use of the company's car and telephone at residence for official purposes: As per the rules of the company.
4. In addition to the above, such other benefits, amenities and facilities as per the rules of the company.

Dr. Naveen Chaudhri, Subject to the superintendence, control and direction of the Board, shall exercise and perform such powers and duties, as the Board of Directors shall determine from time to time.

The Board of Directors of the company is also authorised to vary, alter or modify the different components of the above remuneration of Dr. Naveen Chaudhri in conformity with the requirement of schedule XIII of the Companies Act, 1956 and any notification/ guidelines issued by the Central Govt. or any prescribed authority governing the appointment and remuneration payable to Managing Director as may be agreed to by the Board of Directors and Dr. Naveen Chaudhri.

Minimum Remuneration:

If in any financial year during the currency of tenure of Dr. Naveen Chaudhri, the company has no profits or its profits are inadequate, Dr. Naveen Chaudhri shall be entitled to remuneration as specified above

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and shall be paid as minimum remuneration as specified in Companies Act, 1956 for such year to Dr. Naveen Chaudhri.

General Information about the Company

Nature of Industry

Your company is a multi super speciality Hospital equipped with Ultra modern therapeutics and diagnostic equipments.

Financial performance

The period in review, registered a turn over of Rs. 2328.18 lacs as against a turn over of Rs. 2582.77 lacs for the previous period. The annualized income of the company has increased by 8.18%.

Information about the Managing Director

Dr. Naveen Chaudhri is the founder promoter of Noida Medicare Centre Ltd. and has been the driving force behind the company's phenomenal growth and success since 1990. As Managing Director of the company, he personally led the company into the multi super speciality hospital.

Dr. Naveen Chaudhri is an ex-army service man. He is qualified M.B.B.S. and M.D. (Internal Medicine) from Armed Forces Medical College, Pune and has over 27 years rich medical experience to his credit.

Under his able guidance and stewardship, the hospital has been the trendsetter and has put Noida on World medical map. NMC was the First Hospital to put C T Scan facility in Noida. Under his leadership and vision, NMC has grown from 68 bedded hospital to 120 bedded multi superspeciality hospital recognised by more than 100 public / private sector undertakings for the medical treatment of their employees and dependents. NMC pioneered in setting up kidney transplant and dialysis unit in 1993 and has been granted official recognition from Govt. of U.P to perform kidney transplantation. NMC, today has made its position in healthcare industry and has also started receiving patients from Overseas for treatment of critical illness.

Dr Naveen Chaudhri is responsible for giving strategic direction to the Company, which is committed to the highest standard of excellence, quality patient care at an affordable price.

The members are requested to approve the reappointment of Dr. Naveen Chaudhri as Managing Director pursuant to section 198, 269, 309 of the Companies Act 1956. The Board of Directors considers that the remuneration and perquisites proposed to be paid to Dr. Naveen Chaudhri are commensurate with the duties and responsibilities, Dr. Naveen Chaudhri will require to discharge in the performance of his duties as Managing Director of the company.

OTHER INFORMATION:

Since the nature of business is a healthcare, which is a service industry and has a long gestation and is highly capital intensive in nature requiring large outflow funds. This has impacted the return on capital employed.

Your directors considers that the reappointment and terms and conditions of appointment of Dr. Naveen Chaudhri will be in the best interest of the company, and, therefore, recommends the above resolution for your approval.

Dr. Naveen Chaudhri himself and Brig. R.S. Chaudhri, being related to him may be deemed to be interested / concerned in the resolution contained under Item No. 5 of the notice.

BY ORDER OF THE BOARD
For Noida Medicare Centre Ltd.

Regd. Office
Vidyasagar Institute
of Mental Health &
Neurosciences
1 Institutional Area,
Nehru Nagar,
NEW DELHI-110065

R. K. GUPTA
Company Secretary

Date : September 1, 2007
Place : New Delhi

Noida Medicare Centre Ltd.



DIRECTORS' REPORT

To

The Members

NOIDA MEDICARE CENTRE LTD.

Your Directors have pleasure in presenting Eighteenth Annual Report together with the Statement of Accounts for the period ended 31st March, 2007.

FINANCIAL RESULTS

	Rs. in Lacs	
	Current Period 2006-2007 (15 months)	Previous Period 2004-2005 (18 months)
Income	2328.18	2582.77
Other Income	308.11	7.87
Profit before interest & depreciation & taxation	882.01	255.94
Interest	59.53	55.04
Depreciation	421.52	455.09
Profit/ (Loss) before tax	369.47	(320.65)
Provision for tax	10.62	3.09
Profit/ (Loss) after tax	303.15	(234.21)

* The company has earned other income being an extraordinary item of Rs. 299 Lacs on account of waivers of part principal amount by IDBI/SASF and IFCI Ltd.

Your Directors have decided to change the accounting period ended on 31st March, 2007 as against previous accounting period ended on 31st December 2005, consequent to which the company has prepared the current accounts for 15 months as against previous accounts of 18 months.

OPERATIONS

During the period under report, your hospital continued its growth path. The total income of the company increased to Rs. 2328.18 lacs (15 months) from Rs. 2582.77 lacs (18 months) in the previous period. The annualized income (excluding extraordinary income) of the company increased by 8.18 %.

Based on the much needed growing demand of some specialized medical disciplines, your hospital has taken initiatives in the following specialities :

Obst. & Gynaecology Department :

Keeping in line with the global popular single room concept of maternity to promote the right birthing environment, which has been gaining immense popularity, your hospital introduced the facility of private birthing suites, an all-in-one LDR rooms. In addition the hospital is also in the process of introducing and promoting the concept of "Water Birth" under the able supervision and guidance of Sr. Gynaecologist Dr. Madhu Srivastava, DRCOG, MRCOG (London). Both these modern maternity concepts which are being introduced by your hospital for the first time in Noida, shall change the way of conventional birthing.

Oncology Department :

The interventional oncology department has been upgraded and modernized under the leadership of Dr. Amit Bhargava, a renowned Sr. Interventional Oncologist. The department has the credit of treating serious cancer patients not only from India but also from overseas countries.

Neurosurgery Department :

The department has been further strengthened with the induction of Dr. (Col.) A. K. Verma, Sr. Neurosurgeon for the surgical, nonsurgical and stereotactic radiosurgical treatment of adult and pediatric patients with disorders of the nervous system.

Orthopaedic Department :

Dr. Amit Nath Mishra has joined the pool of orthopaedic surgeons in the hospital who is a renowned Hip & Knee replacement specialist. The department is now fully equipped to take care of high risk and specialized orthopaedic procedures.

All other the departments of the hospital have been operating satisfactorily and are poised for future expansion and modernization following requisite financial inputs. Your hospital, despite the stiff competition and challenges from the large multinational corporate hospitals, which have recently introduced in the region, has been able to maintain its edge, due to its long built goodwill and established

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clientele base. In addition, your hospital to maintain its image and reputation of providing quality and excellent healthcare services with a humane touch vis-à-vis to keep pace with advancement in the field of modern medical sciences, it has been constantly upgrading its existing medical facilities at the centre.

Your hospital during the period under report:

- has been engaged extensively through its corporate network in spreading maximum awareness amongst the masses about the available of quality treatment at an affordable cost.
- has tied up with more than 15 blue chip public / private sector undertakings to carry out the health check-up of their employees and also has been empanelled on most of the corporates for providing regular medical treatment.
- has been recognized under Employees Contribution Health Scheme (ECHS) for providing medical treatment to the defence personnel.
- doctors / paramedical staff are being deputed and stationed at the various Public / Private sector corporates which helps the employees to take onsite primary treatment immediately.
- has organized various free camps of varied medical disciplines at various locations.

UP-GRADATION/ MODERNIZATION

To meet the steadily growing patient's expectations and comfort level, your hospital has undertaken extensive upgradation and modernization programme. The existing building of the hospital is being re-engineered and re-designed at various levels as under:

- OPD block to accommodate more doctor's chambers and diagnostic equipments in the basement.
- Provision of ultramodern Chemist Shop, ATM Counter and Front Information Desk at the Ground Floor.
- Inventories/Medical Store for internal consumption at the first floor.

- Rooms, Patient wards and Nursing Station with a view to accommodate most modern facilities at the second floor.
- renal Dialysis at third floor.
- the outer areas are also being re-designed to accommodate "Mandir" and sitting area near exit gate.
- separate entry has been designed for Oxygen Plant and other utilities.

The entire building facade is being given different look keeping in line with the modern trends of corporate hospitals.

FINANCE

During the period under report, your company is pleased to state that it has been sanctioned One Time Settlement (OTS) from both participating Financial Institutions viz. IDBI/SASF and IFCI Ltd. and has crystallized its outstanding liability to Rs. 9.92 crores which has been paid in full to both the Institutions by way of raising the unsecured funds from promoters, their friends and relatives. The company has approached to FI's to ascertain the Net Present Value (NPV) of future consideration in lieu of issue of equity shares which it is hopeful to be considered favourably. Your company is all set to turn around with substantial waivers and relaxations in principal / interest amount.

The company is exploring the various possibilities of avenues of raising funds through alternate reduced cost of loans, private placement, equity, equity/debt mix, and all such other options, towards company's expansion / growth plan.

DIRECTORS' RESPONSIBILITY STATEMENT

Pursuant to Section 217(2AA) of the Companies Act, 1956, your Directors confirm that:

1. In the preparation of the annual accounts for the accounting period ended 31st March 2007, the applicable accounting standards issued by Institute of Chartered Accountants of India and

the requirements of Companies Act, 1956 have been followed;

2. Appropriate accounting policies have been selected and applied consistently and judgements and estimates that are reasonable and prudent have been made so as to give a true and fair view of the state of affairs of the company at the end of financial period and of the profit of the Company for that period.
3. Proper and sufficient care has been taken for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 1956, for safeguarding the assets of the company and for preventing and detecting fraud and other irregularities;
4. The annual accounts have been prepared on a going concern basis.

CORPORATE GOVERNANCE

The path, the company has perused to achieve the good Corporate Governance flows from a set of transparent systems, procedures and corporate principles which stimulates to develop and promote corporate fairness, transparency and accountability. It is the endeavor of the company to implement these values to attain Excellency in all the fields directly or indirectly related to the company. The company has implemented the conditions of Corporate Governance as stipulated in clause 49 of the Listing Agreement with Stock Exchanges during the period ended 31st March 2007. A report on Corporate Governance alongwith a certificate of compliance from the Auditors' of the company is annexed and forms part of this report.

DIRECTORS

In accordance with Articles of Association of the company, Mr. Vikram Prakash and Brig. R.S. Chaudhri Director(s) retire by rotation at the ensuing Annual General Meeting and being eligible, offer themselves for re-appointment.

LISTING

The Equity Shares of your company are listed with Delhi Stock Exchange Association Ltd., Bombay Stock Exchange Ltd., The U.P. Stock Exchange Association Ltd. Your company has paid Listing Fees for the year 2007-2008 to all the three Stock Exchange(s).

CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION, FOREIGN EXCHANGE EARNINGS AND OUT GO.

A. CONSERVATION OF ENERGY

As required under section 217(1) (e) of the Companies Act, 1956 read with Rule 2 of the Companies (Disclosure and Particulars in the Report of Directors) Rules 1988, your Company being a Hospital is not covered by the schedule of industries which are required to furnish the information in Form A. However, conservation of energy continued to be one of the important objectives of the company. Your company assigns top most priority to various techniques of consumptions of energy at all levels of operations. a) plant maintenance on a regular basis, review of energy generation and its consumption are among the measures adopted towards this end. b) training programmes for creating awareness about conservation of energy and natural resources are also being done on a regular basis for employees. c) automatic power factor controllers with capacitors have been installed to reduce the electrical demand alongwith maximum demand controller which enables to trip the non essential electrical load in case the demand exceeds the set value.

B. TECHNOLOGY ABSORPTION

The Board of Directors are of the opinion that the required particulars relating to Technology Absorption in terms of Rule 2 of the Companies (Disclosure of Particulars in the Report of the Board of Directors) Rules, 1988 are not applicable. However, the company focuses on the latest trends in the medical science and strives hard to continuously upgrade the technology to deliver quality healthcare of international

Noida Medicare Centre Ltd.



standards. During the period under report the company has not imported any technology.

C. FOREIGN EXCHANGE EARNINGS AND OUTGO

There was inflow of foreign exchange to the tune of Rs. 12.02 lacs (previous period Rs. NIL) and outflow of Rs. 4.30 lacs (previous period Rs. 16.99 lacs) in the current period under review.

AUDITORS

M/s N.K. Duggal & Co., Chartered Accountants, the Statutory Auditors of your Company retire at the conclusion of the forthcoming Annual General Meeting and being eligible offer themselves for re-appointment. The statutory auditors have furnished a certificate required under section 224(1-B) of the Companies Act, 1956 to the effect that their re-appointment, made, would be in conformity with the limits specified in that section.

AUDITORS' REPORT

The Notes forming part of the Accounts, being self-explanatory, the comments made by the Auditors in their report are not being dealt separately.

PARTICULARS OF EMPLOYEES

During the period, there was no employee in the company drawing remuneration within ceiling limits whose particulars are required to be given as per Section 217 (2A) of the Companies Act, 1956 read with the companies (Particulars of Employees) Rules, 1975 as amended up to date.

CORPORATE SOCIAL RESPONSIBILITY

Your hospital always has a deep sense of responsibility towards the community and takes its social commitment very seriously. During the period under report, your hospital has organized many free health check-up camps of varied medical disciplines at the hospital premises and also at the premises of various corporations viz Sumi-Motherson, Infotech, Thompson Press, i-Gate Global Solutions, MoserBaer, Global Logic, PDIL, Subros and FDDI. The hospital also organized free health check-up camps at a) Vidya Pith Parva Samaroh on 3rd

February 2007 b) Viveka Nand Public School in association with Lions Club on 27th Feb 2007 c) CenterStage Mall, Noida on 9th March 2007, d) Hanuman Mandir on 18th March 2007, and Shipra Sun City on 28th March 2007.

The hospital conducts free OPD services especially for underprivileged section of the society and strives hard to make a Total Disease Free Region and to contribute by providing dedicated healthcare services and thus reduce human sufferings to some extent.

ISO CERTIFICATION

During the period under review, your company continues to be an ISO 9001:2000 certified healthcare organization by Quality Management Institute, Canada, a leading International Certification Company.

APPRECIATION

Your Directors wish to thank and deeply acknowledge the co-operation, assistance and support extended by the IDBI/SASF, IFCI Ltd., and the Company's Bankers. Your Directors also wish to place on record their appreciation for the sincere and dedicated services rendered by the Consultant Doctors and Employees at all levels, and also thank the Private/ Public Sector Corporation(s), Government Authorities, business associates for their continued support and co-operation.

The Directors also take this opportunity to thank the fraternity of shareholders for their continued confidence.

For and on behalf of the Board

BRIG. R. S. CHAUDHRI
CHAIRMAN

Date : September 1, 2007
Place : New Delhi

Annexure-1 to the Directors' Report

MANAGEMENT DISCUSSION AND ANALYSIS REPORT

INDUSTRY STRUCTURE & DEVELOPMENT

The Indian healthcare sector has been growing at a frenetic pace in the past few years. The windfall began ever since the developed world discovered that it could get quality service for less than half the price. The healthcare market is estimated to be Rs. 3000 Crores. Revenues from the healthcare sector account for 5.2 per cent of the GDP and it employs over 4 million people. Private spending accounts for almost 80 per cent of total healthcare expenditure.

KEY OPPORTUNITIES

Healthcare emerged as one of the largest service sector in India. The burgeoning healthcare market accompanied by the socio-economic changes in the population has made the Indian healthcare industry an attractive investment proposition. Growing incomes, literacy rate and increased awareness through enhance media campaign has led to health receiving greater attention and a preference for private health sector. Increased life expectancy and aging population as well as the shift in disease profiles from infectious to lifestyle related diseases shall raise healthcare expenditure. Hence it presents tremendous opportunities for domestic as well as international players in healthcare field.

Insurance

Health insurance grew by a robust growth rate of nearly 44 per cent during 2006-07. The private sector has been steadily increasing its share over time accounting for 38 per cent of total health insurance by end-March 2007 (as against 24 per cent by end-March 2006). With less than 10 per cent of the population having some sort of health insurance, the potential market for health insurance is huge. Private players who have entered the industry to tap the health

insurance market include Bajaj Allianz, Royal Sundaram, Iffco Tokio, and Reliance General Insurance.

Medical Tourism

Medical Tourism has great potential in India due to a strong value proposition on cost, quality and service. It has gained lot of importance for the countries like US, UK and Japan due to the various key factors as under:

- The Lower medical treatment cost in India viz. Cardiac surgery is 1/10th of the US price.
- Some medical procedures are not reimbursed e.g., knee replacement, cosmetic surgery etc.
- Personalized Quality Care and better experience of Indian doctors (due to their varied exposure to large population base)
- India being a centre of attraction due to its varied scenic / historical tourist places and its rich heritage culture and being considered as preferred holiday destination.

Telemedicine / E-health

In India, only about 27 per cent of the population lives in urban areas, while a sizeable 73 per cent of the population is rural. While 72 per cent specialist doctors practice in urban areas, only 25 per cent reside in semiurban areas and a mere 3 per cent in rural areas. The outcome of this lop-sided distribution is that 80 per cent of the medical facilities are concentrated in urban areas and a mere 20 per cent in rural areas, which continue to remain deprived of proper healthcare facilities. The answer to patient treatment in inaccessible areas in India with fewer medical facilities, is "telemedicine". The concept is gaining popularity amongst medico-fraternity and patients due to precious time saving and cost factor.