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Immuneel and Arogya Finance launch India's first zero cost EMI programme of upto Rs 25 L for Qartemi® CAR-T Cell Therapy

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To help eligible patients receive timely CAR-T cell therapy



Immuneel Therapeutics, Bengaluru-based cell and gene therapy company, has announced a strategic partnership with Arogya Finance to introduce India's first Zero Cost EMI programme of up to Rs 25 lakh for eligible patients undergoing treatment with Qartemi® (Varnimcabtagene autoleucel), Immuneel's CD19-directed autologous CAR-T cell therapy.

The collaboration marks a significant milestone in improving patient access to advanced cancer care by addressing one of the most critical barriers to treatment—timely affordability. The partnership has been formalised through a collaboration agreement under which Arogya Finance will independently provide financing to eligible patients, while Immuneel continues to focus on delivering world-class CAR-T therapy.

Under the programme, every patient first undergoes a comprehensive medical evaluation by Immuneel's Medical Affairs team to determine eligibility for CAR-T cell therapy. Eligible patients are then supported through the Saksham Desk, which provides dedicated financial counselling and facilitates the financing process.

Upon submission of the required documentation, loan applications are independently evaluated by Arogya Finance, enabling rapid processing so that treatment planning can proceed without unnecessary delays. The financing arrangement is independently administered by Arogya Finance, which is solely responsible for loan approval, disbursement and servicing.

Qartemi® (Varnimcabtagene autoleucel) is Immuneel's CD19-directed autologous CAR-T cell therapy developed for eligible patients with relapsed or refractory B-cell malignancies.