

Public Information Summary

Host Country	India
Name of Guaranteed Party	Healthvista India Private Limited (d/b/a as Portea Medical)
Project Description	Portea Medical is a non-hospital healthcare company that focuses on delivering high-quality medical care outside of the hospital system in India.
Proposed DFC Guaranty	8-year \$7,700,000 Guaranty
All-Source Funding Total	\$12,100,000
Policy Review	
Developmental Objectives	The Project is expected to have a highly developmental impact on India's economy through the provision of technology-enabled healthcare delivery solutions to address domestic healthcare challenges. Portea's technology provides targeted home healthcare services at a fraction of the cost of traditional care. USAID estimates that more than 39 million Indians fall into poverty every year due to medical costs, with the World Bank estimating an even higher 60 million. In addition, the World Bank projects that India will see the largest economic impact of the pandemic in Asia. The total home healthcare market in India is expected to grow from \$6 billion this year to \$10 billion by 2023, but at this time, only 5% of the market is formally organized. ¹
Environment and Social Assessment	<p>Screening:</p> <p>The Project has been reviewed against DFC's 2020 Environmental and Social Policy Procedures ("ESPP") and has been determined to be categorically eligible. In-home health services and technology is screened as Category B under DFC's environmental and social guidelines. Potential adverse environmental and social risks and/or impacts are limited, few in numbers, site-specific, largely reversible, and readily addressed through mitigation measures.</p> <p>Applicable Standards:</p> <p>Under DFC's ESPP, the Borrower is required to comply with applicable national laws and regulations related to environmental and social performance. DFC's environmental and social due diligence indicates that the investment will have impacts that must be managed in a manner</p>

¹ <https://www.businesswire.com/news/home/20191104005366/en/India-Home-Healthcare-Market-Outlook-2019-2023-Includes-Profiles-of-Major-Players-Portea-Medical-Apollo-HomeCare-Healthcare-AtHome-India-Home-Health-Care-and-More---ResearchAndMarkets.com>

consistent with the following International Finance Corporation's (IFC) 2012 Performance Standards (PS):

- PS 1: Assessment and Management of Environmental and Social Risks and Impacts;
- PS 2: Labor and Working Conditions;
- PS 3: Resource Efficiency and Pollution Prevention; and
- PS 4: Community Health, Safety, and Security

As the Project does not involve construction, and the work takes place in existing office and home settings, PS 5, 6, 7, and 8 are not applicable.

Environmental and Social Risks and Mitigation:

Key environmental risks and impacts include disposal of biomedical wastes, occupational health and safety (OHS) of project workers, and measures to ensure quality of care. According to the State Department's 2019 Human Rights Report, primary social risks associated with this Project revolve around inconsistent contracting, working hours and payments for overtime.

Wastes: Portea segregates wastes during home visits at the point of generation into three categories general, contaminated, and sharps. Wastes are properly labeled and disposed of either at the patient's home or by the Portea staff at the regional offices by a licensed biomedical waste disposal company. For COVID patients, all BMW is treated with a sodium hypochlorite (bleach) solution before discarding.

OHS: Portea ensures a healthy and safe work environment for its employees by determining each patient's medical condition and ensuring its workers have all the proper protection measures (PPE kit) and training prior to a visit. For COVID patients, Portea also ensures that patients who have family members with COVID have a separate room and washroom for infected family members, maintain social distancing as per WHO protocol, and use separate utensils and laundry washing. Prior to stationing an employee at a patient's residence, Portea also performs a screening of the patient's location to see if it is a safe environment and provides employees a safety training session which includes how to react to in event of an emergency.

Quality of Care: Portea requires its health care employees to have specific educational degrees to ensure they are qualified to provide patient care. Portea's home health care activities are accredited by the Centre for Accreditation of Health & Social Care at the Quality and Accreditation Institute (QAI - <https://www.qaij.org/aboutus.asp> and <http://www.qai.org.in/>). Portea has a training manual to ensure its employees are qualified and prepared to provide adequate patient care in a home setting.

	<p>Portea has established a Periodic Equipment Maintenance and Disinfection Protocol and a Quality Checklist to ensure the devices which are used are in good physical and working condition and disinfected properly. Portea purchases equipment from the established manufacturers, and the equipment are certified to be safe by the manufacturers and the Indian government (the Central Drugs Standard Control Organisation – “CDSCO”).</p> <p>Adequate cold and non-cold chain storage and inventory management practices are in place, and pharmacist are trained to properly maintain stock. All expired pharmaceuticals are returned to the manufacturer for disposal. All pharmaceuticals are approved for use in India by the CDSCO. Portea documents batch numbers for pharmaceuticals and manufacturer serial numbers for equipment to ensure rapid and easy identification of any drugs or equipment that are subject to a recall.</p> <p><i>Human Resources:</i> Portea represents detailed human resources policies and procedures that are intended to address contracting, working hours and payment of overtime. Additional risks for workers, not currently addressed in the policies, including concerns regarding exposure of caregivers to sexual harassment and assault by clients, which Portea represents are addressed through contract language with the client, as well as support for the giver in any follow up activities including legal complaints against the client. DFC will require updates to the existing HR policy to better align with IFC Performance Standards.</p>
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