

SUMMER INTERNSHIP PROGRAM

At

Apollo Hospitals Bangalore



From 12th May to 21st July 2025

A Report By

Santosh Soumyadarshi Dash

Master of Business Administration

Pharmaceutical Management - 16

(0699)

2024-2026

Under the mentorship of

Prof. Ashok Peepliwal

Professor



INTERNSHIP CERTIFICATE

This is to certify that **Mr. Santosh Soumyadarshi Dash** has successfully completed his **Internship and Project** in the **Department of Finance (Credit Cell)** from **12th May 2025** to **21st July 2025** in **Apollo Hospitals, Bannerghatta, Bangalore**. He was diligently involved in the tasks assigned to him.

During his internship he successfully completed the following project:

- **Claim Submission Management.**
- **Claim Book Claim Submission.**
- **Auto Forward to Claim.**

During his period of stay with us, we found that he was dedicated, hardworking, loyal and sincere.

We wish him all the best for his future endeavours.

For Apollo Hospitals Bangalore,

O. Deepthi

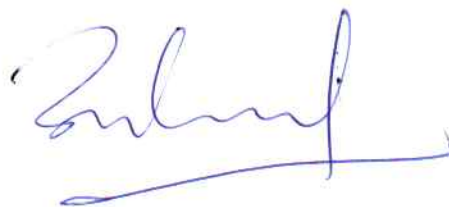
Ms. Deepthi Oleti
Assistant Manager – Human Resources



IIHMR University Faculty Mentor Approval

This is to certify that **Mr. Santosh Soumyadarshi Dash** of the academic year 2024-26 **School of Pharmaceutical Management** has prepared a poster with respect to his summer internship held during May-July 2025.

He has carried out work as per the guidelines. His poster is approved for presentation.

A handwritten signature in blue ink, appearing to read 'Ashok Kumar Peepliwal', with a long horizontal stroke extending to the right.

Date: 29/07/2025

Dr. Ashok Kumar Peepliwal

Professor

IIHMR University, Jaipur

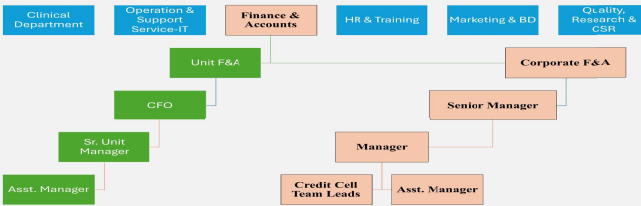
BRIEF HISTORY AND DESCRIPTION OF APOLLO HOSPITALS

Apollo Hospitals, founded in 1983 by Dr. Prathap C. Reddy, is India's leading integrated healthcare provider, pioneering corporate healthcare and advanced clinical practices. With 72 hospitals, 10,200+ beds, 4,500+ pharmacies, and the Apollo 24/7 digital platform, it delivers seamless teleconsultation, e-pharmacy, and home care. Apollo has performed 16,750+ kidney transplants, 3.7 lakh orthopedic surgeries, 2 lakh oncology surgeries, and 1 million minor procedures, touching 200+ million lives. Each day, it manages 100,000+ lab tests, 3,000 emergency cases, 800 surgeries, 700,000 pharmacy walk-ins, and 1,40,000 footfalls. Globally accredited (JCI & NABH) and driven by AI innovation and CSR initiatives like *Save a Child's Heart* and *Billion Hearts Beating*, Apollo stands as a leader redefining quality, technology-driven, patient-centric healthcare.

MISSION AND VISION

Apollo Hospitals' Vision is to "Touch a Billion Lives", embodying its aspiration to expand health impact across communities globally. Its Mission is firmly grounded in the commitment "to bring healthcare of international standards within the reach of every individual," and to maintain excellence in healthcare delivery, research, and education for the betterment of society.

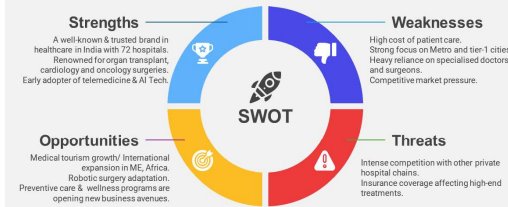
ORGANIZATION STRUCTURE



PRACTICAL VS THEORETICAL LEARNING: APOLLO CREDIT CELL & IIMR

Aspect	Theoretical (IIHMR)	Practical (Apollo Credit Cell)
Learning Style	Structured curriculum	Real-time problem solving
Data Exposure	Sample/simulated data	Patient and financial data
Challenges	Hypothetical scenarios	Actual operational hurdles
Skills Gained	Conceptual knowledge	Technical proficiency
Complexity	Simplified models	Multi-layered situations

SWOT Analysis Infographics



CHALLENGES FACED DURING INTERNSHIP:

During my internship at Apollo Hospitals' Credit Cell Department, I encountered challenges such as understanding complex claim submission workflows and adapting to multiple hospital information systems (ClaimBook, MedMantra, and TPA portals) within a short period. Navigating real-time financial data required strict attention to detail and adherence to confidentiality protocols. Additionally, aligning academic knowledge with practical processes, managing interdepartmental coordination for document flow, and handling time-sensitive claim resolutions were demanding yet enriching experiences that enhanced my problem-solving and technical skills.

CHALLENGES FACED DURING INTERNSHIP:

The internship enhanced my understanding of credit management processes, insurance claim workflows, and hospital revenue cycle operations. I gained hands-on experience with ClaimBook, MedMantra, and TPA portals, improving my technical and analytical skills. Additionally, I learned the importance of accuracy, interdepartmental coordination, and time-bound problem-solving in real healthcare finance operations.

SUGGESTIONS FOR IMPROVEMENT

Implementing more automation in claim verification and submission can further reduce turnaround times and errors. Enhancing interdepartmental digital integration between billing, TPA, and credit teams will streamline workflows and improve data accuracy. Regular training sessions for staff on updated claim processes and software tools can enhance efficiency. Additionally, introducing real-time performance dashboards can help monitor claim status, identify bottlenecks quickly, and improve overall operational decision-making.



Reporting Format (Weekly)

Name of the Organisation: Apollo Hospitals

Area/ Department/ Project of Summer Internship Program: Finance Analyst.

Name of the Student: Santosh Soumyadarshi Dash

Roll no: 0699

Stream: Pharmaceutical Management

Week no: 1 From: 12th May to: 17th May

Activity Done	Patient Insurance Data Validation, Data Correction, Data Updating from the digital record book and prepare a monthly Insurance Claim Dataset. Which will submit to the Insurance Company.
Linking theory (Classroom learning) with practice at your organisation	Attention to details in Data Validation Data Understanding by reviewing it for better clarity and better workflow.
Gaps identified on the working area.	Manually Data Entry Process, Documents are Recorder By scanning them.
Suggestions for improvement	Introduce a bot for better Data Collection & Data Updating. or Appoint More members for the job done.
Plan for the next week	Improving my skills which are inclined to the industry grade. Improving my communication skills for establishing better connection.

Signature of the Student

Santosh S. Dash

Approved by the IIHMR University's Mentor

Reporting Format (Weekly)

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Name of the Student: Santosh Soumyadarshi Dash

Roll no: 0699

Stream: Pharmaceutical Management

Week no: 2 From: 19th May to: 24th May

Activity Done	Preparing Reports like, FTC Report and the CLR Report. Attending lectures to have a better understanding of finance and how it works for Corporate Hospitals. Understanding Interim bill, Tax bill, and Final bill. Gain knowledge which are the major revenue-collecting departments in a hospital. Cross-platform integration between ClaimBook (SaaS) & MedMantra (HMIS).
Linking theory (Classroom learning) with practice at your organisation	Details about the digital platform which are used in Hospital for record-keeping, maintaining the digitalisation Process for better optimisation.
Gaps identified on the working area.	Auto Bot's negligence, failure for data updating process, which is a hurdle for data optimization in SaaS and HMIS Platform.
Suggestions for improvement	Auto Bout's optimisation for better data integration. Find a better way to make the e-copies of records.
Plan for the next week	Continue the unfinished work which are needed to finish, by which the credit is settled. Improving my communication skills to establish a better connection.

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Reporting Format (Weekly)

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Roll no: 0699

Stream: Pharmaceutical Management

Week no: 3 From: 26th May to: 31st May

Activity Done	Patient Insurance Data Validation, Data Correction, Data Updating from the digital record book, and prepare a monthly Insurance Claim Dataset in an Excel sheet, which will be submitted to the TPA desk. Like the current Revenue, which needs to recover from the Insurance company are like 8.8 cr.
Linking theory (Classroom learning) with practice at your organisation	Attention to detail in Data Validation. Data understanding involves reviewing it for better clarity and workflow.
Gaps identified on the working area.	The manual data entry process from different Apollo Hospitals was not as required organised properly. Documents are recorded by scanning them.
Suggestions for improvement	They need to introduce the data collection software, which will streamline the process.
Plan for the next week	Learning the technical skills to publish the correctly formatted report, which I mentioned previously.

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Roll no: 0699

Stream: Pharmaceutical Management

Week no: 4 From: 2nd Jun to: 7th Jun

Activity Done	In the third week, I worked on creating a Clarification Required Report, which is about the ClaimBook platform (a Contracted Service Provider) submitting information on unclaimed insurance data with a proper reason to the Hospital. Also, learn Python program for upscaling.
Linking theory (Classroom learning) with practice at your organisation	Attention to detail in Data Validation and Data Understanding by reviewing it for a clearer workflow.
Gaps identified on the working area.	Manual Data Entry Process, The Reason is not satisfy cross-platform integration.
Suggestions for improvement	N/A as it is a service provider.
Plan for the next week	Improving my skills, which are inclined towards industry-grade. Improving my communication skills to establish a better connection.

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Reporting Format (Weekly)

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Name of the Student: Santosh Soumyadarshi Dash

Roll no: 0699

Stream: Pharmaceutical Management

Week no: 5 From: 9th June to: 14th June

Activity Done	Gaining knowledge about the AI Platform, which helps Apollo automate the workflow. Prepare the clarification required report submitted by the ClaimBook platform and derive insights from it.
Linking theory (Classroom learning) with practice at your organisation	Prepare the dashboard to help the organisation make better decisions. Data Understanding by reviewing it for better clarity and better workflow.
Gaps identified on the working area.	Manual data segregation and human error. Not using the AI to its full potential.
Suggestions for improvement	The claim file data validation, which has not been completed by the Auto-FTC method, is done by the credit cell department (Time-Consuming).
Plan for the next week	Working on my project, Learning how finance works in Hospital, each aspect of corporate finance.

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Reporting Format (Weekly)

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Area/ Department/ Project of Summer Internship Program: Finance Analyst.

Name of the Student: Santosh Soumyadarshi Dash

Roll no: 0699

Stream: Pharmaceutical Management

Week no: 6 From: 16th June to: 21st June

Activity Done	Preparing the CLR report, which stands for clarification required, submitted by ClaimBook. The primary aspect of the credit business is revenue collection.
Linking theory (Classroom learning) with practice at your organisation	Attention to the cause by validating them and grouping them. Data understanding involves reviewing it for better clarity and for a happy workflow.
Gaps identified on the working area.	There is no fixed category for data segregation. That has a significant role in data preparation.
Suggestions for improvement	Working on gaps.
Plan for the next week	Learning the complete CLR filing process from a senior.

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Reporting Format (Weekly)

Name of the Organisation: Apollo Hospitals

Area/ Department/ Project of Summer Internship Program: Finance Analyst.

Name of the Student: Santosh Soumyadarshi Dash

Roll no: 0699

Stream: Pharmaceutical Management

Week no: 7 From: 23rd Jun to: 28th Jun

Activity Done	Patient File Validation before submission in the ClaimBook Portal for claim settlement.
Linking theory (Classroom learning) with practice at your organisation	Attention to the cause by validating them and grouping them. Minimise the error. Data understanding involves reviewing it for better clarity and to ensure a smooth workflow
Gaps identified on the working area.	The AI that is currently used for claim submission by Apollo Hospital needs a lot of Improvement.
Suggestions for improvement	Working on gaps.
Plan for the next week	Learning the complete CLR filing process from a senior.

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Reporting Format (Weekly)

Name of the Organisation: Apollo Hospitals

Area/ Department/ Project of Summer Internship Program: Finance Analyst.

Name of the Student: Santosh Soumyadarshi Dash

Roll no: 0699

Stream: Pharmaceutical Management

Week no: 8 From: 30th June to: 5th July

Activity Done	Credit Analysis & Report Publication, AI Workflow Design. Patient File Validation before submission in the ClaimBook Portal for claim settlement.
Linking theory (Classroom learning) with practice at your organisation	Finance Understanding Attention to the cause by validating them and grouping them. Minimise the error.
Gaps identified on the working area.	The AI that is currently used for claim submission by Apollo Hospital needs a lot of Improvement.
Suggestions for improvement	Working on gaps.
Plan for the next week	Learning Hospital Finance for Clarity & Business Decisions.

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Reporting Format (Weekly)

Name of the Organisation: Apollo Hospitals

Area/ Department/ Project of Summer Internship Program: Finance Analyst.

Name of the Student: Santosh Soumyadarshi Dash

Roll no: 0699

Stream: Pharmaceutical Management

Week no: 9 From: 7th July to: 12th July

Activity Done	Analyse the Claim query, why the claim amount is not redeemable to the hospital account. The TPA portal raises these queries through ClaimBook Software by pivot analysis. And inform the responsible department to provide those required documents for settling the pending amount.
Linking theory (Classroom learning) with practice at your organisation	Finance Understanding & Revenue Management Cycle. Attention to the cause by validating them and grouping them. Minimise the error.
Gaps identified on the working area.	The document arrangement is a bit unorganised and different at each hospital.
Suggestions for improvement	Select a universal Code for document arrangement for better workflow for RPA bots.
Plan for the next week	Creating the best dashboard for understanding the Claim query submitted by the TPA portal.

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Reporting Format (Weekly)

Name of the Organisation: Apollo Hospitals

Area/ Department/ Project of Summer Internship Program: Finance Analyst.

Name of the Student: Santosh Soumyadarshi Dash

Roll no: 0699

Stream: Pharmaceutical Management

Week no: 10 From: 14th July to: 19th July

Activity Done	Analyse the Claim query, for which specific reason the amount got stuck at Insurer side. The TPA portal raises these queries through the ClaimBook Software by Dashboard analysis. And inform the responsible department to provide those required documents for settling the pending amount.
Linking theory (Classroom learning) with practice at your organisation	Finance Understanding & Revenue Management Cycle. Attention to the cause by validating them and grouping them. Minimise the error.
Gaps identified on the working area.	The document arrangement is a bit unorganised and different at each hospital.
Suggestions for improvement	Select a universal Code for document arrangement for better workflow for RPA bots.
Plan for the next week	---

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Compiled Report Format

Name of the Organisation: Apollo Hospitals

Area/ Department/ Project of Summer Internship Program: Finance Analyst.

Name of the Student: Santosh Soumyadarshi Dash

Roll no: 0699

Stream: Pharmaceutical Management

Activity Done	Healthcare Insurance Claims Management Workflow Data Management and Validation Conducted a comprehensive validation of patient insurance information through a systematic review of digital medical records. This process involved identifying discrepancies, implementing data corrections, and maintaining updated patient profiles to ensure accuracy in insurance claim submissions. Monthly insurance claim datasets were compiled and formatted for submission to insurance providers, with current outstanding revenue recovery targets reaching approximately ₹8.8 crores. Report Generation and Analysis Developed and maintained critical reporting mechanisms, including Financial Transaction Control (FTC) reports and Clarification Required (CLR) reports. These reports serve as essential communication tools between the hospital and insurance stakeholders, documenting claim status and identifying resolution requirements. Cross-Platform Integration Managed seamless data flow between ClaimBook (Software as a Service platform) and MedMantra (Hospital Management Information System), ensuring consistent information across healthcare technology platforms. This integration streamlined workflow processes and enhanced data accuracy for insurance claim processing.
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	Educational Development Participated in financial education sessions focused on corporate hospital revenue management, gaining insights into billing structures, including interim invoices, tax documentation, and final billing procedures. Claims Processing and Query Resolution Performed detailed analysis of insurance claim queries to identify reasons for payment delays or rejections. Utilised pivot table analysis and dashboard reporting through the ClaimBook platform to investigate specific issues preventing claim settlements. Coordinated with relevant hospital departments to obtain necessary documentation for resolving pending insurance amounts. Technology and Process Improvement Explored Python programming applications for workflow enhancement and gained familiarity with artificial intelligence platforms designed to automate hospital operational processes. Focused on understanding how AI integration can improve efficiency in insurance claim management and revenue cycle operations. Quality Assurance Implemented thorough patient file validation procedures before submission through the ClaimBook portal, ensuring all required documentation and data accuracy standards were met before claim processing initiation. This initiative-taking approach reduced claim rejection rates and accelerated settlement timelines. Different Kind of Document Type The way of handling various kinds of insured patients' documents, according to their insurance type- general insurance holders, the PSU insurance holders, Government Policy Insurance Patients, and International Patients.
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Linking theory (Classroom learning) with practice at your organisation	Comprehensive Data Validation and Analysis Implemented meticulous data validation processes through systematic examination and verification of healthcare information. This approach ensures enhanced data accuracy and establishes streamlined operational workflows by conducting thorough reviews of data integrity and consistency across all healthcare management systems. Digital Healthcare Platform Integration Leveraged advanced digital platforms used within hospital environments for comprehensive record management and maintenance of digitalisation initiatives. These technological solutions optimise operational efficiency by providing robust infrastructure for data storage, retrieval, and management processes that support modern healthcare delivery standards. Strategic Dashboard Development Designed and developed analytical dashboards to facilitate informed decision-making processes for healthcare organisations. These visualisation tools synthesise complex data into actionable insights, enabling leadership teams to make strategic choices based on comprehensive data analysis and performance metrics. Root Cause Analysis and Categorisation Conducted systematic validation processes to identify underlying issues and organised findings into logical groupings for targeted resolution. This methodology involves a thorough investigation of data anomalies, classification of problems by type and severity, and implementation of corrective measures to minimise operational errors.
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	Error Reduction and Process Optimisation Focused on identifying and eliminating data inconsistencies through rigorous validation protocols. The systematic approach to error minimisation ensures reliable data quality and maintains operational excellence by establishing clear procedures for data verification and correction processes. Financial Systems Integration and Revenue Cycle Management Developed a comprehensive understanding of healthcare financial operations through detailed analysis of revenue management cycles. This includes validation and categorisation of financial data streams, identification of revenue optimisation opportunities, and implementation of error reduction strategies to enhance financial performance. Workflow Enhancement and Quality Assurance Established protocols for continuous data review and validation to ensure clarity in operational processes and maintain a smooth workflow execution. This systematic approach involves regular assessment of data quality, identification of improvement opportunities, and implementation of best practices for sustained operational efficiency. Digital Transformation and Process Improvement Contributed to hospital digitalisation initiatives by understanding and optimising digital record-keeping systems. This involves evaluating current technological capabilities, identifying areas for improvement, and supporting the implementation of enhanced digital solutions that improve overall healthcare service delivery.
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Gaps were identified in the working area.	Current Data Entry Methodology The existing data input process relies heavily on manual entry procedures, with physical documents being converted to digital format through scanning technology. This traditional approach creates bottlenecks in workflow efficiency and presents opportunities for process optimisation through enhanced automation strategies. Automation System Limitations Current automated systems exhibit inconsistencies in data synchronisation processes, creating obstacles for optimal performance within Software as a Service (SaaS) platforms and Hospital Management Information Systems (HMIS). These technological gaps hinder seamless data flow and compromise the effectiveness of integrated healthcare management solutions. Cross-Platform Integration Deficiencies The manual data input methodology across various hospital locations lacks adequate standardisation and organisational structure. This fragmented approach fails to meet the requirements for effective cross-platform integration, resulting in data silos and reduced operational efficiency across the healthcare network. Data Classification and Human Error Factors Manual data segregation processes are susceptible to human error and lack systematic categorisation protocols. The current approach underutilises artificial intelligence capabilities, missing opportunities to leverage advanced technology for improved accuracy and efficiency in data management processes. Standardization Gaps in Data Organization The absence of standardised categories for data classification significantly impacts data preparation quality and consistency. This lack of uniformity creates challenges
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	in maintaining data integrity and establishing reliable workflows across different healthcare facilities. Artificial Intelligence Enhancement Opportunities The current AI implementation utilised for insurance claim processing requires substantial improvements to reach optimal performance levels. Enhanced machine learning algorithms and advanced automation features could significantly improve processing accuracy and reduce manual intervention requirements. Document Management Inconsistencies Documentation organisation varies across different hospital locations, creating inefficiencies in data retrieval and processing. This lack of standardisation in document arrangement protocols contributes to delays in claim processing and reduces overall system effectiveness.
Suggestions for improvement	Technology Enhancement • Implement advanced optical character recognition (OCR) systems for improved document digitisation. • Deploy machine learning algorithms for automated data validation and error detection. • Establish standardised data classification frameworks across all facilities. Process Standardization • Develop uniform document organisation protocols for all hospital locations. • Create standardised data entry procedures to minimise human error. • Implement quality assurance checkpoints throughout the data processing workflow. Integration Optimization • Enhance cross-platform connectivity between SaaS and HMIS systems.

	- Establish real-time data synchronisation capabilities. - Develop centralised data management dashboards for improved oversight and control. Process Improvements - Develop standardised protocols for automated data verification. - Create adaptive classification systems that respond to organisational changes. - Establish quality assurance metrics for continuous system monitoring. Workflow Optimization - Design universal coding standards for cross-platform compatibility. - Implement real-time monitoring dashboards for process tracking. - Create automated reporting systems for performance analysis and improvement identification
Plan for the next week.	Industry-Standard Competency Development Advancing professional capabilities to meet healthcare finance and data management industry benchmarks, ensuring competitive advantage in the evolving healthcare technology sector. Communication Excellence Enhancing verbal and written communication skills to build stronger professional relationships and facilitate effective collaboration across multidisciplinary teams. Project Completion and Credit Resolution Finalising outstanding initiatives and pending assignments that contribute to credit settlement processes while maintaining accountability for quality outcomes.

	Technical Report Generation Developing advanced skills for creating professionally formatted reports that meet organisational standards using specialised software and proper formatting protocols. Healthcare Finance Specialisation Studying hospital financial operations, corporate finance principles, revenue cycles, and cost management strategies specific to medical institutions. CLR Process Training Learning complete Clarification Required filing procedures through mentorship with senior professionals, gaining practical experience in documentation and regulatory compliance. Strategic Financial Decision-Making Building expertise in hospital finance analytics, performance metrics, and their applications for strategic business decisions and operational clarity. Dashboard Analytics Development Creating analytical dashboards to visualise TPA portal claim queries, identify processing patterns, and support data-driven decision-making for improved claim resolution.
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Signature of the Student

Santosh S. Dash

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