

September 1, 2020

Listing Department,
National Stock Exchange of India Limited
Exchange Plaza, Plot C-1, Block G,
Bandra Kurla Complex,
Bandra (E),
MUMBAI - 400 051
Scrip Code: MAXHEALTH

Listing Department,
BSE Limited
25th Floor,
Phiroze Jeejeebhoy Towers,
Dalal Street,
MUMBAI - 400 001
Scrip Code: 543220

Sub: Presentation relating to Earnings call on the management accounts for Q1, FY 21

Dear Sirs / Maám,

In furtherance to our letter dated August 29, 2020, please find enclosed herewith a presentation relating to earnings call to be held on September 2, 2020 on the management accounts for the quarter ended June 30, 2020.

Kindly take the aforesaid information on your records.

Thanking you,

For Max Healthcare Institute Limited

Ruchi Mahajan
Company Secretary & Compliance Officer

Enclosed: As above



MAX
Healthcare

Q1 FY21 – Earnings update

September 01, 2020



This presentation contains certain “forward looking statements” including, but without limitation, statements relating to the implementation of strategic initiatives, and other statements relating to Max Healthcare Institute Limited’s (“MHIL” / “MHC”) future business developments and economic performance. While these forward-looking statements indicate our assessment and future expectations concerning the development of our business, a number of risks, uncertainties and other unknown factors could cause actual developments and results to differ materially from our expectations. These factors include, but are not limited to, general market conditions, macro-economic, governmental and regulatory trends, movements in currency exchange and interest rates, competitive pressures, technological developments, changes in the financial conditions of third parties dealing with us, legislative developments, and other key factors beyond the control of MHIL, such as Covid-19, that could affect our business and financial performance. MHIL undertakes no obligation to publicly revise any forward looking statements to reflect future / likely events or circumstances.

In addition, this presentation is for general information purposes only, without regard to any specific objectives, financial situations or informational needs of any particular person. The financial information outlined in this presentation is different from that of the financials of MHIL since the financial information of the Partner Healthcare Facilities is included in this presentation and hence might not meet statutory, regulatory or other audit or similar stipulated requirements of the Company. Further the financial information contained in this presentation is based on the unaudited financials of the Company, its subsidiaries, managed facilities along with the unaudited financial information of the Partner Healthcare Facilities as received from such partners. These unaudited financial information relating to Partner Healthcare Facilities have neither been verified by the Company nor by its Subsidiaries. Accordingly, to that extent, limited reliance should be placed on the financial information of such Partner Healthcare Facilities included in this presentation. MHIL may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such change or changes. This presentation should not be copied or disseminated in any manner.

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Executive Summary (1/2)

Financial highlights

- * Q1 FY21 gross revenue of INR 610 Cr versus INR 1,059 Cr in Q1 FY20; (-42)% YoY; (-45)% versus trailing quarter
- * Operating EBITDA⁽¹⁾ for the period stood at INR (22) Cr versus INR 117 Cr in Q1 FY20; (-119)% YoY; (-114)% versus trailing quarter
 - * Q1 EBITDA margin⁽²⁾ of -3.9% versus 12.1% last year; 15.5% in trailing quarter
 - * Performance improvement initiatives on track
- * Q1 FY21 PAT⁽³⁾ of INR (355) Cr versus INR 9 Cr in Q1 FY20; INR 47 Cr in trailing quarter
- * Despite the Covid-19 impact the company was able to maintain a stable cash position in the quarter

Operational highlights

- * Occupancy for Q1 FY21 stood at 45.1% versus 72.4% in Q1 FY20; 69.8% in trailing quarter
 - * Occupancy for Covid-19 patients' stood at 12.0%, while for non Covid-19 patients, it was 33.1%
- * Q1 FY21 ARPOB stood at INR 47,200 versus INR 49,700 last year; (-5)% YoY; and (-13)% versus trailing quarter
- * ALOS increased to 5.49 days in Q1 FY21 versus 4.34 days in Q1 FY20 and 4.46 days in trailing quarter
- * 69% drop in OP consults (191,700 in Q1 FY21 versus 616,200 in Q1 FY20)
- * IP & day care procedures were lower by 44% (48,000 in Q1 FY21 versus 85,700 in Q1 FY20)
- * 11 clinicians hired during Q1 FY21; 9 were revenue generating
- * 28,200+ video consultations during Q1 FY21 (~15% of total consultations)
- * Over 500 patients from economically weaker section treated free of charge
- * Most of the operational parameters were adversely impacted as Covid-19 lockdown led to lower OPD consults and IP occupancy. Further, the Covid-19 patient occupied beds had higher ALOS and lower ARPOB

Clinical highlights

Clinical update:

- * Treated ~7,500 Covid-19 patients at hospitals and ~700 patients at home/extended care facilities
- * 90,600+ RT-PCR tests done as on August 26, 2020
- * First hospital in India to use Convalescent Plasma Therapy for Covid-19 patients; over 500 plasma units issued
- * World's first successful ABO incompatible liver transplant from a recovered Covid-19 positive donor
- * First of its kind RVOT stenting in a 3 days female child with Tricuspid Atresia with VSD with Severe PS
- * World's second iVAC 2 L PulseCath Hemodynamic support in Human assisted PCI
- * Completed 100 cases of using 3-D printed models for complex facial reconstruction – one of the largest series in India

Research and academics:

- * Over 40 Covid-19 related studies initiated; recognized as a WHO SOLIDARITY trial site
- * Important Strategic partnership with IGIB established for Covid-19 Genomic sequencing and serological studies
- * 82 national and international publications with top 5 being in Oncology, Urology, Cardiology and Rheumatology departments
- * Prestigious phase II clinical trial for SARS-COV-2 treatment sponsored by Astrazeneca initiated in Saket
- * 10 Royal College IMT students joined for the 3rd year in a row, total of 23 students at MHC

Other highlights

- * MHIL listed on BSE & NSE (Ticker: MAXHEALTH) with an opening price of INR 107 on August 21, 2020
- * New Brand identity unveiled

New Brand Identity

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New Brand Identity



- ✦ The **four green ribbons coming together as a badge** that has been historically used to celebrate excellence represent our commitment to the highest standards of clinical excellence and patient care supported by latest technology and cutting-edge research
- ✦ The **cross in white** is symbolic of the medical field and represents the trust between the doctor and the patient, that is central to all healing
- ✦ All these elements are embedded in the **deep blue Max Healthcare crest** that stands for a prestigious institution and embodies the values of Compassion, Excellence, Consistency and Efficiency

We ask more of ourselves, so we can give more to our patients

To serve. To excel.

Our New Values



MAX HOSPITALS
Brand Values



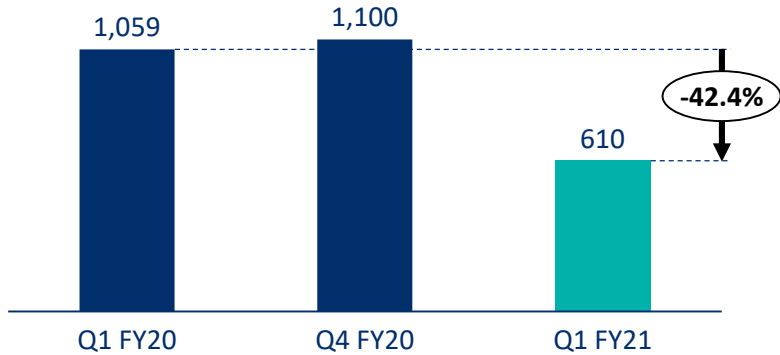
Key Financial Highlights

1. Healthcare undertaking of Radiant Life Care Private Limited (“Radiant”) and residual business of Max India Limited have merged into Max Healthcare Institute Limited (“MHIL” or “the Company”) through a NCLT approved Composite Scheme of Amalgamation and Arrangement on 1 June 2020.
2. Earlier, Radiant had acquired 49.7% stake of MHIL from Life Healthcare at ~ INR 2,135.98 Cr @ INR 80 per share
3. Upon merger of the healthcare undertaking* of Radiant with MHIL, the Radiant shareholders have been issued 635,042,075 shares by MHIL (merged entity) based on approved swap ratio (9,074 shares of MHIL for 10 shares held in Radiant) and its pre-acquisition stake of 49.7% stands cancelled. The merger results into Radiant promoters controlling the merged MHIL
4. The transaction results into a business combination under Ind AS 103 “ Business Combinations” and further applying the criteria laid in the accounting standard, the merger is being accounted for as follows :
 - a) Radiant has been identified as the accounting acquirer and thus the merger qualifies as a “reverse acquisition”
 - b) MHIL financials would be continuation of Radiant’s healthcare undertaking financials (accounting acquirer) and thus all assets & liabilities of MHIL have been fair valued as per principles laid down in Ind AS 103. Demerged undertaking of Radiant is being accounted for at its carrying amounts
 - c) Further, since the business combination and control of Radiant over MHIL is achieved in stages, Radiant’s previously held stake of 49.7% (in pre-merger MHIL) is fair valued as on June 1, 2020 and the resulting loss, has been recognized in profit or loss.
5. Strictly applying the principles of Ind AS 103, the financial result of MHIL (merged) for 3 months ended June 30, 2020 should consist three months of operations of Radiant and one month of operations of MHIL
6. Ind AS 103 allows time uptill end of the reporting period (March 31, 2021 in this case) for initial accounting of the Business Combinations, as it entails elaborate assessment, measurement and fair valuation of assets & liabilities of the acquired entity (MHIL). Further, it allows the acquirer to report provisional amounts for the items for which the accounting is incomplete and allows retrospective adjustment to the provisional amounts recognized.
7. Currently, based on the fair valuation exercise carried out by the Company, the effect of provisional fair valuation exercise have been accounted for and these will be subjected to limited review during the quarter ending September 30, 2020 and thus may undergo a change.
8. In view of 5 and 7 above, the management considers it appropriate to disclose the financial performance of the Network Hospitals for three months period ended June 30, 2020 by way of a management consolidated Abridged Profit and Loss account
9. The Abridged Profit and Loss account takes into account line by line consolidation of un-audited financials of the Network Healthcare Facilities etc., which include all the hospitals/SBU’s and medical centres owned and operated by MHIL and its subsidiaries, the managed healthcare facilities and the partner healthcare facilities after elimination of intra network transactions

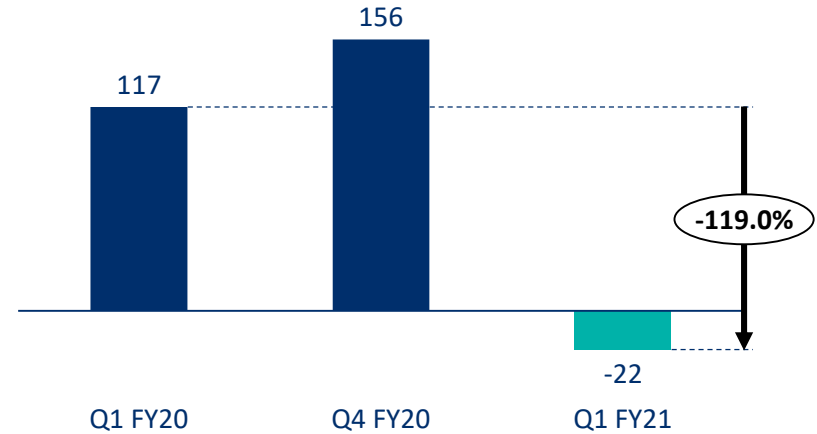
* Mainly consisting of O & M arrangements with Dr. Balabhai Nanavati Hospital, Mumbai and Dr. B. L. Kapur Memorial Hospital, New Delhi

Q1 FY21 – Key Financial Highlights

Gross Revenue (INR Cr)



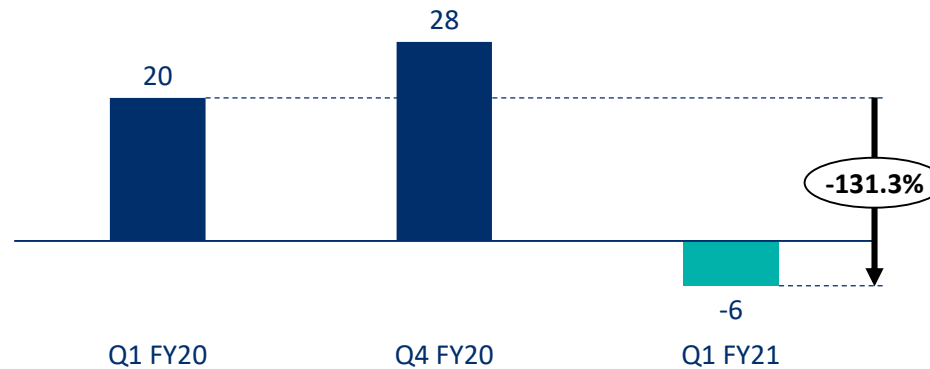
Operating EBITDA⁽¹⁾ (INR Cr)



Margin⁽²⁾ (%)

Q1 FY20 : 12.1% | Q4 FY20 : 15.5% | Q1 FY21 : -3.9%

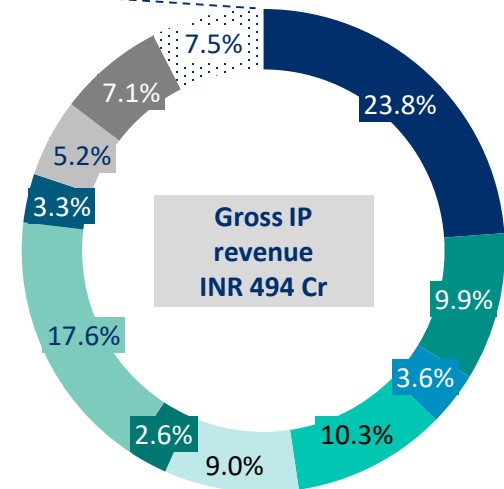
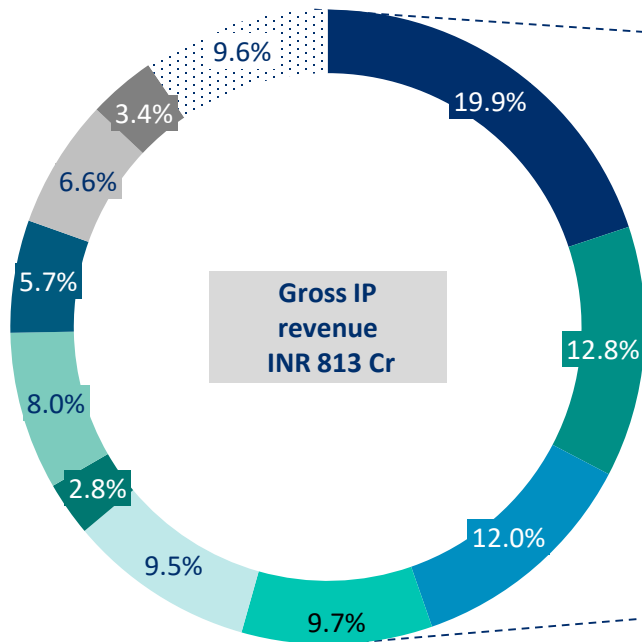
Operating EBITDA per bed⁽³⁾ (INR Lacs)



(1) Numbers are post IND AS 116 | (2) Margin calculated on net revenue | (3) EBITDA per bed is annualized and basis occupied beds

Q1 FY20

Q1 FY21



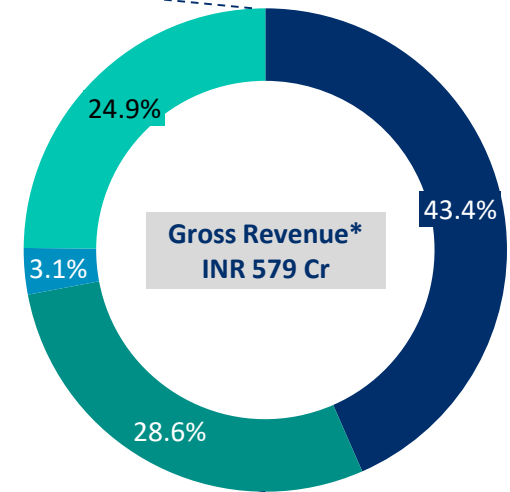
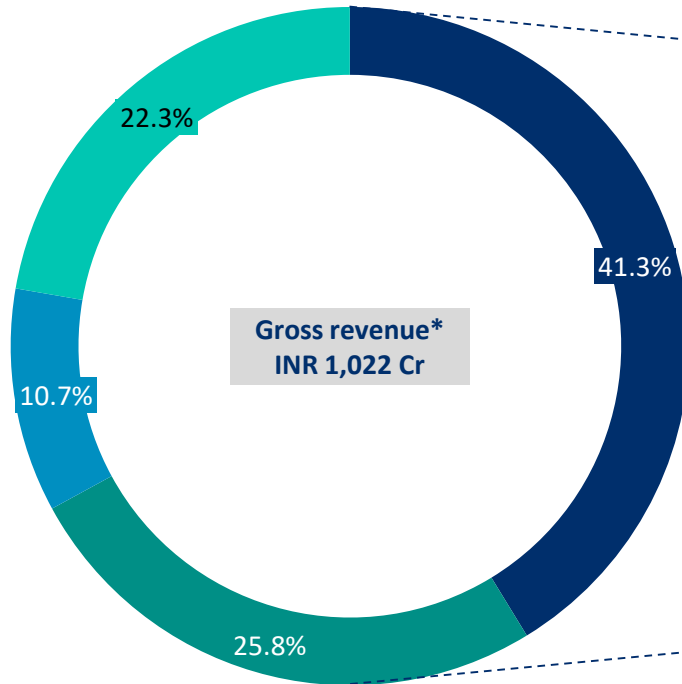
- Oncology*
- Orthopedics
- Renal (Uro + Nephro)
- Internal medicine
- OBGY and pediatrics
- Others
- Cardiac sciences
- Neuro sciences
- LTP
- MAS and general surgery
- Pulmonology

Note: Excludes OP and day care revenue (Q1 FY21 – INR 85 Cr; Q1 FY20 – INR 210 Cr), revenue from SBUs and other operating income

* Includes chemotherapy and radiotherapy

Q1 FY20

Q1 FY21



■ Self pay
 ■ TPA & corporates
 ■ International
 ■ Institutional

* Excludes revenue from SBUs and other operating income

Figs in INR Cr

| Particulars | Q1 FY20 | | Q4 FY20 | | Q1 FY21 | |
|--|--------------|---------------|----------------|---------------|----------------|---------------|
| | Actual | % NR | Actual | % NR | Actual | % NR |
| Gross revenue | 1,058.8 | | 1,099.6 | | 609.7 | |
| Net revenue | 973.3 | 100.0% | 1,008.4 | 100.0% | 572.6 | 100.0% |
| Direct costs | 422.6 | 43.4% | 430.2 | 42.7% | 261.9 | 45.7% |
| Contribution | 550.7 | 56.6% | 578.2 | 57.3% | 310.7 | 54.3% |
| Indirect overheads | 433.2 | 44.5% | 421.8 | 41.8% | 332.9 | 58.1% |
| Operating EBITDA (post Ind AS-116) | 117.5 | 12.1% | 156.3 | 15.5% | (22.3) | -3.9% |
| Transaction cost | 10.4 | 1.1% | 19.8 | 2.0% | 10.4 | 1.8% |
| One time policy harmonization impact ⁽¹⁾ | 0.0 | 0.0% | 0.0 | 0.0% | 5.4 | 0.9% |
| Loss on fair valuation of pre-merger holding of Radiant | 0.0 | 0.0% | 0.0 | 0.0% | 204.4 | 35.7% |
| Movement in fair value of contingent consideration and amortisation of contract assets | (1.1) | -0.1% | (20.4) | -2.0% | 6.4 | 1.1% |
| Reported EBITDA | 108.2 | 11.1% | 156.9 | 15.6% | (248.9) | -43.5% |
| Finance cost (net) | 46.0 | 4.7% | 51.6 | 5.1% | 54.2 | 9.5% |
| Depreciation and amortisation | 51.7 | 5.3% | 52.3 | 5.2% | 53.4 | 9.3% |
| Profit before tax | 10.4 | 1.1% | 53.0 | 5.3% | (356.5) | -62.3% |
| Tax | 1.7 | 0.2% | 6.2 | 0.6% | (1.8) | -0.3% |
| Profit after tax | 8.7 | 0.9% | 46.8 | 4.6% | (354.7) | -61.9% |

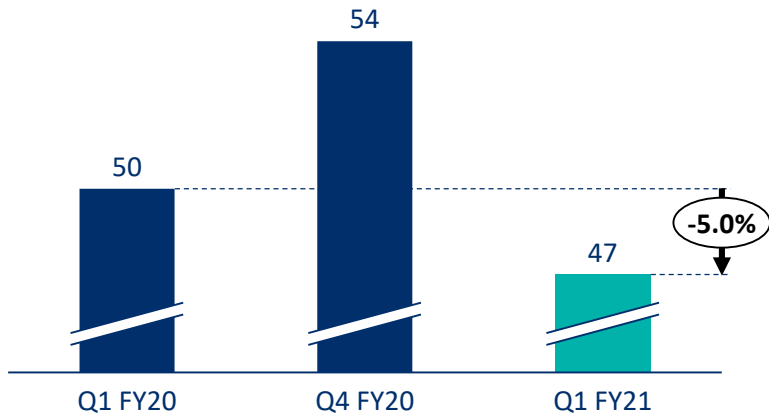
Note: Operating EBITDA (pre Ind AS-116) stood at INR (31.6) Cr in Q1 FY21 against INR 107.1 Cr in Q1 FY20 and INR 145.0 Cr in trailing quarter

(1) Mainly provision for bad and doubtful debts at BLK hospital

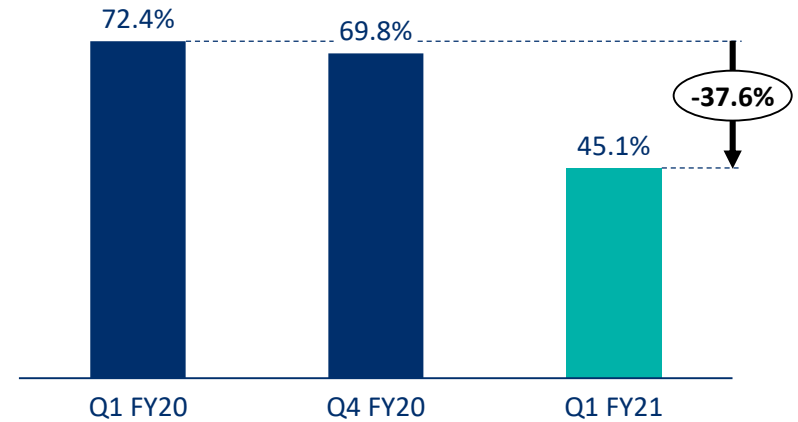
Key Operational Highlights

Operational Metrics (1/2)

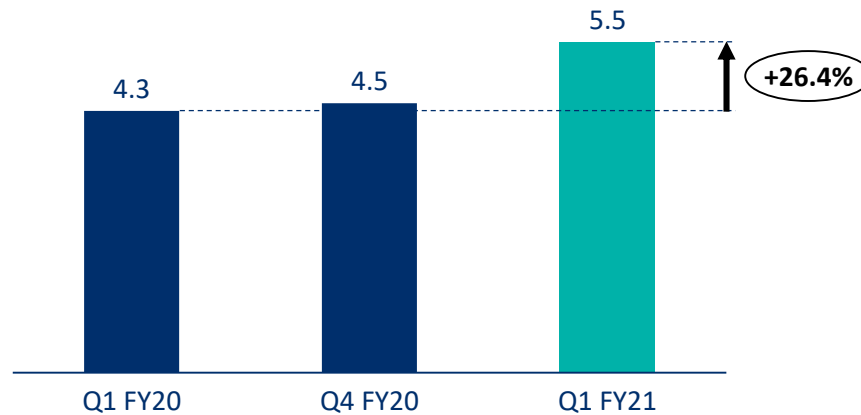
ARPOB⁽¹⁾ (INR/OBD) ('000)



Avg. Inpatient Occupancy (%)



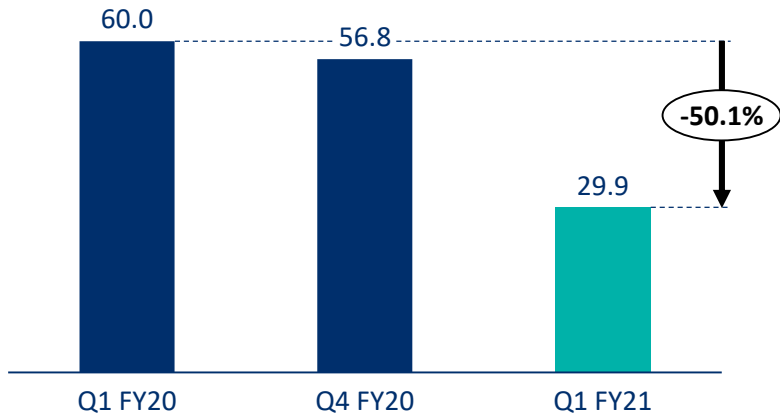
ALOS⁽²⁾ (in days)



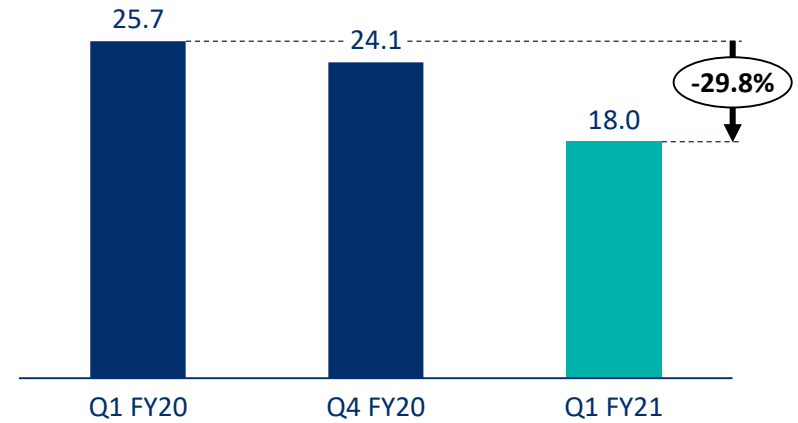
(1) ARPOB calculated as gross revenue / total OBD | (2) ALOS calculated for discharged IP patients only

Operational Metrics (2/2)

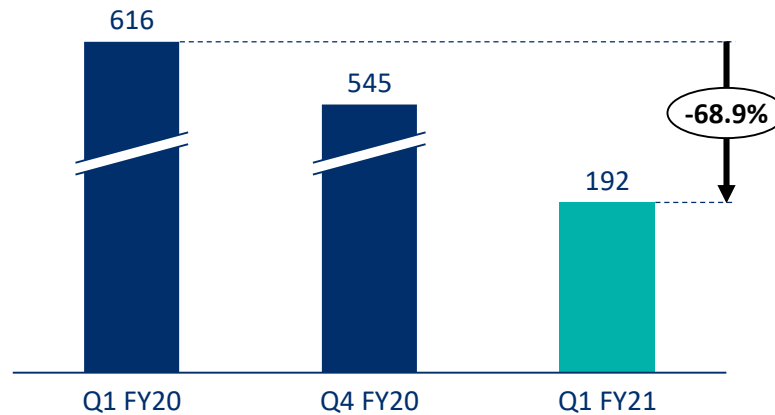
Inpatient procedures ('000)



Day care procedures ('000)



Outpatient consults ('000)

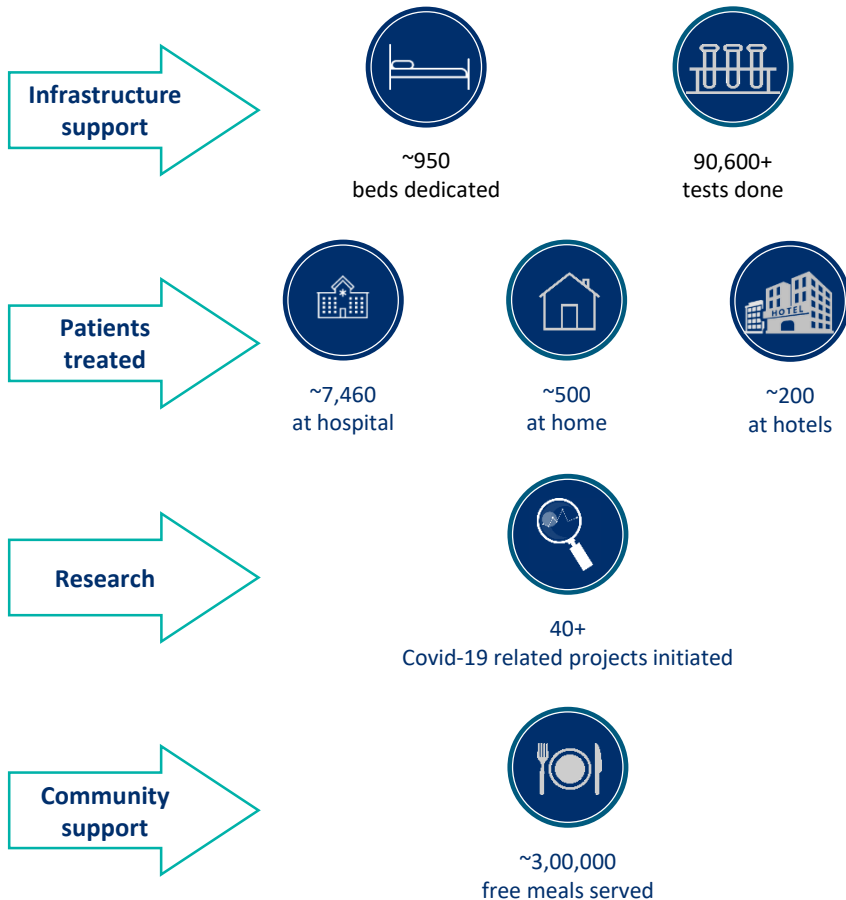


- ✦ World's first successful **ABO incompatible liver transplant** from a recovered Covid-19 positive donor
- ✦ **Total body radiation (TBI)** for acute leukemia followed by successful **bone marrow transplant**
- ✦ First of its kind **RVOT stenting in a 3 days female child** with Tricuspid Atresia with VSD with Severe PS
- ✦ World's second **iVAC 2 L PulseCath Hemodynamic support** in Human assisted PCI
- ✦ Completed **100 cases of using 3-D printed models** for complex facial reconstruction - one of the largest series in India
- ✦ Exploratory laparotomy, ileostomy, resection of ileum, appendectomy, transverse colon biopsy, sigmoid colon biopsy for **Hirschprung's disease on New-born** on Day 1 of birth (3.3kg Baby weight)
- ✦ First POEM of the state performed at Max Dehradun
- ✦ **High Precision Trans Oral Robotic surgery** for retropharyngeal nodes
- ✦ Successful treatment of New born baby from Leh diagnosed with Tracheoesophageal fistula and oesophageal atresia. Mother's Milk was brought everyday from Leh which helped in complete recovery of the baby - first such arrangement, hence received wide media coverage
- ✦ **13 emergency mechanical Thrombectomy** done on 92 years old with next day recovery
- ✦ Published 2 original cost effective arthroscopic surgical techniques to repair a meniscus tear and fix a PCL avulsion in the journal of arthroscopy association of North America (by Dr. Vikram Mhaskar)

- ✦ Recognized as a **WHO SOLIDARITY trial site** for Covid-19
- ✦ Important **Strategic partnership with IGIB** established for Covid-19 Genomic sequencing and serological studies
- ✦ **82 national and international publications** with top 5 being from Oncology, Urology, Cardiology and Rheumatology departments
- ✦ Prestigious **phase II clinical trial for SARS-COV-2 treatment** sponsored by Astrazeneca initiated in Saket
- ✦ Conducted **recombinant BCG vaccine trial** in Saket & Patparganj units to reduce the infection incidence among SARS-COV-2 High-Risk subjects
- ✦ **First Covid-19 Study registered** in CTRI.NIC.IN (INDIA) and Clinical Trial GOV. (USA)
- ✦ **First HCQ Study from India** and **published in JAPI**
- ✦ **10 Royal College IMT students** joined for the 3rd year in a row, total of 23 students at MHC
- ✦ **21 Masters in Emergency students** joined this year taking the total to 48

Covid-19: Impact and Response

Key contributions* :

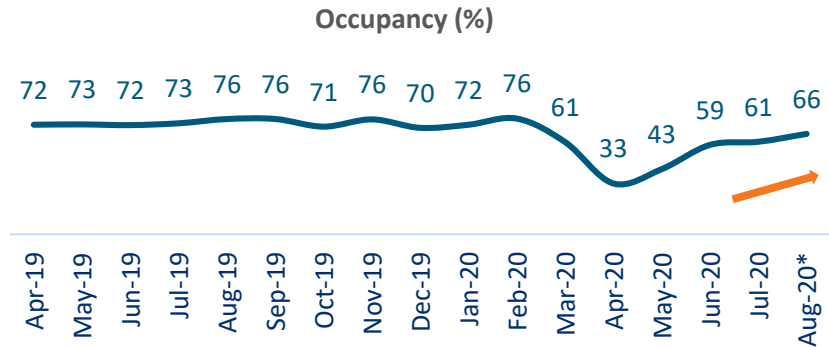


Our response :

- ✦ First private hospital to offer a complete facility in Delhi for Covid-19 care
- ✦ One of the first private sector lab to start Covid-19 testing
- ✦ First of its kind convalescent plasma therapy trial for critically ill patients
- ✦ Set up Covid-19 related medical processes-
 - ✦ Formulated detailed clinical protocols for clinical management and infection prevention
 - ✦ Created isolation areas for segregation
 - ✦ Provided intensive training to frontline medical personnel
- ✦ Effectively managed supply chain to prioritise availability of Covid-19 related materials
- ✦ Implemented measures to conserve cash including material rate renegotiations and deferment of discretionary expenses
- ✦ Reduced salary for senior and middle management
- ✦ Focused on collections from CGHS, ECHS and institutional partners
- ✦ Strengthened digital platforms-
 - ✦ Significantly ramped up tele-consulting- currently, over 15% of total consultations are digital
 - ✦ Developed remote monitoring capabilities, particularly during lockdown, in Tri-city

Covid-19: Significant Initial Impact from Covid-19 Followed by Sharp Recovery

- Occupancy rate dropped sharply towards the end of March to 30-35%. While, it continued to remain subdued during April-May, gradual recovery is now being witnessed across the network



- Despite the low occupancy, MHC was able to maintain a stable cash position by focusing on managing its working capital through higher collections, especially from TPAs, CGHS, ECHS, etc. and tax refunds
- As of end of June, the company has an undrawn CC limit of ~INR 120 Cr

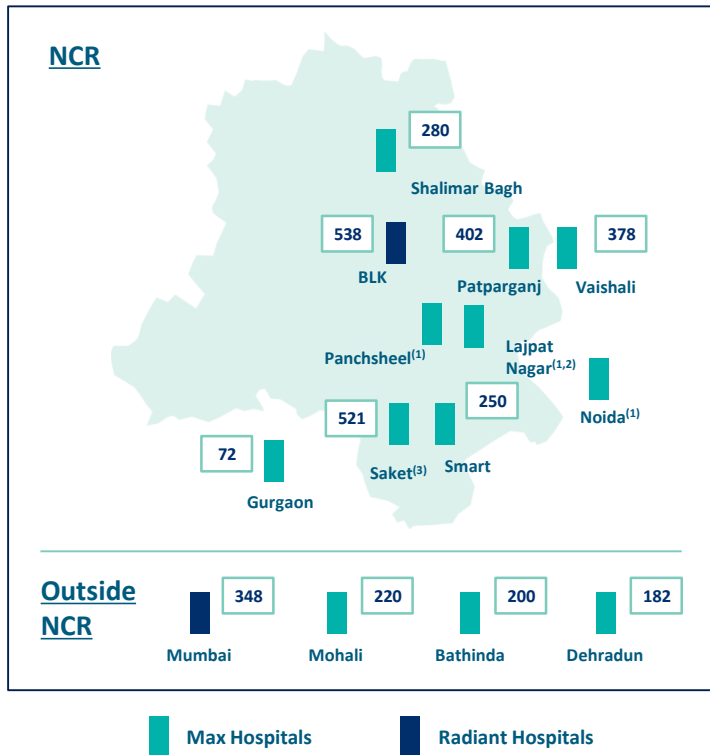
| INR Cr | Gross Debt ⁽¹⁾ | Closing Cash Balance |
|--------|---------------------------|----------------------|
| Mar-20 | 1,925 | 414 |
| Jun-20 | 1,921 | 371 |

* As on MTD August 26, 2020
 (1) Excludes capitalized leases

About the Company

Max Healthcare: India's Second Largest* Hospital Chain

Max Healthcare and Radiant merged their healthcare businesses to create the second largest healthcare chain in India by revenue



16 Facilities

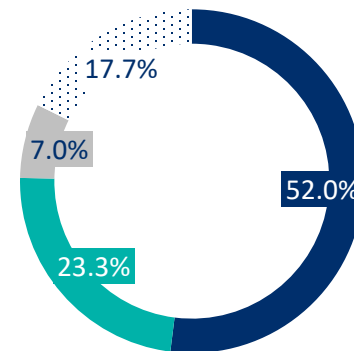


~3,400 Bed capacity



~85% Beds in metros

Shareholding structure



■ KKR ■ Abhay Soi ■ Max Promoters ■ Public & Others

* By revenue

(1) Standalone specialty clinics with outpatient and day care services | (2) 2 facilities at Lajpat Nagar | (3) 320 beds in East Block and 201 in West Block

Vision: To be the Most Well Regarded Healthcare Provider in India

To be the **most well regarded healthcare provider** in India committed to the highest standards of **clinical excellence and patient care** supported by **latest technology and cutting edge research**

- * Quaternary care facilities
- * Best-in-class clinical outcomes
- * Patient centric approach
- * Global best practices

- * Rewarded by growth
- * Constant pursuit to strengthen management
- * Collaborative approach



- * World class infrastructure
- * State-of-the-art technology
- * Well defined clinical protocols
- * Focus on research and academics

- * Strong governance
- * Profitable growth
- * Healthy balance sheet
- * Efficient operations

Robotics



Advanced robotics provides high precision and enables minimal invasive surgery across multiple specialties such as Oncology, Neurology

S8 Navigation with O-Arm



StealthStation™ S8 navigation integrates with the O-arm (opens new window)™ imaging system, replacing intraoperative fluoroscopy with a fluid, 3D-navigated surgical experience

TrueBeam Stx LINAC System



Provides a variety of treatment techniques such as HyperArc and RapidArc to address a broad range of cancer cases

PET-CT



Provides precise correlation and facilitates proper treatment for Oncology, surgical planning and radiation therapy

Cath Lab – Artis Zee Pure



Artis zee floor-mounted system with a large detector offers excellent performance for an improved clinical workflow with a larger field of view

Intra OP Portable CT



BodyTom® has the ability to perform axial, helical (CTA), and dynamic scanning, making it ideal for providing multi-departmental imaging solutions

Research:



Significant **strategic partnerships** including:

- ✦ Imperial College London and NIHR, UK – 15,000+ research participants and 1 million pound research grant
- ✦ Ohio State university (USA), Deakin university (Australia), University of Antwerp (Belgium)



1,000+ high index journal **research publications** in last 5 years



One the few private **bio banks** in India - ~15,000 bio samples stored



Several **research grants** from leading organisations such as BIRAC, CSIR, DBT, ICMR, INSA, etc.



Researching use of Artificial Intelligence in Radiology with leading international partners



80+ on-going clinical **research projects**

Academics:

Max Institute of Medical Excellence (MIME) is the **education division** of MHC for medical education & training

- ✦ Only centre in North India hosting prestigious Royal college of Physicians exam. Successfully hosted 4 examinations
- ✦ Third organization in the world to be recognized by JRCPTB to deliver post graduate Internal medicine training outside UK
- ✦ Conducts Masters in Emergency program in collaboration with George Washington University, USA
- ✦ 15,000+ students trained in Life Support programmes in last 5 years
- ✦ ~12,000 trainees participate in various training programmes and exams annually
- ✦ ~1,200 trainees undergo CMEs, workshops and bespoke trainings annually
- ✦ ~350 post graduate students enroll annually across 30 specialties

Clinical Safety

- * CNBC TV-18 Award for best multi-specialty hospital in metro
- * Patient Safety Award' by FICCI
- * Times Healthcare Achievers Award



- * Best quality initiative (BCMA medication process improvement)



Operational Excellence

- * Best use of six sigma in Healthcare



- * FICCI Excellence Awards for 'Operational Excellence'

- * Best green hospital (reducing carbon foot print of tertiary care hospital)



Service Quality

- * Best customer service in Healthcare



- * Bronze award for 'Life savers' project (Max Bike responder) at 'American Society for Quality'

- * BPM Asia Star 2017 by CII Institute of Quality

- * D.L. Shah National Award for 'Economics of Quality' by QCI



Others

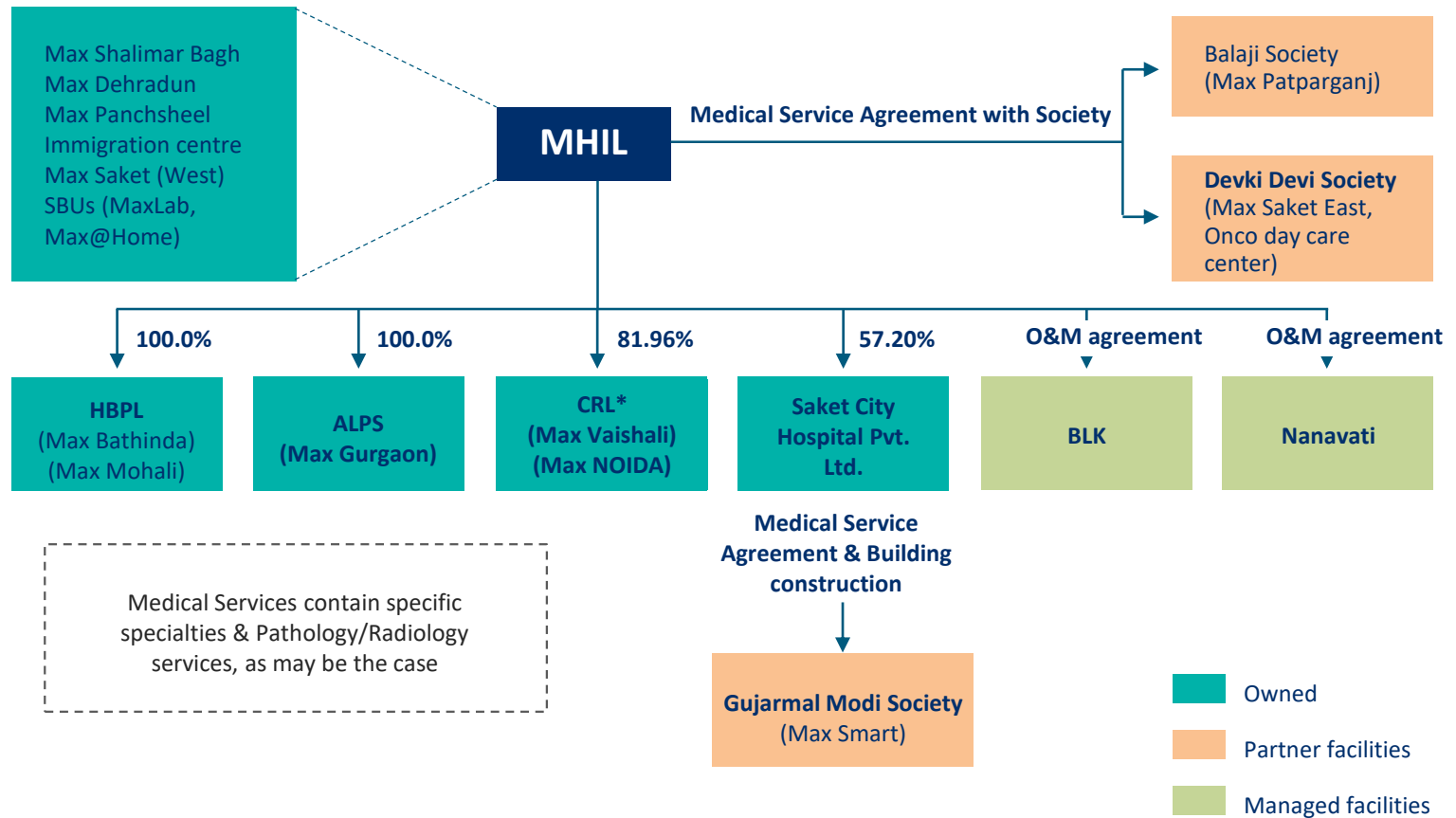
- * ET Best Healthcare brand
- * HIMSS-Elsevier Digital Healthcare Award 2019



- * Gold award from Hospital Management Asia



Network Structure – Post Merger



| MHC Network | Location | Description |
|--|---|----------------|
| Max Super Speciality Hospital, (West Block) Saket | Delhi | Hospital |
| Max Super Speciality Hospital, (East Block) Saket | Delhi | Hospital |
| Max Smart Super Speciality Hospital, Saket | Delhi | Hospital |
| Dr. B L Kapur Memorial Hospital | Delhi | Hospital |
| Dr. Balabhai Nanavati Hospital | Mumbai | Hospital |
| Max Hospital, Gurugram | Gurugram | Hospital |
| Max Super Speciality Hospital, Patparganj | Delhi | Hospital |
| Max Super Speciality Hospital, Vaishali | East Delhi, Noida – Ghaziabad corridor | Hospital |
| Max Super Speciality Hospital, Shalimar Bagh | Delhi | Hospital |
| Max Super Speciality Hospital, Mohali | Punjab | Hospital |
| Max Super Speciality Hospital, Bhatinda | Punjab | Hospital |
| Max Super Speciality Hospital, Dehradun | Dehradun | Hospital |
| Max Multi Speciality Centre, Panchsheel Park | Delhi | Medical centre |
| Max MedCentre, Lajpat Nagar – Immigration Department | Delhi | Medical centre |
| Max Institute of Cancer Care, Lajpat Nagar | Delhi | Medical centre |
| Max Multi Speciality Centre, Noida | Noida | Medical centre |

Max Healthcare Institute Limited (MHIL) is India's leading provider of healthcare services. It is committed to the highest standards of medical and service excellence, patient care, scientific and medical education.

MHIL has major concentration in north India consisting of a network of 16 healthcare facilities. Out of the total network, eight hospitals and four medical centres are located in Delhi and the NCR and the others are located in the cities of Mumbai, Mohali, Bathinda and Dehradun. The Max network includes all the hospitals and medical centres owned and operated by the Company and its subsidiaries, and partner healthcare facilities. These include state-of-the-art tertiary and quaternary care hospitals at Saket, Patparganj, Vaishali, Rajendra Place, and Shalimar Bagh in NCR Delhi and one each in Mumbai, Mohali, Bathinda and Dehradun, secondary care hospital in Gurgaon and Day Care Centres at Noida, Lajpat Nagar and Panchsheel Park in NCR Delhi. The hospitals in Mohali and Bathinda are under PPP arrangement with the Government of Punjab.

In addition to its core hospital business, MHIL has two SBUs - Max@Home and MaxLab. Max@Home is a platform that provides health and wellness services at home and MaxLab offers diagnostic services to patients outside its network.

**For further information,
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