

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (hereinafter referred as the “MOU”) is entered into on this the 7th of Jan 2026 (hereinafter referred as the “15th Jan 2026”).

BY AND BETWEEN

INTERNATIONAL VAISH FEDERATION, a registered under the registration Act with Registration Number, having its registered office at International Vaish Federation, Tamilnadu State Vibhag, Kondithope, Chennai – 600 079, India, represented by its authorized representative Dr. Kanigelupula Sankara Rao – President, (hereinafter referred to as “Client” which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to mean and include its Affiliates, legal representatives, successors, and permitted assigns) of the **First Part**;

AND

Apollo Hospitals Enterprise Limited, a Company incorporated under the provisions of the Companies Act, 1956, with Corporate Identification Number L85110TN1979PLC008035 and having its registered office at #19, Bishop Gardens, Raja Annamalaipuram, Chennai, Tamil Nadu- 600028, India, represented by its authorized representative Mr. Krishnakumar – Finance Controller, (hereinafter referred to as “Apollo”, which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to mean and include its subsidiaries, affiliates, representatives and permitted assigns) of the **Second Part**;

“Client” and “Apollo” individually referred to as “Party” and collectively “Parties”.

WHEREAS:

- A. The Client is engaged in the business of **IVF Association Members**
- B. The Apollo is engaged inter-alia in the field of providing integrated healthcare services through the management and operation of various hospitals, clinics and treatment centers across India.
- C. The Parties desire to enter into an MOU to facilitate healthcare services to their employees/dependents/ members or any other person of the Client (“Beneficiaries”) and Apollo agree to provide medical consultation and other allied healthcare services (herein after referred to as “Services”) to such Beneficiaries of the Client.
- D. The Parties desire to memorialize certain terms and conditions of their anticipated endeavour;

NOW THEREFORE, in consideration of the mutual promises and covenants contained herein, the Parties agree as follows:

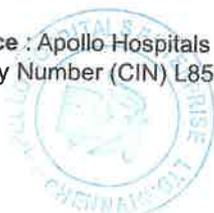
1. Term

This MOU shall commence upon the Effective Date, as stated above and, unless extended or terminated earlier in accordance with the provisions of this MOU, will continue for a period of 3 (Three) years (**31st Dec 2028**) (hereinafter referred to as ‘Term’).

Apollo Hospitals, 21, Greams Lane, Off Greams Road, Chennai - 600 006. India T : 2829 3333, 2829 0200,
Emergency Tel : 2829 4343 F : +91 44 2829 4429
E : enquiry@apollohospitals.com Website : www.apollohospitals.com

Registered Office : Apollo Hospitals Enterprise Limited, No.19, Bishop Gardens, Raja Annamalaipuram, Chennai - 600 028.
Corporate Identity Number (CIN) L85110TN1979PLC008035

Rb



lho

2. Purpose and Objective

The Parties intend for this MOU to provide the foundation and structure for the provision of Services by Apollo to the Client's beneficiary and Dependents under the name **Healthcare Services more fully described in Annexure A** to this MOU.

The Parties agree to work together in a cooperative and coordinated effort so as to bring about the achievement and fulfillment of the purpose of the MOU.

3. Engagement

This engagement is non-exclusive and either Party shall be free to enter into similar MoUs/ arrangements with any other Party. Apollo's relationship with the Client is that of an independent service provider, and nothing in this MOU will be construed to create a joint partnership, agency, joint venture, or employer-employee relationship.

4. Termination

4.1 Either Party shall have the right to terminate this MOU with immediate effect, if the other Party breaches any material terms of this MOU, and such failure continues unheeded for a period of thirty (30) calendar days following receipt of written notice of such failure or,

4.2 Notwithstanding anything above, either Party may also terminate this MOU at any time by giving 30 (thirty) days prior written notice to the other Party at its last known address with or without assigning any reason stating its intention to terminate the MOU and the MoU shall stand terminated after the expiry of such notice period.

4.3 Upon expiry or termination of this MOU as detailed above herein, both the Parties shall hand over to each other or its authorized personnel all the materials, database and other documents and records pertaining to this MOU and / or belonging to the other Party.

4.4 Obligations of the Parties relating to payment terms, indemnity, intellectual property rights and confidentiality as contained in this MOU shall survive the expiration or termination of the MOU.

5. Responsibilities of Apollo

Apollo will make its Services available to the Client's beneficiary and Dependents, as mentioned in **Annexure A**, at locations of the Apollo's hospitals stated in **Annexure B**, attached to this MOU ("**Hospital(s)**").

6. Responsibilities of Client

6.1 The Client's designated personnel shall provide the list/details of beneficiary [name, ID No and mobile number] to Apollo's designated personnel sufficiently in advance to enable Apollo to make necessary arrangements and ensure a hassle-free process to provide the Services.



Handwritten signature in blue ink.

- 6.2 The Client's designated personnel shall in the form of mail/message/electronic means communicate to Apollo's designated personnel informing the intent to avail the Service on a direct payment/cashless basis [under personal/group medical insurance].
- 6.3 The beneficiary should provide their ID proof of IVF members through the Association [Aadhar and membership ID card], including Dependent in case admitted for medical treatment to avail the Service while coming to designated Hospital.
- 6.4 Apollo shall have the right to directly claim payment from the beneficiary at the time of service utilization at the Hospital. Under no circumstances shall there be any provision for credit or deferred payment facilities for services availed by the beneficiary pursuant to this MOU.
- 6.5 The benefits under this MOU will not applicable for availing the healthcare service under medical insurance policy or any other mode.
- 6.6 Apollo agrees to provide the Services and benefits under this MOU to Client's beneficiary and Dependents more fully described in **Annexure A**. Apollo reserves the right to change the Tariff/ Fees/ Charges from time to time in line with regulatory changes, market conditions, financial risk or any other administrative constrains as maybe solely determined by Apollo.
- 6.7 **Escalation Matrix:** The Company has nominated below representative for service, escalation under this MOU.

Authorized Person Name & Designation: **Dr. Kanigelupula Sankara Rao – President**

Apollo has nominated the below personnel apartment SPOC for the Hospitals stated in the Annexure-B

Name: **M Rathish**

Designation: **Manager – Healthcare Services**

Contact (Email / Phone): **+91 98414 39981 / Rathisha_m@apollohospitals.com**

7. **Payment Terms**

SELF PAYMENT – Either Cash or CARD Payment. The payment should be borne by Employees / Members to the Hospitals Directly.

The discounts and billing terms are more fully described in Annexure-A.

8. **Representations and Warranties**

8.1 Both Parties represent and warrant that they have all the corporate, regulatory, legal and other authorizations and licenses to carry on and conduct their respective activities and to execute this MOU in accordance with Applicable Laws and that execution and performance of this MOU does not and will not breach or cause conflict with any other obligations to any third party.



h

8.3 Each Party has legal and contractual authority, skill, experience, and resources to render the obligation/services mentioned herein in this MOU and shall so render the obligations/services in an ethical and bona fide manner and in compliance with all Applicable Laws, regulations and respective company policies.

9. Indemnity

Each party (the "Indemnifying Party") agrees to indemnify, defend, and hold harmless the other party (the "Indemnified Party") and its affiliates, directors, officers, employees, agents, and representatives from and against any and all losses, liabilities, damages, costs, and expenses (including reasonable attorney's fees) arising out of or in connection with:

- Any breach of this agreement by the Indemnifying Party, or
- Any negligent, wrongful, or unlawful act or omission by the Indemnifying Party, its employees, agents, or subcontractors, in the performance of this agreement.
- This indemnity obligation shall not apply to the extent that such claims, losses, or damages arise out of the gross negligence or willful misconduct of the Indemnified Party.

10. **Intellectual Property Rights:** The intellectual property owned by the Parties before, during and after the subsistence of this MOU shall remain their own properties and no infringement shall be caused to the same owing to the existence of this MOU between the Parties. The party shall not use other party's Intellectual property without the prior consent of the other party.

11. Confidentiality

- "**Confidential Information**" means the non-public, technical and non-technical, confidential or proprietary technical or business information of the Parties, including but not limited to information relating to the business, patients, polices, financial information, personal data, medical reports/records of the patients, investigational reports. Either Party's obligations with respect to the Confidential Information also extend to any third party's confidential information disclosed to or obtained in the course of this MOU.
- The Parties shall maintain the utmost confidentiality regarding the contents of this MOU, through the Term hereof and in perpetuity thereafter.
- Both Parties agree that they will within ten (10) days of written notification return or destroy all documents and tangible items in their possession, which contain any Confidential Information and, if requested, provide a certificate of destruction if such Confidential Information is returned and/or destroyed.

12. **Dispute Resolution and Governing Law:** The Parties agree to first mediate any disputes or claims between them in good faith and resolve the disputes amicably. In the event that mediation fails, any claim arising out of or relating to this Agreement shall be settled by Arbitration in accordance with the Indian Arbitration and Conciliation Act, 1996. All hearings will be held at Chennai and shall be conducted in English. The arbitration proceedings will be conducted by the sole arbitrator under the Arbitration & Conciliation Act, 1996 & any subsequent related amendments thereto. This Agreement shall be governed by and construed in accordance with the

Rk

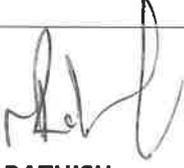


hwo

laws of India. Subject to arbitration, the adjudication of any dispute will be the exclusive jurisdiction of the courts of Chennai. This clause shall survive termination of this Agreement.

13. **Amendment:** Any amendment or variation of the terms of this MOU shall be valid only if mutually agreed upon and executed in writing by or on behalf of both the Parties.
14. **Severability:** If any, provision, covenant, or condition of this MOU is held by a court or regulatory body of competent jurisdiction to be invalid, void, or unenforceable, the rest of the MOU shall remain in full force and effect and shall in no way be affected, impaired, or invalidated unless the removal of that provision results in a material change to the MOU.
15. **Force Majeure:** Neither party shall be held liable for any failure or delay in the performance of its obligations under this contract due to events beyond its reasonable control, including but not limited to natural disasters, acts of government, war, strikes, or other unforeseeable events. In the event of a force majeure, the affected party shall notify the other party as soon as possible and shall make reasonable efforts to resume performance.
16. **Entire MOU:** The Parties acknowledge and agree that this MOU including the Annexures attached hereto, constitutes the complete and entire statement of all terms, conditions and representations of the MOU with regard to the subject matter hereof and it supersedes all prior understandings whether oral or written between the Parties. In the event that the Parties desire to change, add, or otherwise modify any terms, they shall do so in writing to be signed by both Parties.

IN WITNESS WHEREOF the Parties hereto have caused this MOU to be duly executed and delivered by their proper and duly authorized officers as of the date first above written

For and on behalf of INTERNATIONAL VAISH FEDERATION (IVF)	For and on behalf of APOLLO HOSPITALS ENTERPRISE LIMITED
 Name: DR. KANIGELUPULA SANKARA RAO Designation: PRESIDENT 	 Name: R. KRISHNAKUMAR Designation: FINANCE CONTROLLER 
Witness:  S. SRINIDHI, P	 Witness: M RATHISH MANAGER – HEALTHCARE SERVICES



Annexure A

Details of service, Benefits and discounts:

Details of Services

PREVENTIVE HEALTH CHECKS

1. Apollo Master ProHealth Super Program

HEAMOGRAM:

- Haemoglobin
- P.C.V
- R.B.C
- MCHC, MCV, MCH
- Total W.B.C.,
- Differential Count
- E.S.R
- Peripheral Smear
- Platelet Count

BIOCHEMICAL PARAMETERS:

- Fasting Blood Sugar
- HBA1C for Non-Diabetes and Post Prandial for Diabetes
- Urea & Creatinine
- Uric Acid

LIPID PROFILE:

- Total Cholesterol
- HDL Cholesterol
- LDL Cholesterol
- Triglycerides
- Total Cholesterol / HDL Ratio

LIVER FUNCTION TESTS:

- Total Protein/ Albumin / Globulin
- SGPT, SGOT
- Alkaline Phosphatase
- GGTP
- Serum Bilirubin

GENERAL TESTS:

- Complete Urine analysis
- Stool test
- E.C.G. (Resting)
- X-Ray (Chest)
- Ultrasonogram of the abdomen - (Screening only)
- TSH – Thyroid Stimulating Hormone
- Pap Smear for Women

CONSULTATION:

- General Physician
- Surgical Examination for Men
- Gynaecologist Consult for Women
- Nutrition Consultation

Rh



W/o

2. Apollo ProHealth Personalised Health Program

All the tests in Apollo Master ProHealth Super Program +

- Cardiac Stress Analysis (TMT) or ECHO

3. Apollo Heart ProHealth Program

- **All the tests in Apollo Master ProHealth Super Program +**
- Echo Cardiogram
- Cardiac Stress Analysis (TMT)
- Pulmonary Function Test (Spirometry)
- Cardiac Consultation

4. Apollo Whole Body ProHealth Program

- **All the tests in Apollo Master ProHealth Super Program +**
- Cardiac Consultation, ENT Consultation, Ophthalmologist Consultation & Dental Consultation
- Serum Calcium
- Serum Phosphorus,
- Serum Electrolytes
- HbsAg
- PSA for Men
- Echo Cardiogram
- Cardiac Stress Analysis (TMT)
- Pulmonary Function Test (Spirometry)
- Mammogram for Women (Above 40 Yrs) & Breast Ultrasonogram (Below 40 Yrs)
- PSA for Men

5. Apollo ProHealth Regal Program

- **All the tests in Apollo Master ProHealth Super Program +**
- Cardiac Consultation, ENT Consultation, Ophthalmologist Consultation & Dental Consultation
- Serum Calcium
- Serum Phosphorus,
- Serum Electrolytes
- HbsAg
- PSA for Men
- Anti HCV
- Vitamin D
- Echo Cardiogram
- Cardiac Stress Analysis (TMT)
- Pulmonary Function Test (Spirometry)
- Mammogram for Women (Above 40 Yrs) & Breast Ultrasonogram (Below 40 Yrs)
- PSA for Men

Additional Features:

- Diet & Lifestyle Counselling
- Health Mentor Services
- ProHealth in Apollo 24/7 App

Rk



hbs

APOLLO BASIC WELL WOMEN CHECK

Basic Health check designed for Women below 30 years of age Diagnostic Assessment

- CBC with ESR
- Random blood sugar
- Urine routine
- Stool routine (optional)
- X-Ray chest
- Ultrasound scan of pelvis (Screening)
- Papsmear test Doctor Consultations:
- Gynecologist Consult

APOLLO REGULAR WELL WOMEN CHECK

Basic Health check designed for Women Between 30-40 years of age Diagnostic Assessment

- CBC with ESR
- Random blood sugar
- Urine routine
- Stool routine (optional)
- TSH
- X-Ray chest
- Ultrasound scan of pelvis (Screening)
- Papsmear test
- Ultrasound breast Doctor Consultations:
- Gynecologist Consult

APOLLO COMPREHENSIVE WELL WOMEN PROGRAM

Recommended for women of all age groups requesting for a comprehensive health screening who are above 40 years of age Diagnostic Assessment

- **All the Tests in Apollo Pro Health Super Program +**
- Mammogram
- DEXA scan Doctor Consultations:
- Physician Consultation
- Gynecologist Consult
- Nutrition Consultation Additional features:
- Diet & Lifestyle counselling
- Health mentor services
- ProHealth in Apollo 24/7 App

Rk



Discounts offered to International Vaish Federation (IVF)

1. Free Registration at Apollo hospitals
2. 20% discount on OP Investigations in Apollo Hospital
3. 20% discount IP Investigations for Cash payments only (Not applicable on insurance payments)
4. 25% discount IP Room Rent for Cash payments only (Not applicable on insurance payments)
5. 20% discount on OT Charges & Recovery Rooms
6. 15% discount on Packages
7. 30% discount on Apollo Standard ProHealth Check Packages & Apollo Platinum Health Check for self and family in Apollo Hospitals
8. 10% discount on Apollo ProHealth Zen Packages
9. Free ambulance picks up within 5 Km radius from nearest Apollo hospital
10. Room upgrades at Apollo Hospitals (basis availability of beds)
11. Access to National Corporate Helpline - Round the clock corporate helpline 18001099
12. Access to Apollo advantage Desk - Dedicated corporate help desk at hospitals
13. Access to <https://www.apollohospitals.com/> Corporate Suit for availing hospital services.
14. 15% discount on Medicines, 5 % discount on FMCG & 15% discount on Apollo Branded Medicines (Not applicable in Pharmacies inside Apollo Hospitals). The pharmacy offer can be availed with shared registered mobile number via OTP basis only

CAVEAT Note: Billing, discounts and exclusions

Non-Insurance – Direct payment

The above discount can be availed at all the Apollo Hospitals as stated in Annexure-B, subject to the following terms and conditions. Apollo reserves all the rights to change the Tariffs and discount rates at any time.

1. Special tariff will be applicable for all beneficiary, their spouse and their dependents.
2. The discounts will be applicable only when the amount is settled directly in the Hospital at the time of service. No credit facility will be extended under this MOU. (By the company / employee / dependent).
3. The discounts will be provided except Medicines, Consumables, doctors' fees, Implants Packages, Blood bank, Equipment and outsourced services.
4. There shall be no discount on the prices of Govt regulated services and products like Blood Bank products covered under NACO, Drugs & Consumables covered under NPPA/DPCO/NLEM.
5. If NPPA impose maximum margin restriction on Drugs & Consumable, then all discounts shall be revoked (i.e. MOU discount, Drugs discount etc) from date of imposing maximum margin.
6. In case of expiry of MOU or agreed Tariff, billing shall automatically be done on prevailing tariff of hospital till MOU is again agreed with Payor.
7. Professional medical services like Intensivist fee, RMO fee, Nursing charges and Dietician Consultation are not part of room rent and hence shall be separately charged to patient.
8. If any services/items are not available in provided SOC (introduced after MOU) shall be charged as per prevailing tariff of the hospital.
9. In case you have any concerns about our billing terms and conditions, please inform SPOC/or any designated personnel within 7 working days of receipt of the documents.



Healthcare Service under Medical Insurance

In this document or clause any reference to "Payor" shall be construed and understood as the patient or his/ her representatives

1. The Discount is applicable on the approved credit amount, i.e. Payor's share, and not on the full cost of treatment.
2. The discounts will not be applicable if the patients are covered under medical insurance / TPA.
3. In case the Payor makes short payments, hospitals have the right to recover the balance amount from the Patient on mutual consent on case-to-case basis.
4. The latest approval from Payor, before the discharge of patient shall be considered for preparing Payor's share of bill. Once the patient has left the hospital, any revised approval shall be considered null and invalid. Payor in such case shall be liable to pay as per the approval received before the discharge.
5. In case of rejection of cashless service by Payor, The Patient shall be treated as Walk-In patient and his/her bill shall be prepared as per prevailing tariff of hospital which is applicable for all Walk-In patients.
6. The hospital reserves the right to take deposit and hold it till the Payor makes payment to hospital. In case of short payment received from Payor, balance money shall be deducted from patient deposit and remaining money shall be refunded through cheque or any electronic means.

In case of expiry of MOU or agreed Tariff, billing shall automatically be done on prevailing tariff of hospital till MOU is again agreed with Company.

Annexure – B

National Grid: Attached

