STRAIN DUE TO HIGH COST OF MEDICAL CARE: WHAT SHAPES FINANCIAL TOXICITY

- Household income
- Type of health facility used
- Stage of disease
- Rural or urban residence
- Age at diagnosis
- Recurrent cancer
- Educational status
- Insurance coverage
- Treatment modality

CANCER DRUG PRICE TO FALL BY 90%

Centre caps trade margins on non-scheduled cancer drugs at **30%**

Drug prices expected to fall by up to 70%

Patients projected to save **₹ 3,502 CR** annually

Existing mark-ups average **170%**, reaching **700%** or more in some cases

Cap covers branded, generic, domestic and imported medicines

Expert committee to finalise the list of drugs; NPPA to notify the decision

Manufacturers must maintain existing production levels to ensure availability

Builds on the 2019 intervention covering 42 cancer drugs resulted in annual savings of **₹984 cr**

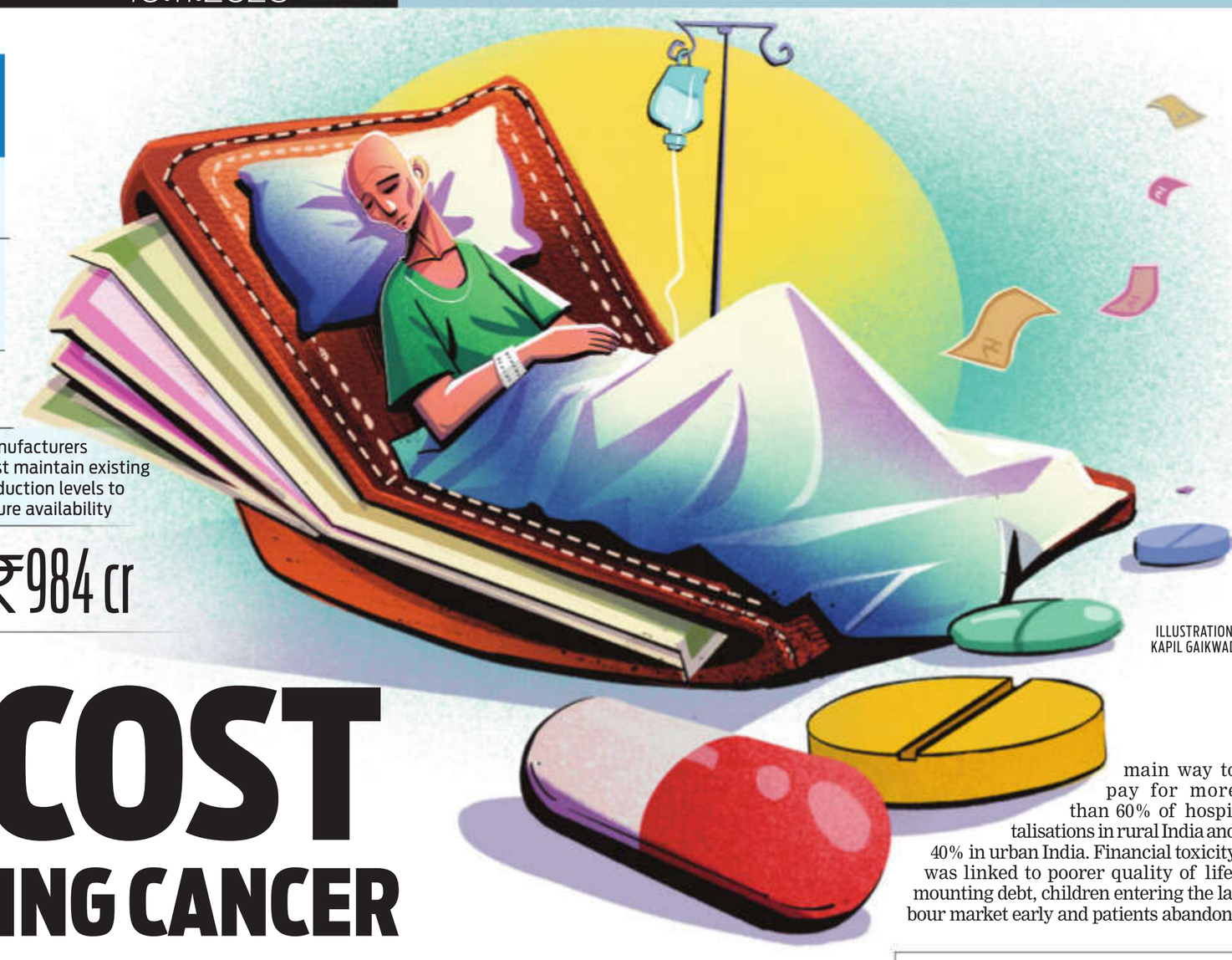


ILLUSTRATION: KAPIL GAIKWAD

THE COST OF SURVIVING CANCER

UNNIKRISHNAN S @ T'Puram

IN the early years of its work, Asraya, an all-women charity that supports patients at the Regional Cancer Centre in Thiruvananthapuram, faced an unexpected challenge. Niyaz (18) needed a leg amputated, and his family had no money to pay for the treatment. Until then, the group's members had offered basic assistance to patients at public hospitals in their spare time. This was the first time they raised money for treatment itself.

"We were apprehensive about fund collection. The treating doctor said that we could save his life with timely treatment. Niyaz recovered and grew up into a fine young man. It gave us the confidence," says Santha Jose, who founded Asraya in 1996.

That confidence expanded the group's work from supporting patients to helping rebuild families. Its education assistance alone has reached close to 2,000 children, many of whom have gone on to become doctors, nurses, engineers and chefs.

Niyaz's story illustrates how a cancer diagnosis can push an already vulnerable family into a financial crisis, making external support crucial to accessing treatment. Three decades later, as the government moves to bring down the prices of 137 anti-cancer medicines, oncologists point out that the cost of cancer care extends far beyond the price of drugs.

Mind and body

For patients, treatment often feels harder than the diagnosis. "Cancer treatment involves chemotherapy, radiation and immunotherapy, which can have side effects such as fatigue, nausea, changes in appetite and pain," says Dr Vaishnavi Joshi, consultant in medical oncology at Aster CMI Hospital, Bengaluru. These symptoms limit patients' daily functioning and their ability to work. Hair loss and physical change can wear down self-confidence and independence, she adds. Patients who cannot work or manage routine tasks may feel they have lost control.

Dr Manjunath N M L, senior consultant in GI oncology at HCG Cancer Hospital, Bengaluru, says doctors often miss this disruption. "In addition to treating the condition, the patient needs to be assisted in coping with all the changes going on in his or her life," he says. Even when treatment goes smoothly, fatigue, nausea, pain and loss of appetite affect a person's ability to handle chores and activities that once felt normal.

The emotional burden is harder to measure, and in India it is often carried in secret. Dr Vibhor Gupta, medical director at the American Oncology Institute, Hyderabad, says the wait for a diagnosis causes "deep shock and fear," pulling people out of their normal lives. "In India, cultural differences and societal taboos make this struggle much harder," he adds. Fear of judgment often forces patients into silence. They hide the illness to avoid pity, unwanted sympathy or being treated differently.

The fear does not end with treatment. "Even after treatment, physical changes leave lasting scars, making patients hyper-aware of every minor ache and terrified that the disease might return," Dr Gupta says.

Dr Joshi describes distress at every stage, from understanding the illness to waiting for results. Caregivers carry their own share, she says, juggling care with their personal and professional lives, and the hospital visits and money worries produce much the same distress as the patient's. Of the different dimensions of cancer's impact, the financial burden is perhaps the most quantifiable. A 2021 review in Lancet Oncology examined 22 Indian studies on the cost of cancer care. It found that around half of patients in the country struggle financially to manage their treatment. The situation in Kerala, known for high out-of-pocket spending whatever a person's means, is similar.

One in three households with a cancer patient spends more than half its per-capita annual expenditure on hospitalisation. To cover this, families turn to distress financing: they borrow, pawn jewellery, use up savings or sell assets. This was the main way to pay for more than 60% of hospitalisations in rural India and 40% in urban India. Financial toxicity was linked to poorer quality of life, mounting debt, children entering the labour market early and patients abandoning therapy. Kochi-based oncologist Dr Aju Mathew was among the researchers.

The costs go beyond the hospital bill. Dr Manjunath lists diagnostic tests, hospital visits, surgery, radiotherapy, supportive therapy, travel and even accommodation, plus income lost when the patient or a caregiver cannot work.

The question not asked

The review also pointed to a gap in the consultation room. "How long will I live and how much will I have to spend for it?" is the basic question every family carries to the oncologist. Busy schedules, and the shock of a fresh diagnosis, often mean it goes unasked.

"It is the right of the patients or family members to ask questions, and at the same time the duty of the treating doctor to explain the disease and treatment," says Dr Mathew, oncologist at MOSC Medical College, Kolenchery. "In some cases a doctor may prescribe chemotherapy to extend life for a couple of months. But the patients assume it would cure them and are willing to take the expenses even if it is beyond their financial capacity." Families in Kerala, he adds, feel social pressure to choose the best hospital whatever their finances.

Dr M R Rajagopal, founder chairperson of Pallium India in Thiruvananthapuram, says this is where the system's design shows. "Clinical medicine often cannot offer the mental, social and spiritual wellbeing of patients. We need more patient supportive initiatives," he says.

He stresses that treatment must be balanced against quality of life. A therapy that adds months but leaves a patient in constant distress, or pushes a family into debt, he says, cannot be counted a success on the strength of the scan alone.

CANCER IN INDIA, LATEST ESTIMATES

- Estimated new cases rose from 14.26 lakh in 2021 to 15.7 lakh in 2025
- About 8.69 lakh cancer deaths in 2025
- Around 1 in 9 people is expected to develop cancer in their lifetime
- Projected to reach nearly 22.1 lakh cases by 2040

*Source: Union Health Ministry data tabled in Parliament; ICMR



ODISHA STATE HOUSING BOARD
SCHIVALAYA MARG, BHUBANESWAR – 751001
Phone: (0674)2393524, EPBAX : (0674) 2391542, 2390141,
FAX:(0674)2393952, Visit us at: https://oshb.org

Notice No. 8845 / OSHB S&C-07/2026 Date: 07.11.2026

ALLOTMENT OF VACANT HOUSING PLOTS AT CHANDRASEKHARPUR, BHUBANESWAR.

13001/2407/2627: OSHB, a Govt. of Odisha undertaking, offers 05 number of vacant HIG housing plots for residential use for allotment on "as is where is and whatever there is basis" in the completed housing scheme at Chandarsekharpur, Ph- II to V, Bhubaneswar through E -Auction bidding process.

Category of Plots	No. of units	Plot Area/ unit (in sq. ft.)	Reserve price/upset price per Unit (In Rs.)	EMD/Unit (in Rs.)
HIG	5	3600 (40' X 90')	2,84,32,000/-	Rs.28,50,000/-

Intending applicants may download the Brochure & Application Form from OSHB website: https://oshb.org. and submit their application with deposit of E.M.D. & processing fee in online mode only.

Application opens from : Dt.10.11.2026 at 10.00 AM
Last date for submission of application : Dt.10.12.2026 at 5.00 PM
Date of E-Auction on : Dt.23.12.2026 from 11:00 AM to 5:00 PM
OIPR- 13001/13030/1/26-27/0345 Sd/- Managing Director

Building House - Building Odisha

PUNJAB NATIONAL BANK, ARMB, ERNAKULAM,
I^st Floor, PNB House, No.40/1461, Market Road, Ernakulam-682011,
Ph: 0484-2350477, Email: cs4459@pnb.bank.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 9(1) of the Security Interest (Enforcement) Rules,2002. Notice is hereby given to the public in general and in particular to the Borrowen(s), Mortgager(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorized Officer of the Bank/Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" on the date as mentioned in the table here in below, for recovery of its dues due to the Bank/Secured Creditor from the respective borrower (s) and guarantor (s).The reserve price and the earnest money deposit will be as mentioned in the table below against respective properties

Sl. No.	Name of the Branch Name & Address of the Borrower/ Guarantor	Description of the Immovable Properties Mortgaged / Owner's Name (mortgagers of property(ies)	(A) Dt. of Demand Notice u/s 13(2) of Sarfesi Act 2002 (B) outstanding Amount (C) Possession Date u/s 13(4) of Sarfesi Act 2002 (D) Nature of Possession- Symbolic/Physical/ Constructive (Amount in Lakhs)
1	PNB ARMB ERNAKULAM Mrs. Sindhu PS W/o Mr Babu C Kannattu House,TC17/123, Pangode, Thirumala PO, Thiruvananthapuram-695006 Mr. Babu c Kannattu House,TC17/123, Pangode,Thirumala PO. Thiruvananthapuram-695006	Em of all that part and parcel of land and building thereon having an extent of 4.05 Ares in Re Sy no162/4-1 Block No 6 of Pangode Village, Nedumangod Taluk, Thiruvananthapuram in the name of Sindhu PS and Babu C.**Boundaries: North:** Private Way, **South:** Property of Ajitha, **East:** Property of Devarajan Pilla, **West :** Property of Ashokan and Ajitha. Details of Encumbrances known to the secured creditor: A) Attachment of the sub Court Nedumangadu for Rs.10,45,128 dtd 22.05.2026 and Munsiff Court Nedumangadu for Rs.6,55,000 dated 09.06.2026 exist. B)Put for auction based on latest valuation for first time Rv Rs.42.85 lakhs	A) 13(2)- 06-06-2026 B) Outstanding Amount :Rs.37,29,967.09 (Rupees Thirty Seven lakhs Twenty Nine Thousand Nine hundred Sixty Seven and paise nine only) as on 31.10.2026 with further interest, Cost and charges as applicable from 01.11.2026 C) PossessionNotice: 23-09-2026 D) Constructive Possession a) Reserve Price: Rs. 42,85,000/- b) EMD: Rs. 4,28,500/- c) Bid Increase Amount: Rs.10,000/-

Last Date for Depositing EMD: 21.12.2026 | Inspection of Property with Prior Appointment with Authorized Officer: 19.12.2026

Date and Time of E Auction: 22-12-2026 from 11.00 AM to 5.00 PM

TERMS AND CONDITIONS: (1) The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions. (2) The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" (3) The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. (4) The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel/adjourn/discontinue or vary the terms of the auction at anytime without assigning any reason whatsoever and his decision in this regard shall be final. (5) The secured asset will not be sold below the reserve price. (6) The Sale will be done by the undersigned through e-auction platform provided at the Website https://Baanknet.com on 22.12.2026 from 11.00 AM to 5.00 PM (7) For detailed term and conditions of the sale, please refer https://Baanknet.com& www.pnb.bank.in.

Date: 07.11.2026, Place: Ernakulam (Sd/-) Authorized Officer, Punjab National Bank, ARMB, Ernakulam

THE SOUTH INDIAN BANK LTD
CHACKAI BRANCH
TC31/1398(3), NH Bye Pass, Chackai, Pettah.P.O, Trivandrum 695024, Mail ID : br0236@sib.bank.in

PUBLIC NOTICE FOR AUCTION OF GOLD COLLATERAL

The below mentioned borrowers have failed to repay the loan and redeem the gold jewellery, ornaments and coins/security pledged within the stipulated timeline inspite of several reminders. The Gold jewellery, ornaments and coins/security pledged under the said loan account by the below listed borrowers will be sold in Public auction strictly on **"As is What is Basis" & Whatever there is Basis" & "Without recourse Basis"** at our branch premises on **23.11.2026 at 3.30 PM**.
The details of loan account are as follows:

Sl No.	Account No	Borrower Name	Outstanding amount (as on 09.11.2026)	Gross Weight in grams
1	0238653000057253	Fathima Afsa Asharaf	Rs.6,05,095.91	55 gm

Terms and Conditions: 1) The Bank reserves the right to accept or reject any bid without assigning any reason whatsoever. **2)** Bank reserves its right to change/modify/cancel the scheduled auction without referring any reasons. **3)** No claim whatsoever will be entertained after auction of gold security. The persons interested in participating in the auction may contact Branch for more information.

(Sd/-) Authorised Officer, The South Indian Bank Ltd

E-AUCTION-SALE OF PROPERTIES OWNED BY GOLDEN FOREST (INDIA) LIMITED

located in villages Thangadpally, Thallasingaram, Choutuppal, Panthangi, and Lingojiguda in Yadadri Bhuvanagiri District, and Ramagundum village in Peddapalli District of Telangana pursuant to the orders of the Hon'ble Supreme Court of India

1. The Hon'ble Supreme Court of India **("Hon'ble Supreme Court"),** vide the orders dated August 19, 2004 and September 05, 2006 passed in Transferred Case (Civil) No. 2 of 2004 titled Securities and Exchange Board of India vs. Golden Forest (India) Ltd. & Anr. **("the Orders"),** constituted the committee to invite claims from investors of the Company, to identify the properties of the Company, its subsidiaries/associate companies **(the "Golden Forest Group Companies")** and to take possession and sell the properties thereof, so that the realised sale proceeds can be paid to the investors, who have invested their funds in any of the said companies.

2. The Hon'ble Supreme Court vide an order dated May 15, 2025, in the matter of W.P.(C) no. 188 of 2004 Raiganj Consumer Forum Vs Union of India & ors, has directed the Income Tax Department, Government of India to conduct a public auction for the disposal of certain properties of Golden Forest (India) Limited.

3. Consequently, the Request for Proposal (RFP)/Tender document for land measuring around 381 acres and 28 guntas in Thangadpally village, 226 acres and 10 guntas in Thallasingaram village, 42 acres and 22.5 guntas in Choutuppal village , 33 acres and 24 guntas in Panthangi village and 491 acres and 28 guntas in Lingojiguda village of Yadadri Bhuvanagiri District of Telangana and a property measuring 682.94 square yards in Ramagundum village of Peddapalli District of Telangana have been published, which can be accessed at: **https://gfil.enivida.com**

4. Details for participation in e-auction are available in RFP/Tender document. Key dates are as follows:
- **a. Date of Publication of RFP:** November 10, 2026
- **b. Start Date of Submission of Bids:** November 10, 2026
- **c. Last date for submission of Queries:** November 25, 2026
- **d. Bid Due Date and Time:** 05:00 PM of January 11, 2027
- **e. Start Date of e-Auction:** March 05, 2027
- **f. One time registration fee for the e-auction portal:** Rs. 5,000 plus GST

APPLICABLE CONDITIONS

A. All properties will be sold on an **"as is, where is, whatever there is"** basis and the purchaser will be responsible for all claims, liabilities and/or encumbrances relating thereto.

B. The Committee – GFIL or the Income Tax Department or any of their advisor, including SBI Capital Markets Ltd. will in no way, be responsible for any variation/difference/mismatch in the extent of ownership, size, area, specification of the Properties mentioned in Notice of Sale or the Tender Document and bidders are requested to submit their bids only after conducting their own independent due diligence exercise with respect to the title, size, area, location, extent of ownership and any other information that the bidders may consider relevant to the properties.

इंडियन बैंक Indian Bank

BRANCH : ATTUKAL

POSSESSION NOTICE

[Rule 8 (1) (For immovable Property)

Whereas, The undersigned being the Authorised Officer of the Indian Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under Section 13(12) of the Act read with rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **20/07/2026** calling upon the borrowers **1. Mr Kishorekumar T K** (Borrower/ Mortgagor), S/o B Thambi, **2) Mrs.Sandyamol C** (Co-borrower) W/o Kishorekumar T, both residing at TC 57/1980 (9) Ambadi Punchakkari Thiruvananthapuram 695027 in the account of Home Loan, A/c.7220752880 with our **Attukkal Branch** to repay the amount mentioned in the noticebeing **Rs.11,42,093/-** (Rupees Eleven Lacs Forty Two Thousand and Ninety Three Only) **as on 10.08.2026** and the said amount carries further interest at the agreed rate from **21.07.2026** till date of payment within 60 days from the dateof receipt of the said notice.

The borrowers/guarantors having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under Section 13 (4) of the said Act read with Rule 8 and 9 of the said rules on this **05th day of November of the year 2026.**

The borrowers/guarantors in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Indian Bank, Attukkal Branch** for an amount **Rs.11,42,093/-** (Rupees Eleven Lacs Forty Two Thousand and Ninety Three Only) and interest thereon.

"We draw attention to the provisions of Section 13(8) of the SARFAESI Act and the Rules framed there under which deals with your rights of redemption over the securities".

DESCRIPTION OF THE IMMOVABLE PROPERTY

1.69 Ares of land in Sy No 103/2 Block No 29 of Thiruvallom Village Thiruvallom Taluk Thiruvananthapuram District Thiruvallom SRO in the name of Mr. Kishorekumar T K and Mrs. Sandhyamol C **BOUNDARIES**: East: Property of Vinod and Raji South: Property of Suresh West: Property of Chandrakumari North: Road

Date: 05.11.2026, Place: **Thiruvananthapuram** (Sd/-) Authorised Officer, **Indian Bank**

