Date: November 12, 2026

To

The Secretary
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400 001
Scrip Code: 544293

The Secretary
The National Stock Exchange of India Limited
Exchange Plaza, Plot No. C/1. G Block
Bandra - Kurla Complex, Bandra (East)
Mumbai - 400 051
Scrip Symbol : SURAKSHA

Dear Sir / Ma'am,

Reg: Disclosure under Regulation 30(6) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

Sub: Presentation to be made at the Analyst(s) / Investor(s) Meet/ Conference- Earnings Call

Pursuant to Regulation 30(6) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and further to our intimation dated November 06, 2026 regarding schedule of Analyst(s)/ Investor(s) Meet /Conference i.e. Earnings Call on Friday, November 13, 2026 at 11:00 A.M. (IST), we are hereby enclosing a copy of Investor Presentation on the Unaudited (Standalone and Consolidated) Financial Results of the Company for quarter and half year ended September 30, 2026.

The Investor Presentation will be exhibited at the aforesaid Earnings Call and the same will be made available on the website of the Company at www.surakshanet.com.

Please note that the schedule of the aforesaid Earnings Call is subject to change. The changes might happen due to exigencies on the part of the Company/Analyst(s)/ Investor(s).

This may please be informed to all the concerned.

For Suraksha Diagnostic Limited

Shreya Arora
Digitally signed by Shreya Arora
Date: 2026.11.12 20:58:55 +05'30'

Shreya Arora
Company Secretary & Compliance Officer
Membership No.: ACS 30892

Encl.: as above

Suraksha
Clinic & Diagnostics

SURAKSHA DIAGNOSTIC LIMITED

Investor Presentation | Q2 & H1 FY27



Safe Harbor

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This Presentation has been prepared by the Company based on information and data which the Company considers reliable, but the Company makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on the truth, accuracy, completeness, fairness and reasonableness of the contents of this Presentation. This Presentation may not be all inclusive and may not contain all of the information that you may consider material. Any liability in respect of the contents of, or any omission from, this Presentation is expressly excluded.

Certain matters discussed in this Presentation may contain statements regarding the Company’s market opportunity and business prospects that are individually and collectively forward-looking statements. Such forward-looking statements are not guarantees of future performance and are subject to known and unknown risks, uncertainties and assumptions that are difficult to predict. These risks and uncertainties include, but are not limited to, the performance of the Indian economy and of the economies of various international markets, the performance of the industry in India and world-wide, competition, the Company’s ability to successfully implement its strategy, the Company's future levels of growth and expansion, technological implementation, changes and advancements, changes in revenue, income or cashflows, the Company's market preferences and its exposure to market risks, as well as other risks. The Company's actual results, levels of activity, performance or achievements could differ materially and adversely from results expressed in or implied by this Presentation. The Company assumes no obligation to update any forward-looking information contained in this Presentation. Any forward-looking statements and projections made by third parties included in this Presentation are not adopted by the Company and the Company is not responsible for such third-party statements and projections.

All Maps used in the Presentation are not to scale. All data, information and maps are provided "as is" without warranty or any representation of accuracy, timeliness or completeness.



Suraksha
Clinic & Diagnostics

Q2 & H1 FY27 RESULT HIGHLIGHTS

H1 FY27 Performance

Financial Performance

Revenue from Operations
INR 1,867.2 Mn

EBITDA | EBITDA Margin %
INR 678.5 Mn | 36.3%

PAT | PAT Margin %
INR 278.0 Mn | 14.9%

YoY Growth %

23%
Revenue Growth %

37%
EBITDA Growth %

54%
PAT Growth %

Key Metrics

Revenue per Patient **INR 2,335**	EBITDA per Patient **INR 849**	B2C Revenue % **90.4%**
Tests Performed **4.50 Mn**	Footfall **0.80 Mn**	Centres **77**

Management Commentary on Q2 FY27 Results



Ritu Mittal,
Joint Managing Director & CEO

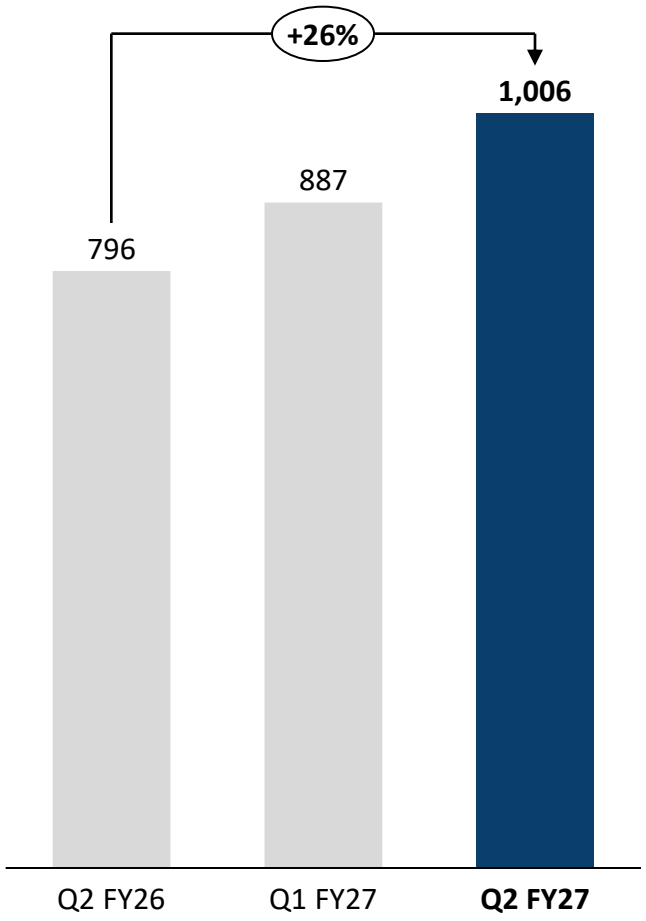
"Suraksha has delivered a robust performance in Q2 FY27, sustaining its growth momentum with YoY revenue growth of 26%. The quarterly EBITDA margin of 36.7% and PAT of 15.1%. The performance reflects healthy growth across patient and test volumes, supported by an improving contribution from centres commissioned over the past few quarters.

Network expansion continued during the quarter, with five new centres commissioned, comprising two hub centres and three spoke centres. Our focus remains on building clusters and progressively increasing network density, strengthening our presence across existing markets while laying the foundation for expansion into newer geographies.

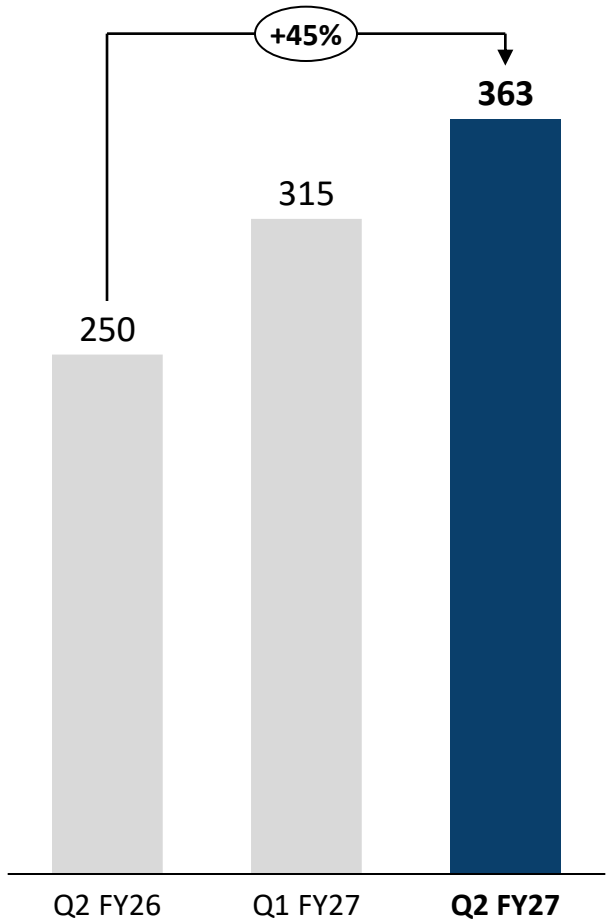
As we move into the second half of FY27, we remain confident in our growth trajectory, with a continued focus on driving strong performance across the existing network, improving the contribution of maturing centres and pursuing disciplined expansion across newer markets.

Q2 FY27 Key Financial Performance

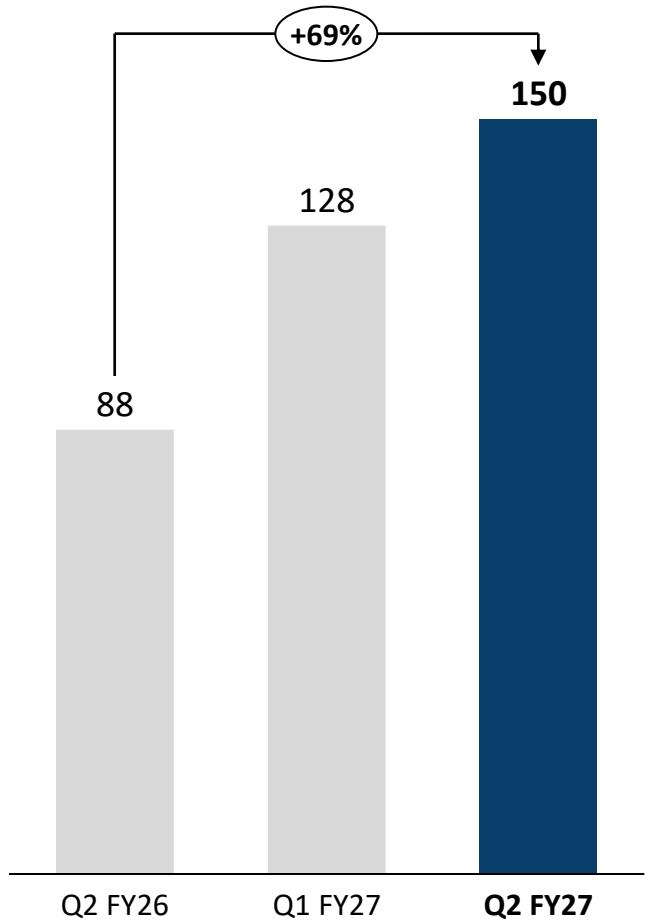
Total Income (INR Mn)



EBITDA (INR Mn)



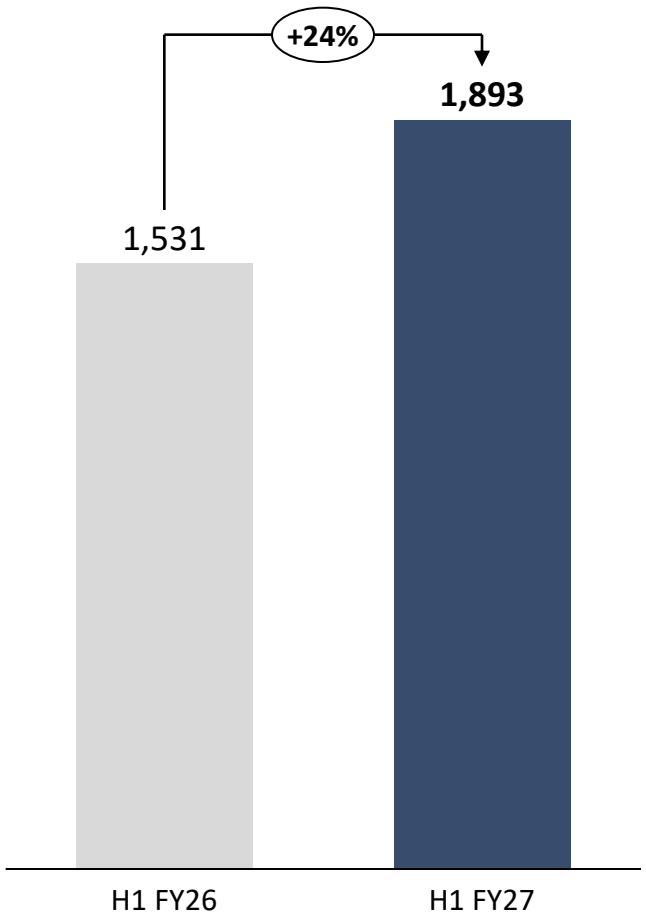
PAT (INR Mn)



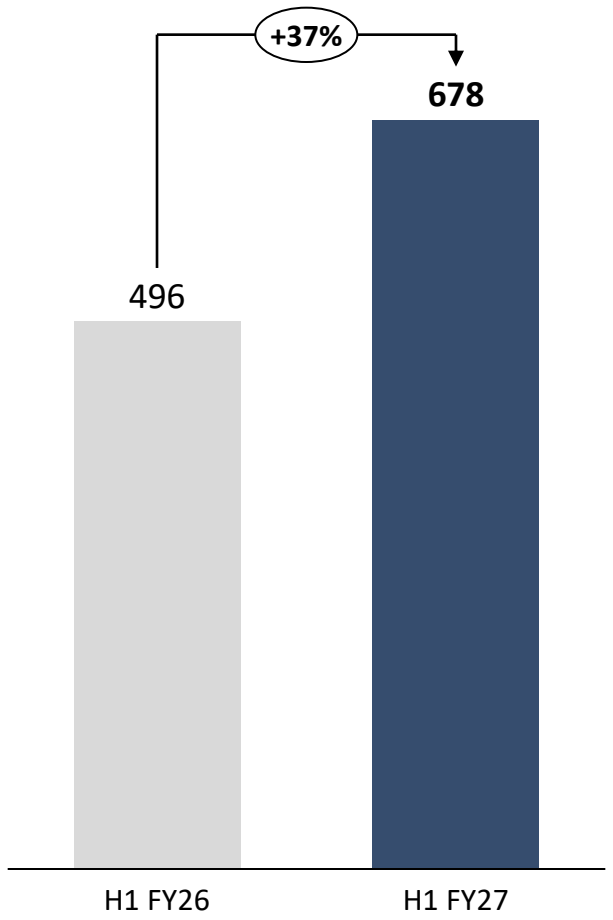
H1 FY27 Key Financial Performance

Suraksha Clinic & Diagnostics

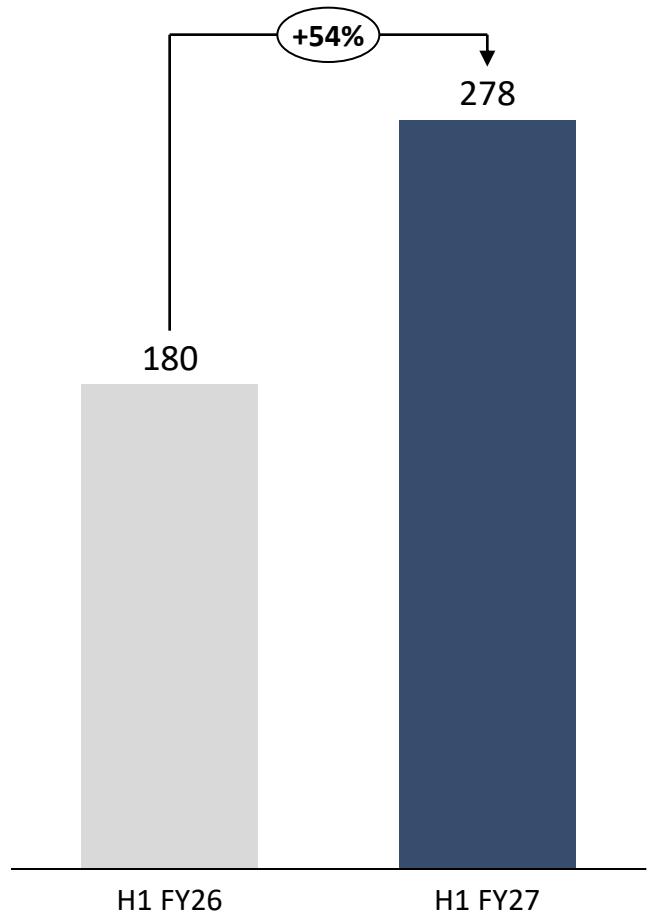
Total Income (INR Mn)



EBITDA (INR Mn)

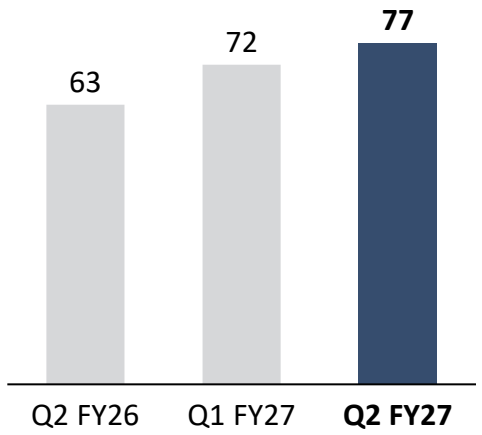


PAT (INR Mn)

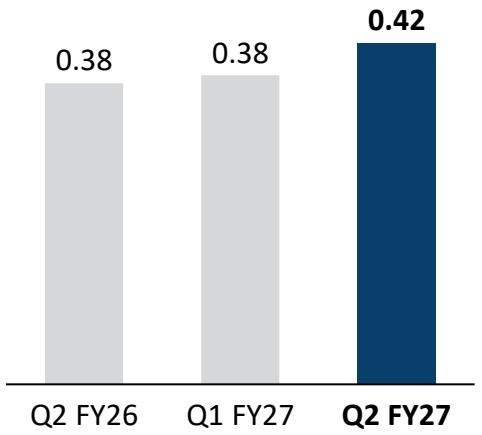


Q2 FY27 Key Operating Metrics

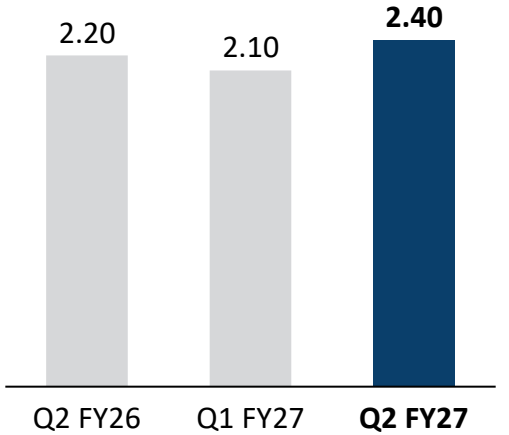
Number of Centres



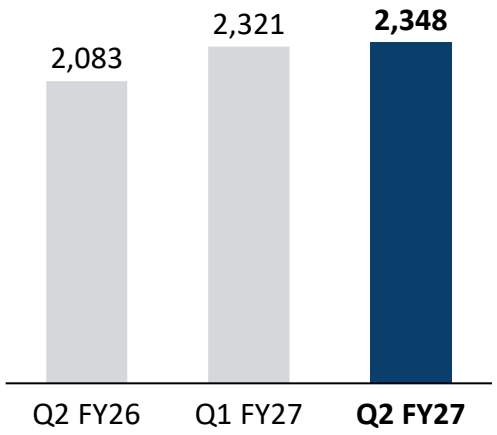
Number of patients (Mn)



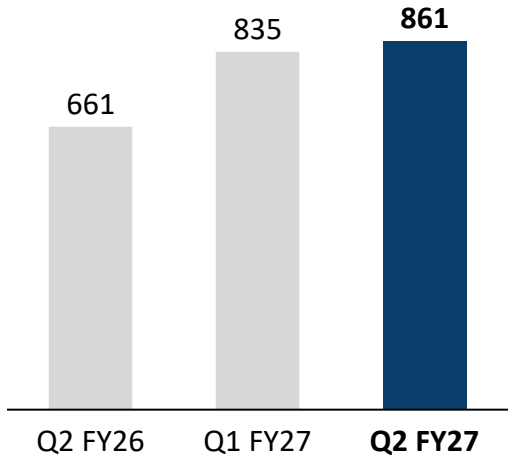
Number of Tests (Mn)



Revenue / Patient (INR)

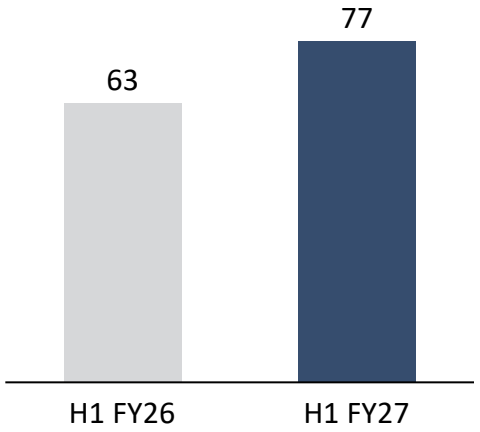


EBITDA / Patient (INR)

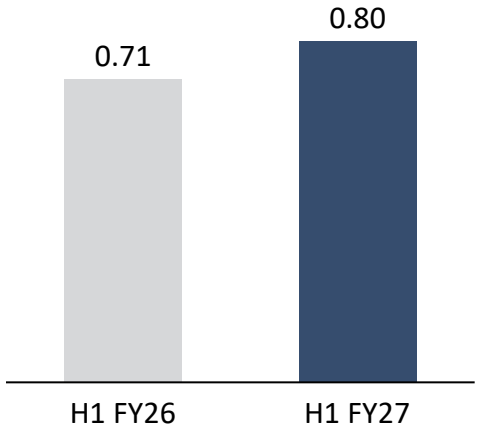


H1 FY27 Key Operating Metrics

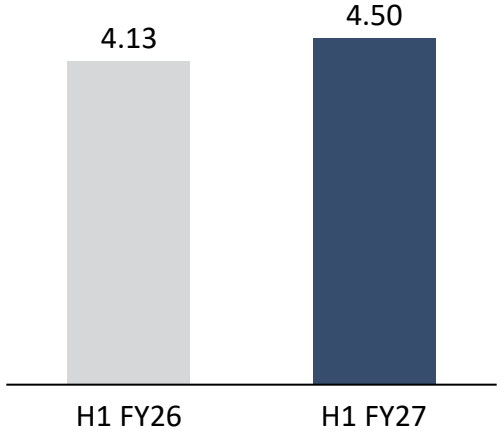
Number of Centres



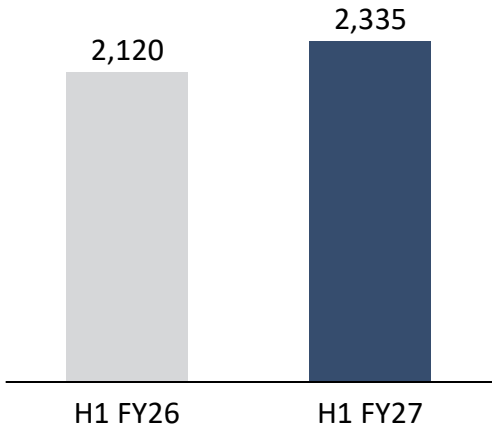
Number of patients (Mn)



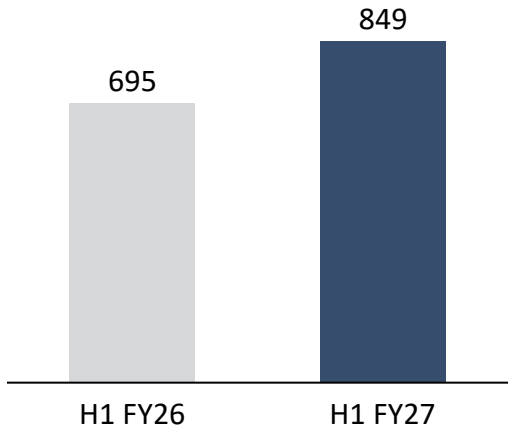
Number of Tests (Mn)



Revenue / Patient (INR)



EBITDA / Patient (INR)



Statement of Profit & Loss (Consolidated)

Suraksha Clinic & Diagnostics

Particulars (INR Mn)	Q2 FY27	Q2 FY26	Y-o-Y	Q1 FY27	Q-o-Q	H1 FY27	H1 FY26	Y-o-Y
Revenue from Operations	990.71	787.29		876.45		1867.17	1513.15	
Other Income	15.04	8.51		10.88		25.92	17.57	
Total Revenue	**1005.75**	**795.80**	**26.38%**	**887.33**	**13.35%**	**1893.09**	**1530.72**	**23.67%**
Cost of Material Consumed	112.48	89.01		99.95		212.43	176.51	
Employee Benefit Expenses	149.59	133.91		144.12		293.71	261.66	
Other Expenses	381.43	321.17		328.48		709.92	603.19	
Impairment Loss/(gain)	(0.92)	2.05		(0.52)		(1.44)	(6.86)	
EBITDA	**363.17**	**249.66**	**45.47%**	**315.30**	**15.18%**	**678.47**	**496.22**	**36.73%**
EBITDA Margin (%)	**36.7%**	**31.7%**		**36.0%**		**36.3%**	**32.8%**	
Depreciation and Amortisation	126.07	101.43		112.82		238.89	196.26	
Finance Cost	48.38	27.76		37.22		85.60	54.81	
Profit before Tax & Exceptional Item	**188.72**	**120.47**	**56.65%**	**165.26**	**14.20%**	**353.98**	**245.16**	**44.39%**
Exceptional Item	-	-		-		-	-	
Profit before Tax	**188.72**	**120.47**	**56.65%**	**165.26**	**14.20%**	**353.98**	**245.16**	**44.39%**
Profit before Tax (%)	**19.0%**	**15.3%**		**18.8%**		**18.9%**	**16.2%**	
Tax	39.22	32.19		36.81		76.02	65.13	
Profit After Tax	**149.50**	**88.28**	**69.34%**	**128.45**	**16.39%**	**277.96**	**180.03**	**54.39%**
PAT Margin (%)	**15.1%**	**11.2%**		**14.7%**		**14.9%**	**11.9%**	
EPS	2.88	1.73		2.50		5.38	3.53	

Balance Sheet (Consolidated)

Particulars (₹ million)	H1 FY27	FY26
Property, plant and equipment	2409.58	1,935.79
Capital work-in-progress	167.00	351.16
Right-of-use assets	1335.25	1160.55
Goodwill	38.80	38.80
Intangible assets	11.16	11.22
Intangible Assets under Development	19.16	18.26
Financial assets		
Investments		-
Other financial assets	492.34	216.19
Non-current tax assets (net)	68.64	41.97
Other non-current assets	80.96	81.46
Total non-current assets	**4622.89**	**3855.40**
Inventories	99.26	81.43
Financial assets		
Trade receivables	252.65	227.58
Cash and cash equivalents	56.69	32.15
Bank balances other than cash and cash equivalents	114.87	231.34
Other financial assets	10.0	6.89
Other current assets	50.61	46.37
Total current assets	**584.08**	**625.76**
Total Assets	**5206.97**	**4,481.16**

Particulars (₹ million)	H1 FY27	FY26
Equity share capital	104.16	104.16
Other equity	2658.16	2,344.33
Equity attributable to owners of the parent	2762.32	2,448.49
Non Controlling interest	(11.91)	(13.72)
Total equity	**2750.41**	**2,434.77**
Financial liabilities		
Borrowings	45.00	1.78
Lease liabilities	1336.77	1,141.13
Other Financial Liabilities	138.76	218.73
Provisions	9.31	8.26
Deferred tax liabilities (net)	80.68	80.00
Total non-current liabilities	**1610.52**	**1,449.90**
Financial liabilities		
Borrowings	19.58	15.57
Lease liabilities	149.47	144.94
Trade payables		
Total outstanding dues of micro enterprises and small enterprises	26.64	23.34
Total outstanding dues other than above micro enterprises and small enterprises	206.27	185.28
Other financial liabilities	397.29	192.84
Other current liabilities	44.74	33.05
Provisions	2.05	1.48
Current tax liabilities (net)	-	-
Total current liabilities	**846.04**	**596.49**
Total equity and liabilities	**5206.97**	**4,481.16**

Consolidated Cash Flow Statement

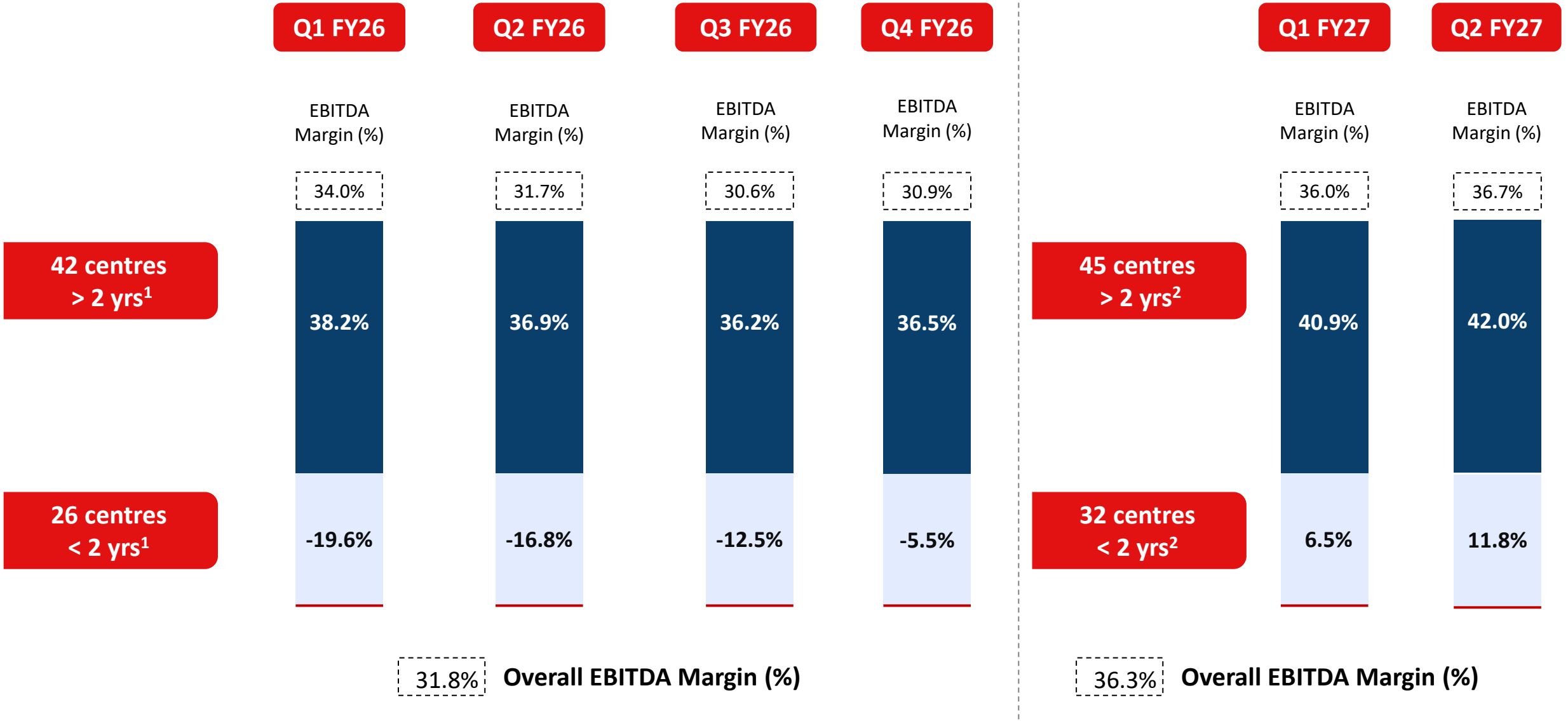
Particulars (₹ million)	H1 FY27	H1 FY26
Profit before Tax	**353.98**	245.16
Adjustment for Non-Operating Items	301.86	236.54
Operating Profit before Working Capital Changes	**655.84**	481.70
Changes in Working Capital	(0.29)	(27.60)
Cash Generated from Operations	**655.55**	**454.10**
Less: Income Taxes paid	(67.61)	(87.17)
Net Cash from Operating Activities	**587.94**	**366.93**
Purchase of property, plant & equipment and other intangible assets	(335.91)	(234.61)
Proceeds from sale of property and equipment	1.64	0.92
Loans given to Subsidiaries	-	-
Investments in deposits with banks	(159.65)	32.02
Acquisition of subsidiary, net of cash acquired	-	(32.71)
Interest received on bank deposits	18.21	16.33
Cash Flow from Investing Activities	**(475.70)**	**(218.05)**
Proceeds of borrowings	57.54	-
Repayment of borrowings	(10.30)	(33.28)
Payment of lease liabilities	(138.15)	(114.93)
Others	3.21	(2.06)
Cash Flow from Financing Activities	**(87.70)**	**(150.27)**
Net increase/ (decrease) in Cash & Cash equivalents	24.55	(1.40)
Add: Cash and cash equivalents at the beginning of the period	32.14	22.47
Cash and cash equivalents at the end of the period	**56.69**	**21.07**

IGAAP vs IND AS

PARTICULARS (INR Mn)	Q2 FY27			H1 FY27		
	Ind AS	Ind AS Impact	IGAAP	Ind AS	Ind AS Impact	IGAAP
TOTAL INCOME	1,005.75	1.03	1,004.72	1,893.09	2.01	1,891.08
EBITDA	363.17	73.54	289.63	678.47	140.65	537.83
EBITDA MARGIN	36.7%		29.2%	36.3%		28.8%
INTEREST + DEPRECIATION	174.45	99.92	74.53	324.49	183.62	140.87
PAT	149.50	-	175.88	277.96	-	320.93
PAT MARGIN	15.1%		17.8%	14.9%		17.2%

Note: The key difference between Indian GAAP (IGAAP under AS 19) and Indian Accounting Standards (Ind AS 116) in the treatment of lease rent lies in balance sheet capitalization. Under IGAAP, payments for a standard operating lease are generally recognized as a periodic rental expense. In contrast, Ind AS 116 requires leases to recognize a Right-of-Use (ROU) asset and a corresponding lease liability, replacing the straight-line rental expense with depreciation on the ROU asset and finance costs on the lease liability.

EBITDA Margin (%) Breakdown by Center Age



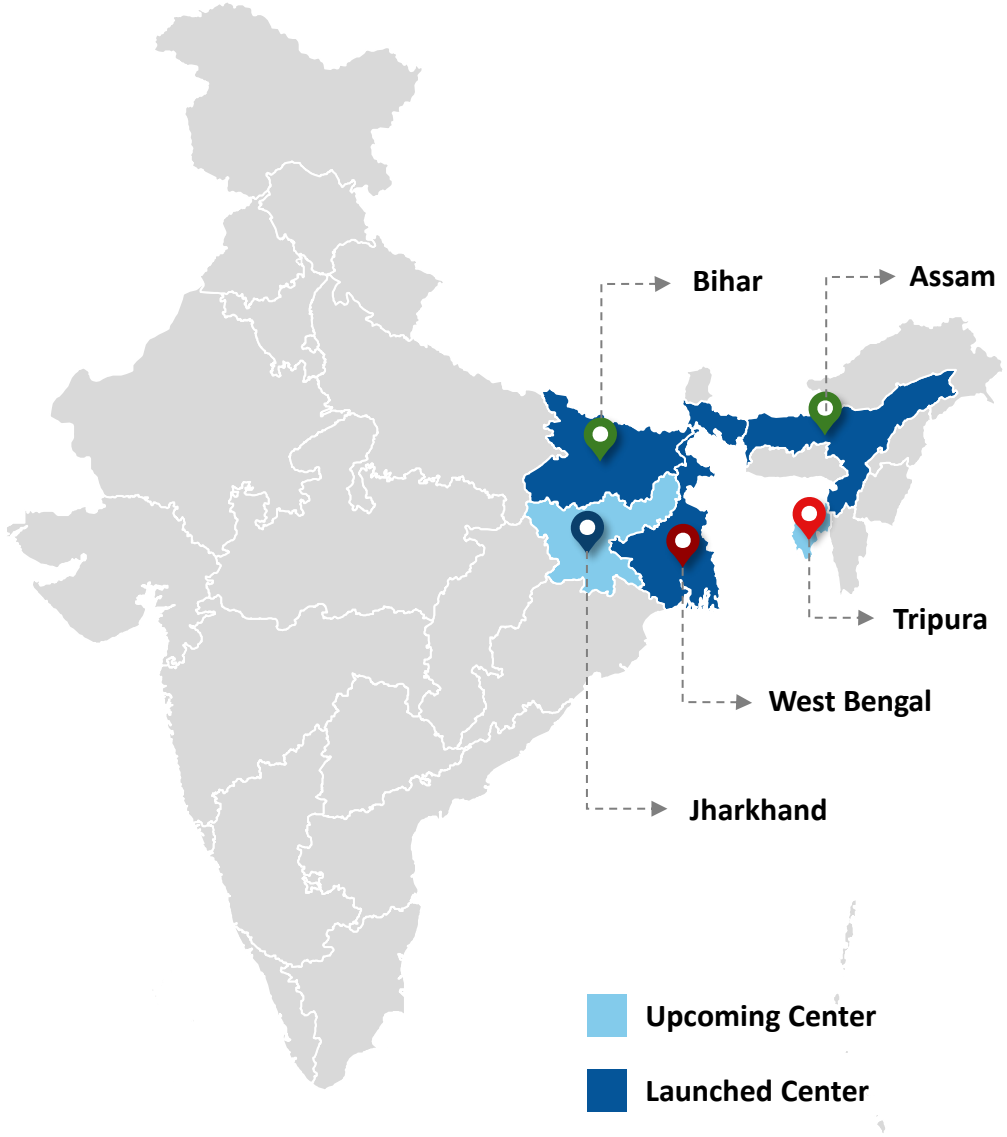
Note: 1. Age brackets mentioned are as of 30th June 2025; 2. Age brackets mentioned are as of 31st March 2026

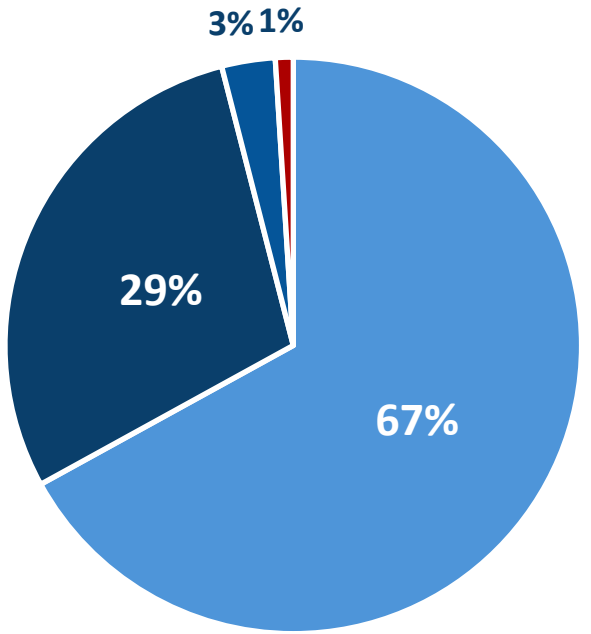


Suraksha
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KEY DEVELOPMENTS AND EXPANSION

Revenue by Geography – H1 FY27

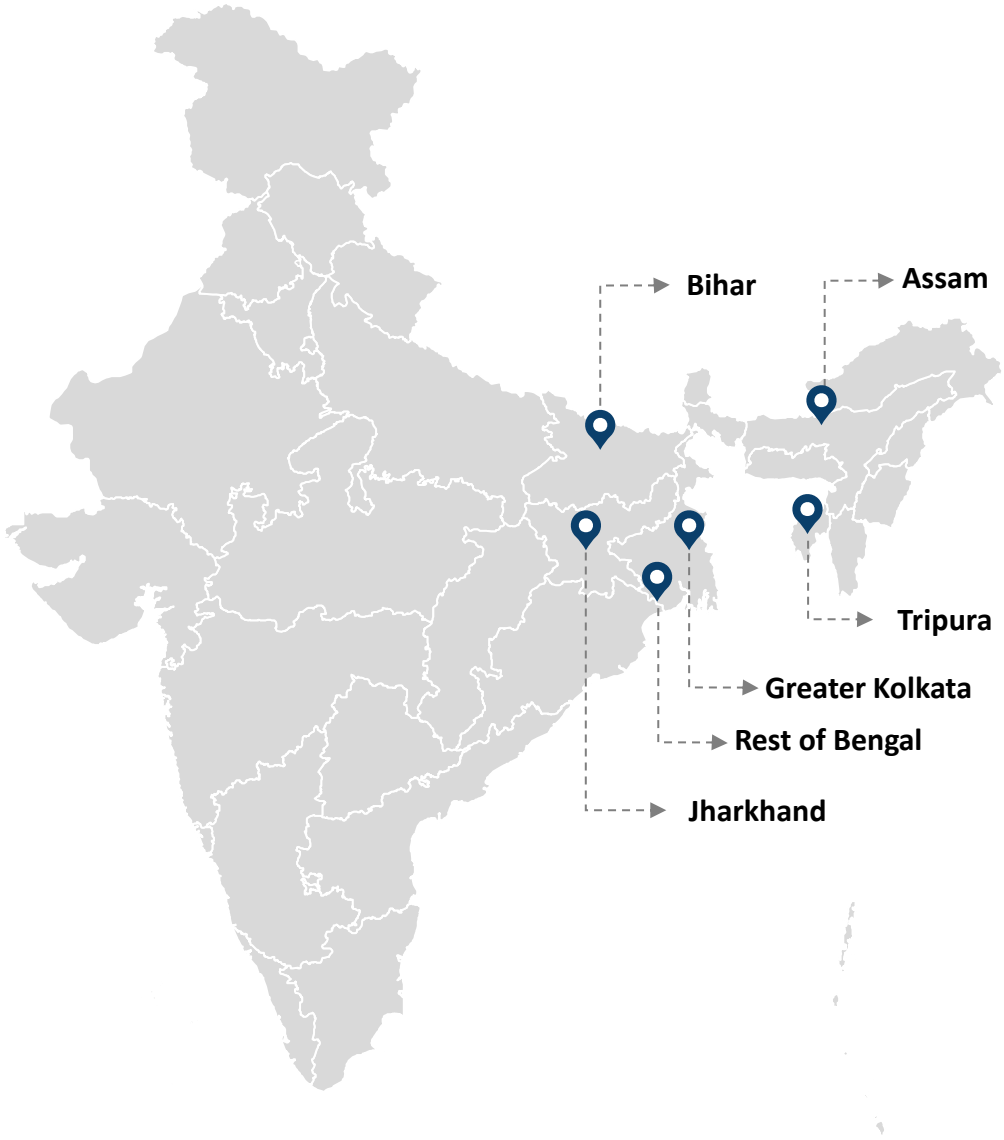




Greater Kolkata	67%
Rest of Bengal	29%
Assam	3%
Bihar	1%

Expansion Plans – Centres FY27

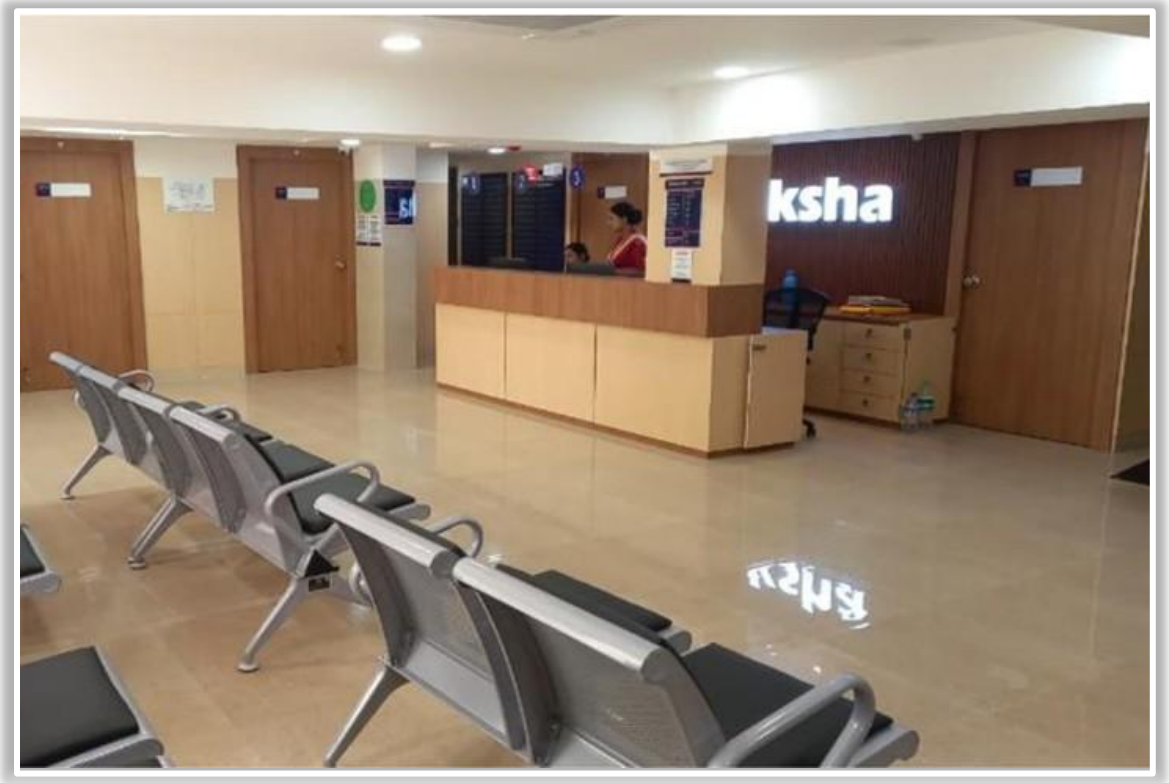
Geography	Launched till date in FY27	Upcoming
Greater Kolkata	1 Hub · 1 Spoke	1 Spoke
Rest of Bengal	1 Hub · 4 Spokes	1 Hub · 5 Spokes
Jharkhand	1 Hub	1 Hub
Tripura	-	1 Hub
Assam	1 Spoke	1 Spoke
Bihar	-	1 Hub
Total	3 Hubs · 6 Spokes	4 Hubs · 7 Spokes



Launched State-of-the-Art Hub centre at Mukundapur in H1 FY27

Suraksha Clinic & Diagnostics

Equipped with a 3T MRI, bringing advanced imaging capability to the Mukundapur catchment





Launched State-of-the-Art Hub centre at Mukundapur in H1 FY27

Suraksha Clinic & Diagnostics

Equipped with a 3T MRI, bringing advanced imaging capability to the Mukundapur catchment



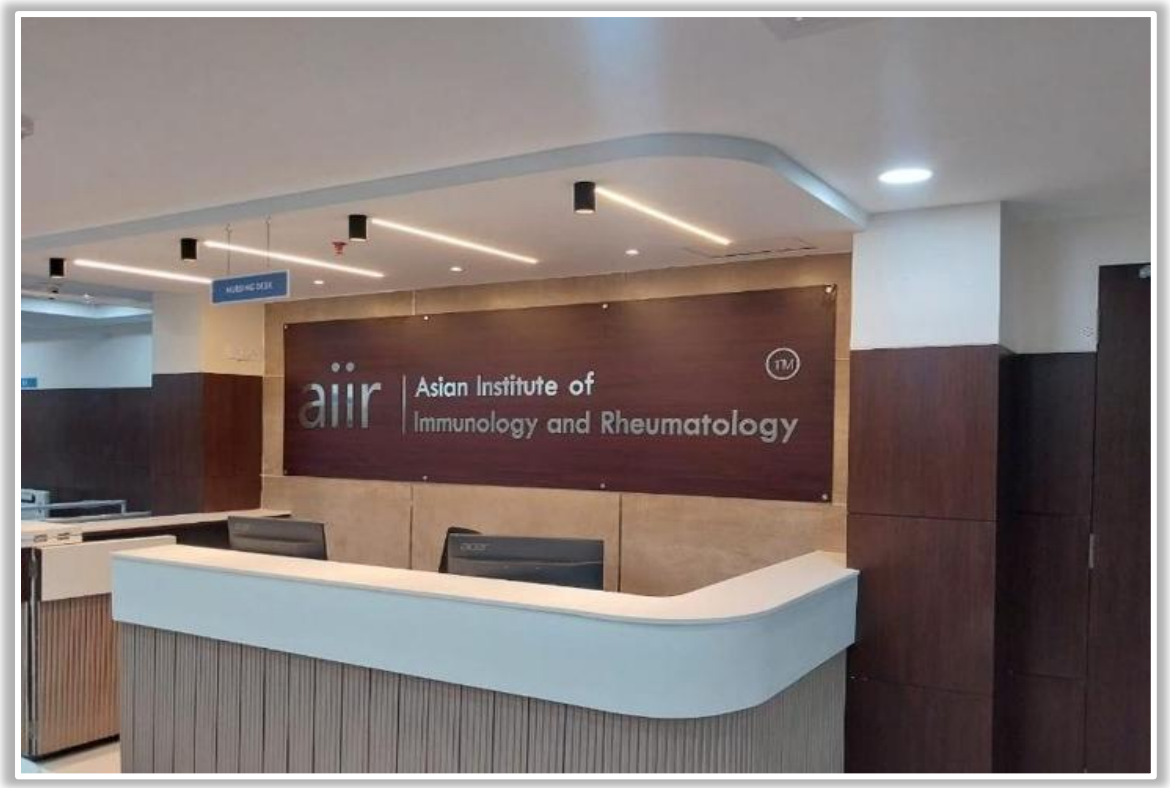
3T MRI suite

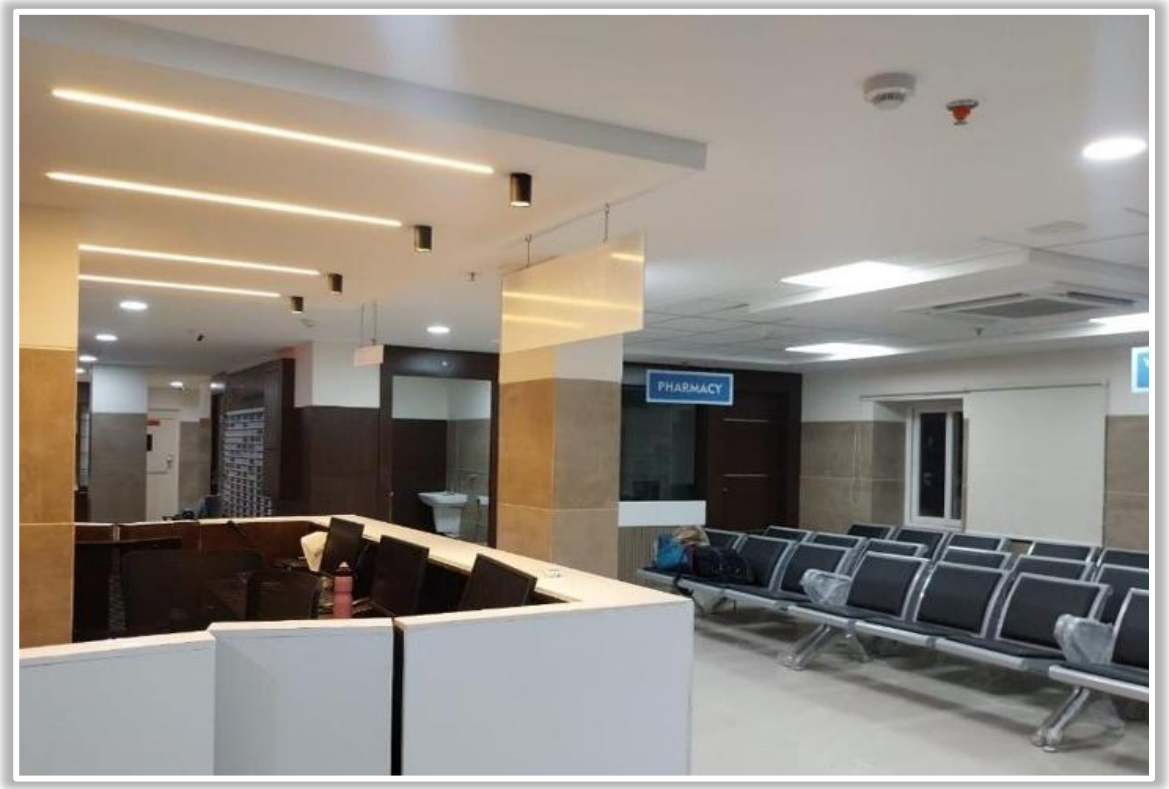


CT suite

Inaugurated our New AIIR centre in H1 FY27

Suraksha Clinic & Diagnostics





Inaugurated our New AIIR centre in H1 FY27



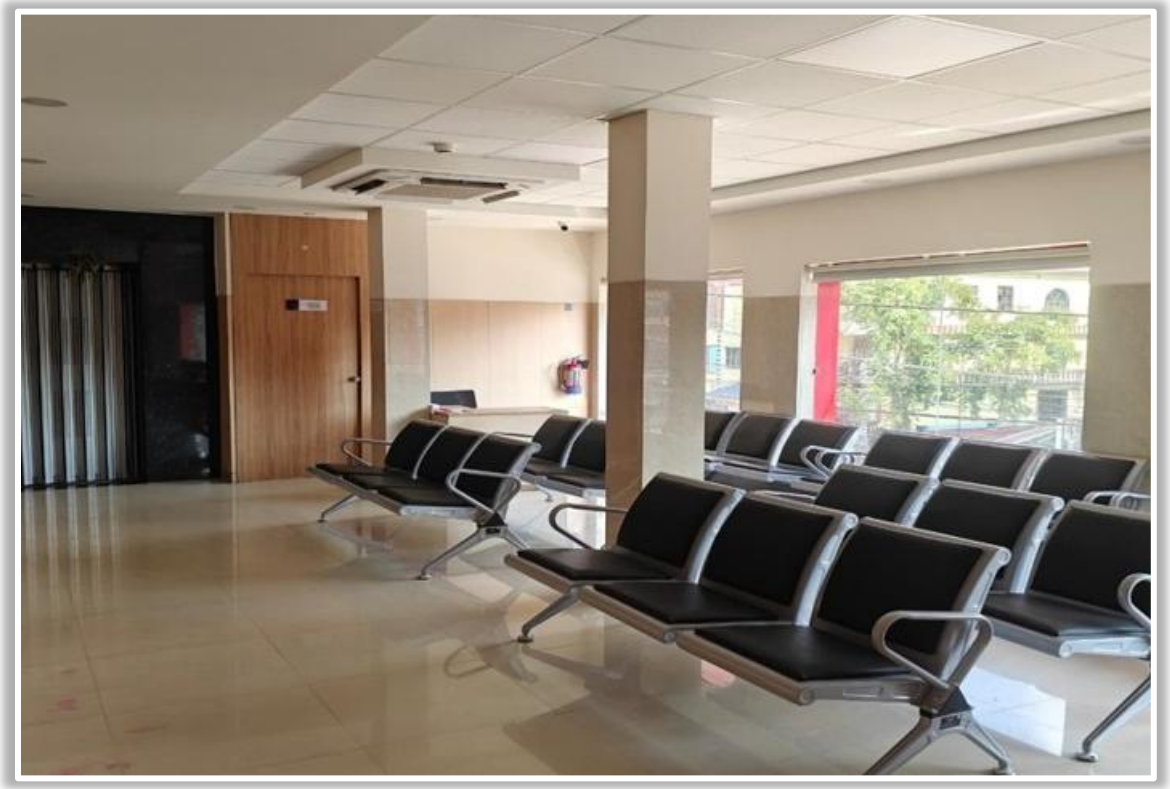


With Day-care Facility

Commissioned Two New Spoke Centres in H1 FY27

Suraksha Clinic & Diagnostics

Spoke centres at Malegaon and Arambagh, adding catchment density around our established hubs



Malegaon

Spoke centre



Arambagh

Spoke centre

Launched State-of-the-Art Hub Centre at Berhampur in H1 FY27

Anchored by an in-house laboratory and 3T MRI



Centre exterior



Reception

Launched State-of-the-Art Hub Centre at Berhampur in H1 FY27



3T MRI suite



In-house laboratory

Entered Jharkhand with a New Hub Centre at Dhanbad in H1 FY27

Suraksha Clinic & Diagnostics

Our first centre in Jharkhand, equipped with an MRI and offering integrated pathology and radiology



Centre exterior



MRI suite

Launched our New Centre at Karimpur in H1 FY27

Offering pathology and radiology services, extending our reach across Nadia district



Building front



X-ray room

Commissioned a New Spoke Centre at Nabadwip in H1 FY27

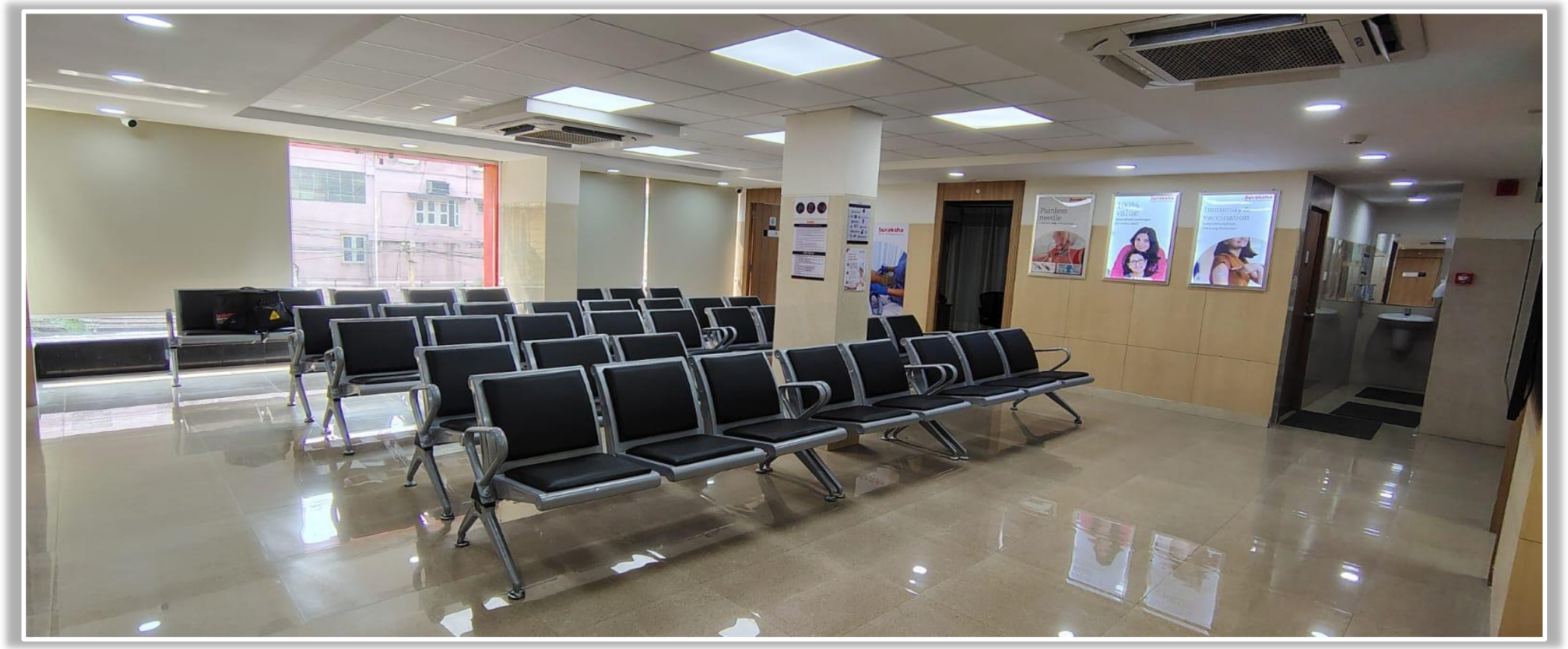


Centre exterior



Reception

Launched State-of-the-Art Hub centre at Uttarpara

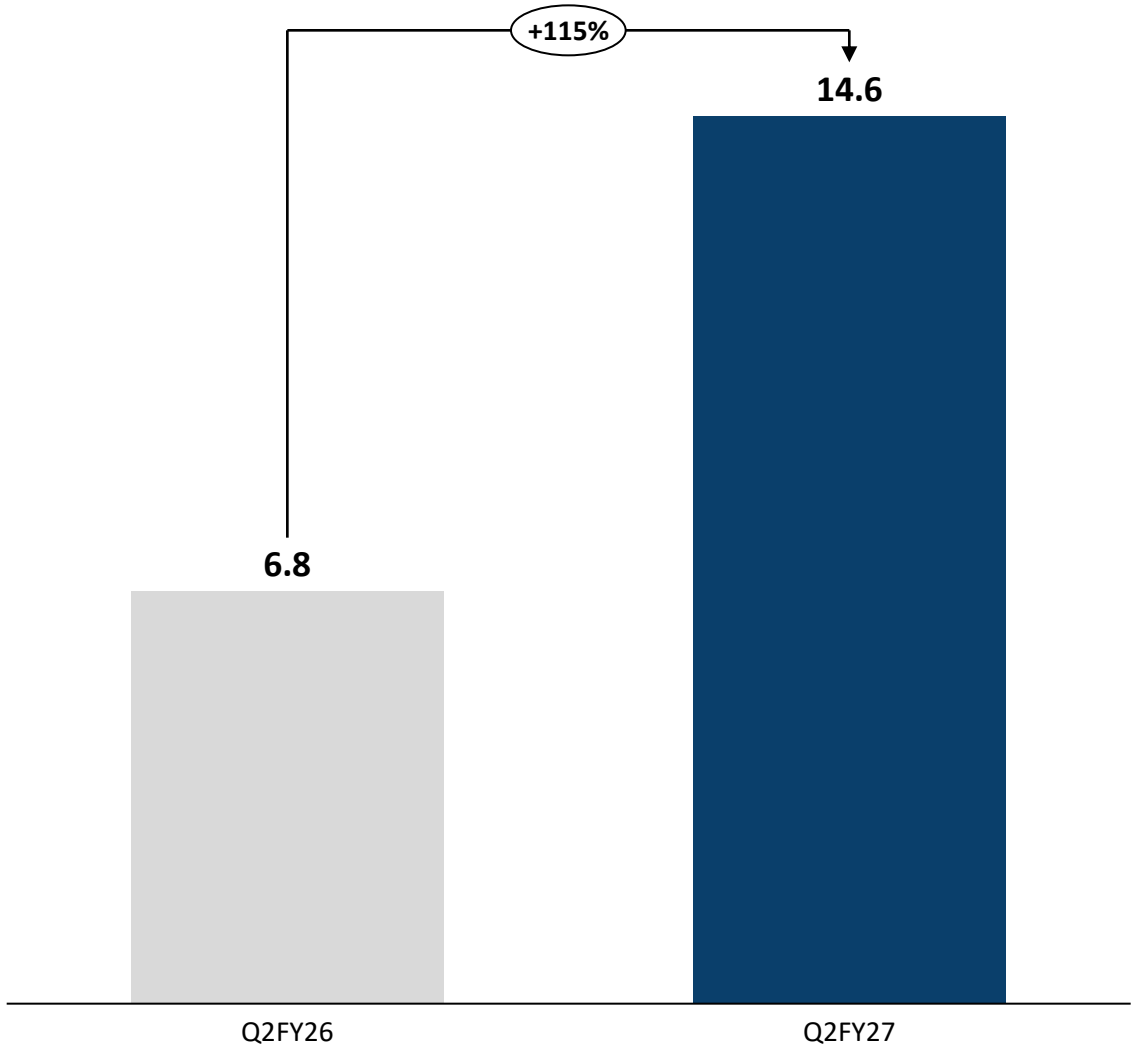


Genomics Scaling Rapidly

Building a Genomics Franchise

- **Launched July 2025** — Suraksha Genomics, our dedicated vertical for advanced genetic and molecular diagnostics, built on NABL/CAP-accredited workflows
- **Full-spectrum capability** — prenatal diagnostics (NIPT, microarray, karyotyping, FISH, QF-PCR), inherited disease and whole exome sequencing, pharmacogenomics, and oncology molecular panels
- **Scaling fast** — revenue up 115% year-on-year to ₹14.6 million in Q2 FY27, with five consecutive quarters of sequential growth averaging ~22%
- **Structurally attractive economics** — high-value, low-competition tests that lift revenue per patient and are delivered through our existing centre network with limited incremental capex
- **Next horizon** — whole genome and metagenomic testing, AI-assisted variant interpretation, and population-scale screening, positioning Suraksha for national priorities in rare disease and newborn screening

Growth in Genomics Revenue (In Mn)





Suraksha
Clinic & Diagnostics

COMPANY OVERVIEW

Vision, Mission and Values

Vision

Medium-term

We aspire to metamorphise the Company into the most reputable and cutting-edge diagnostic facility, providing precise, prompt, affordable diagnostic services that will promote early detection and long-term wellness for everybody

Long-term

Our vision is to be the most trusted and innovative diagnostic centre and set the standard for diagnostics in the future by utilising state-of-the-art technology with knowledgeable interpretation by expert professionals, accurate reporting and smooth patient experiences

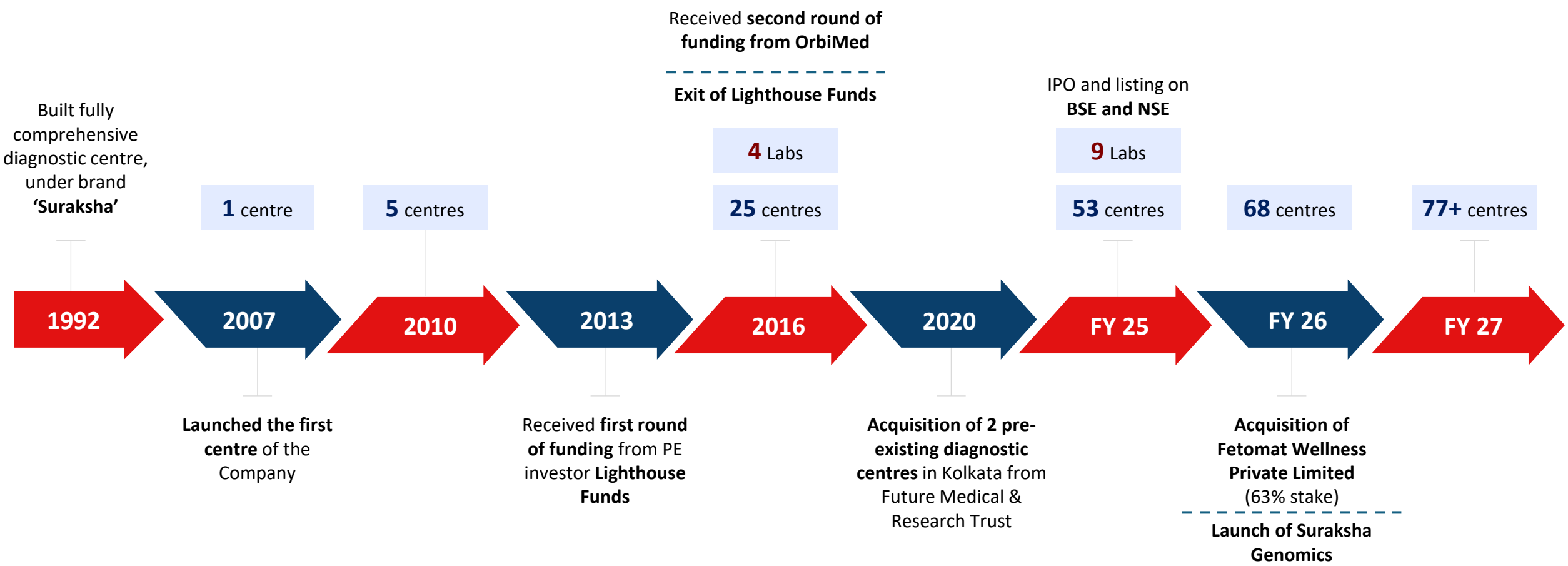
Mission

- To become the premier and most reliable diagnostic facility in India
- To establish an accurate and cost-effective diagnostic facility
- To offer our patients a better quality of reporting service
- To achieve high governance standards
- To have excellent financial results
- To enhance the lives of people centred around Suraksha
- To harness the latest advancements in diagnostic technology to provide quick, reliable results

Values

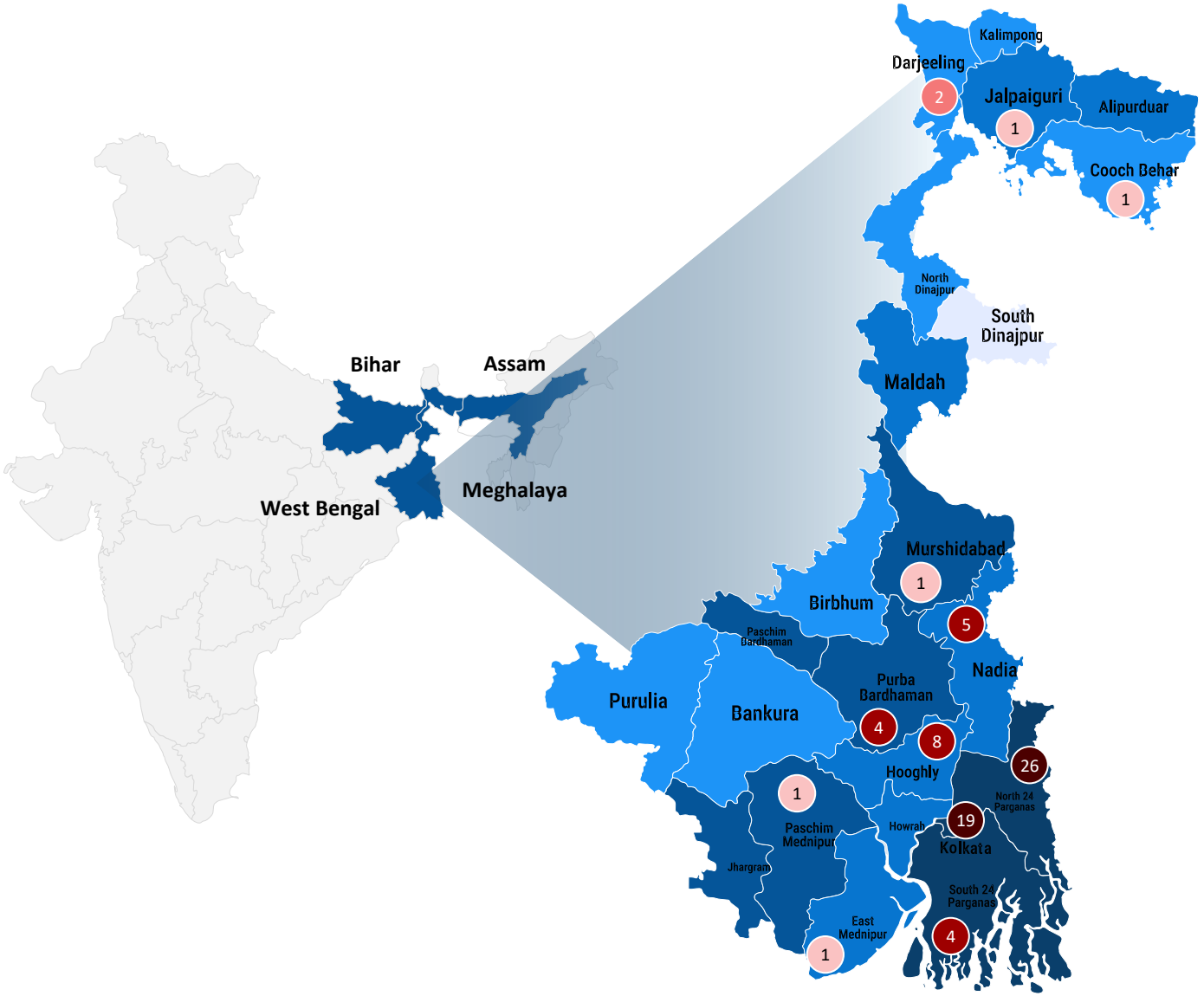
- Precise diagnostic results are at the heart of Suraksha's approach
- The benchmark for Suraksha's success is customer satisfaction and we aim to make diagnostic services accessible and affordable for all, supporting early detection, effective treatment and long-term health by creating a safe space for accurate health evaluations
- At Suraksha, integrity in business is fundamental. We are committed to maintaining transparency and upholding the highest standards of business ethics in all our dealings
- We recognise the value of time and its optimum utilisation for timely decision-making

Evolution to the Largest Integrated Diagnostic Chain in East India



Deeply Entrenched in the Vital Geography of West Bengal

- 4th most populous state in India
- Fragmented market with low penetration of chained diagnostic centers
- Accounted for 95.5% of FY26 Revenue from operations



73 Centers in West Bengal

- No. of centres
- >10 centres
- 4 to 10 centres
- 3 centres
- 2 centres
- 1 centre

Population Legend

- No. of people
- >8.5 mn
- 6.0 – 8.5 mn
- 4.0 – 6.0 mn
- 2.0 – 4.0 mn
- <2.0 mn

Hub & Spoke Operating Model

Suraksha Clinic & Diagnostics

Hub Centres

Spoke Centres

	Modalities Offered	Key Stats	
		# of doctors & employees / centre	Area
Large Centres	MRI, Gastroenterology, Dexa, OPG, Mammo, CT Scan, Neurology, USG, X-Ray, Cardiology, Pathology	30-40	5,000 – 8,000 sq. ft
Medium Centres	CT-Scan, Neurology, USG, X-Ray, Cardiology, Pathology	20-25	2,500 – 5,000 sq. ft
Small Centres	USG, X-Ray, Cardiology, Pathology	12-15	1,500 – 3,500 sq. ft

.....With Demonstrated Success

Suraksha Clinic & Diagnostics

Operational Network[1]

1 Central Lab

7 Satellite Labs
(co-located with hub centres)

19 Hub Centres
(equipped to conduct all pathology sample collection, basic and advanced radiology tests)

12 Medium Centres

40 Small Centres

6 PPP

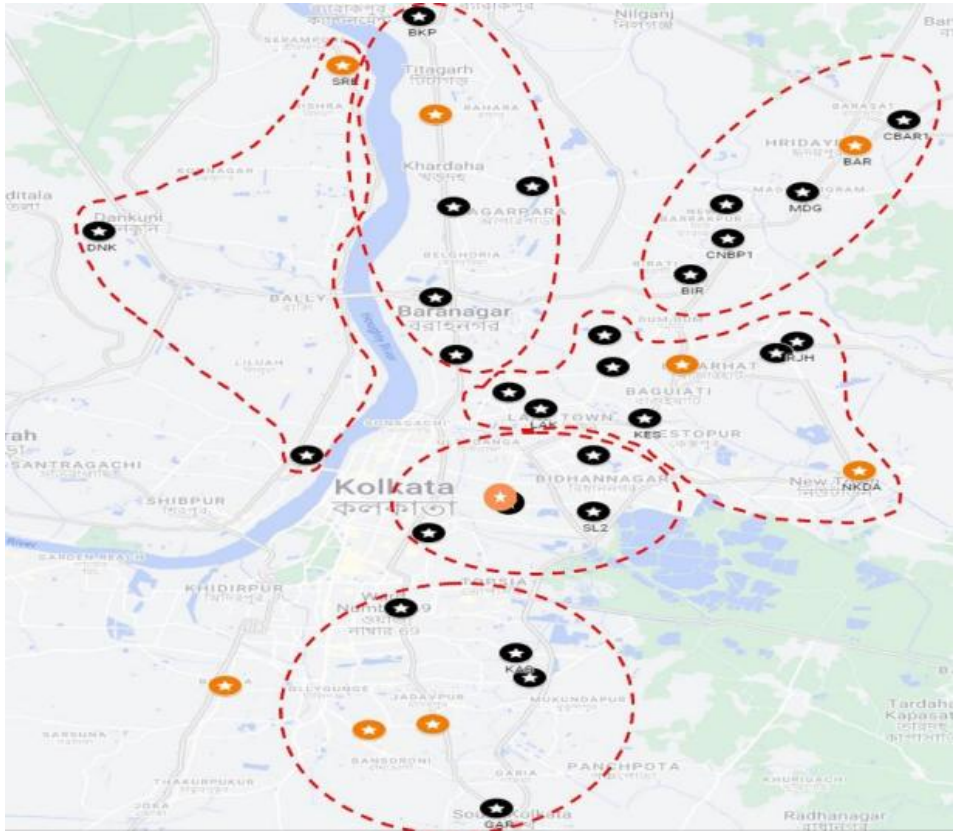
+ **227 Sample Collection Centres**

Spoke Centres
(equipped to conduct all pathology sample collection and certain basic & intermediate radiology tests)

Enhanced **brand penetration** through ability to serve more customers

Unlocks **economies of scale**

Demonstrated success in Kolkata region with significant potential for future growth[2]



Hub centres
Offers pathology tests, basic & advanced radiology tests

Spoke centres
Offers pathology tests, basic and intermediate radiology tests

Note: 1) as of 30th September 2026; 2) Map illustrating the 'hub and spoke' model in the diagnostic centre network in Greater Kolkata, representing clusters formed by combining the hub centres and spoke centres

Well Equipped Clinical Infrastructure (1/2)

Suraksha
Clinic & Diagnostics













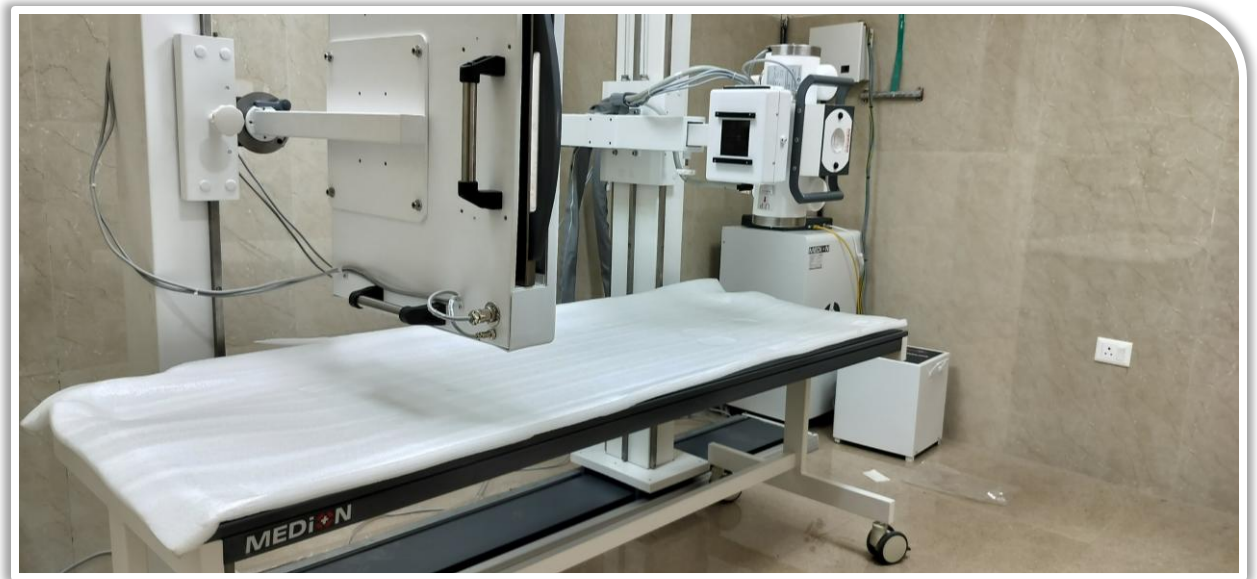




Well Equipped Clinical Infrastructure (2/2)

Suraksha Clinic & Diagnostics

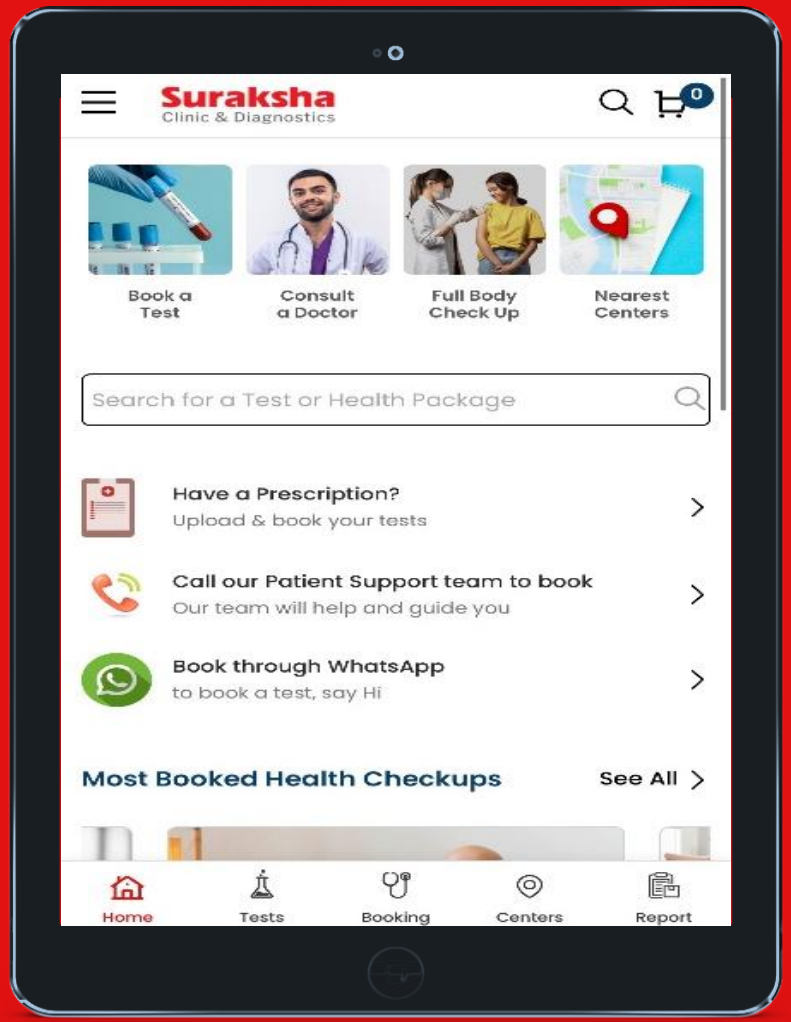








Customer Convenience Through Value Added Services



Value Added Services enhancing customer experience and convenience

Customer Centric Approach

Home Collection

Allows samples to be collected from the consumers' locations, such as their homes or offices

SMS Alerts

Customers receive an SMS to download the report through email or web portal

Polyclinic Chambers

Polyclinic chambers hosting doctors providing out-patient consultation

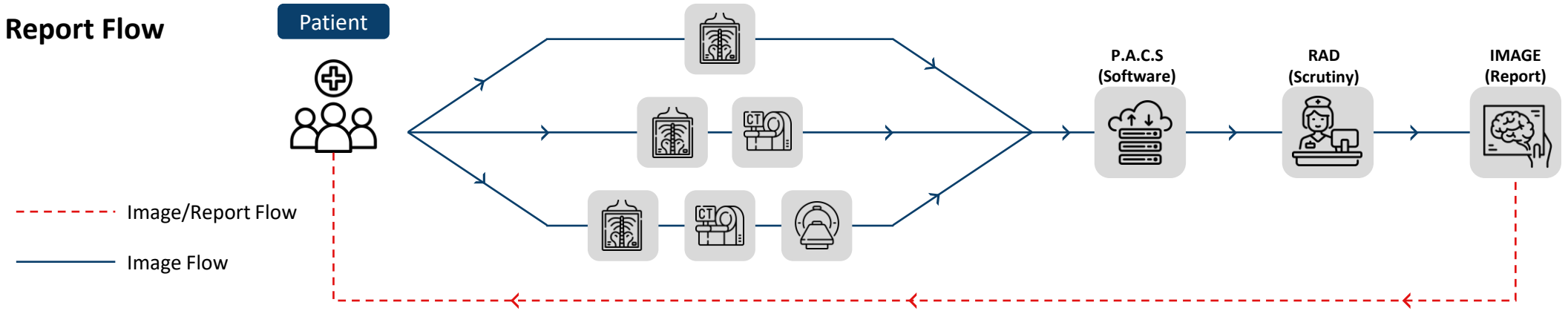
Online Bookings

Customers can book appointments and access test reports online

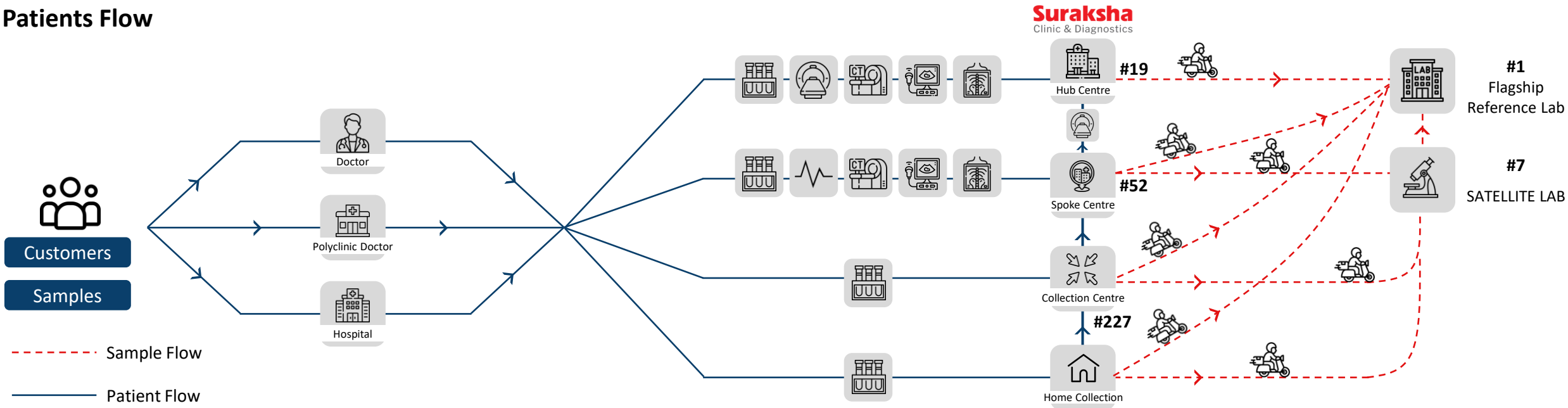
Well-established Operational Network - Greater Economies of Scale

Suraksha Clinic & Diagnostics

Report Flow



Patients Flow



Positioned to Leverage IT Infrastructure

Suraksha's Integrated System for Diagnostics

LIMS Integration

Our Laboratory Information Management System (LIMS) streamlines sample processing and report delivery. It ensures accuracy through barcoded labels and bi-directional analyser integration

RIS and PACS Workflow

The Radiology Information System (RIS) and PACS streamline imaging workflows. They integrate with registration and dispatch systems for smooth operations

Advanced Imaging Tools

PACS includes DICOM viewers with MIP, MPR, and 3D tools. These support high-quality image analysis across modalities and locations

ERP-enabled Operations

Our ERP system handles billing, inventory, procurement, and equipment use. It drives efficiency across all diagnostic centers

Error Reduction and Turnaround Time

Automation reduces errors and improves turnaround tracking. It ensures reliable and consistent service across the network

Experienced Board Of Directors



Dr. Somnath Chatterjee

Chairman & Joint Managing Director

- Associated with Suraksha since incorporation; 33+ years of experience in medical and diagnostics business
- Holds bachelor's degree in medicine and surgery from University of Calcutta and is registered with West Bengal Medical Council



Ritu Mittal

Joint Managing Director & Chief Executive Officer

- Associated with Suraksha since incorporation; 29+ years of experience in the medical and diagnostics business
- Cleared the examination for a bachelor's degree in commerce from the University of Calcutta



Mr. Satish Kumar Verma

Non-Executive, Non-Independent Director

- 41+ years of experience in management
- Holds a bachelor's degree in mechanical engineering and post-graduate diploma in engineering from Punjab University



Mr. Pradip Kumar Dutta

Independent Director

- Several years of work experience. Currently, an advisor to board at Simyog Technology
- Holds B.Tech degree in electronics & electrical communication engineering from IIT, Kharagpur; a MS degree and doctorate in philosophy from the University of Maryland



Mr. Siddhartha Roy

Independent Director

- 40+ years of experience
- Holds bachelor's degree in law from Calcutta University, and also a member of the Institute of Company Secretaries of India



Mr. Dharam Chand Dharewa

Independent Director

- 31+ years of experience
- Holds bachelor's degree in commerce from G.D. Binani Mahavidyalaya, and is practicing chartered accountant since 1987



Ms. Ishani Ray

Independent Director

- 28+ years of experience in finance
- Holds bachelor's degree and master's degree in commerce from the University of Calcutta; she is an associate of the Institute of Chartered Accountants of India

Dynamic And Diverse Management Team to Deliver Next Phase of Growth



Dinesh Gupta
Chief Financial Officer

- 14+ years of experience across diverse areas of financial management with prior tenures at Saranyu Power Trading Pvt Ltd and Maersk Global Services India Pvt Ltd
- He holds a Bachelor's degree in Commerce from the University of Calcutta and has been a member of the Institute of Chartered Accountants of India since 2012



Shreya Arora
Company Secretary

- 12 years of experience in corporate secretarial functions, legal affairs, and regulatory compliance including Kutchina Home Makers Private Limited
- Associate Member of the Institute of Company Secretaries of India (ICSI). She holds a Bachelor of Commerce (B.Com. Hons.) degree from the University of Calcutta and a Bachelor of Laws (LL.B. Hons.) degree from Bankura University



Niren Kaul
Chief Sales Officer

- 23+ years of experience, including with Bharti Hexacom Limited and Bharti Infratel Limited
- Holds a bachelor's degree in electrical engineering from Pandit Ravishankar Shukla University, Raipur and master's degree in business administration from University of Pune



Balgopal Jhunjhunwala
Regional Business Head

- 16+ years of experience
- Holds a bachelor's degree in commerce from University of Calcutta



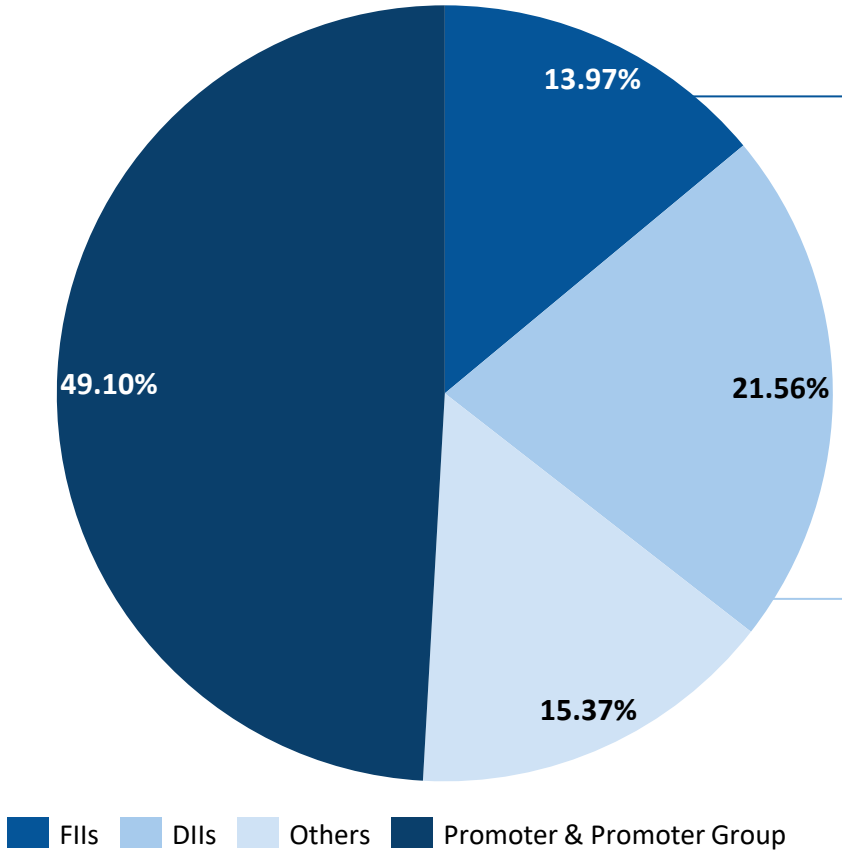
Sangeeta Chakraborty
General Manager, Operations

- 27+ years of experience
- She holds a Bachelor's degree in Arts from the University of Calcutta. She previously worked in the healthcare industry, managing inventory operations and contributing to process efficiency and supply chain coordination

Marquee Shareholders Invested in our Story

Suraksha Clinic & Diagnostics

Shareholding Pattern as at 30th September 2026



orbimed

SOCIETE GENERALE Securities Services

Nippon India Mutual Fund Wealth sets you free

kotak Asset Management

ADITYA BIRLA CAPITAL MUTUAL FUNDS

CARNELIAN

25 YEARS Bandhan Mutual Fund

Source: BSE

DIIs include Mutual Funds, AIFs and Central / State governments
FIIs include Foreign Direct Investments and Foreign Portfolio Investors
Others include Retail, NRIs, Bodies Corporate and others

Key Awards & Recognition

Suraksha Clinic & Diagnostics

2017

Best quality in service delivery[1]

2019

Best customer service in healthcare[1]

2021

Business leader of the year[2]

2021

Awards & certificate of excellence[3]

2022

Outstanding diagnostic chain of eastern India[4]

2023

Certificate of excellence in exemplary trust & commitment towards diagnostic services[5]

2025

Award for Talent Management (Leadership)[6]

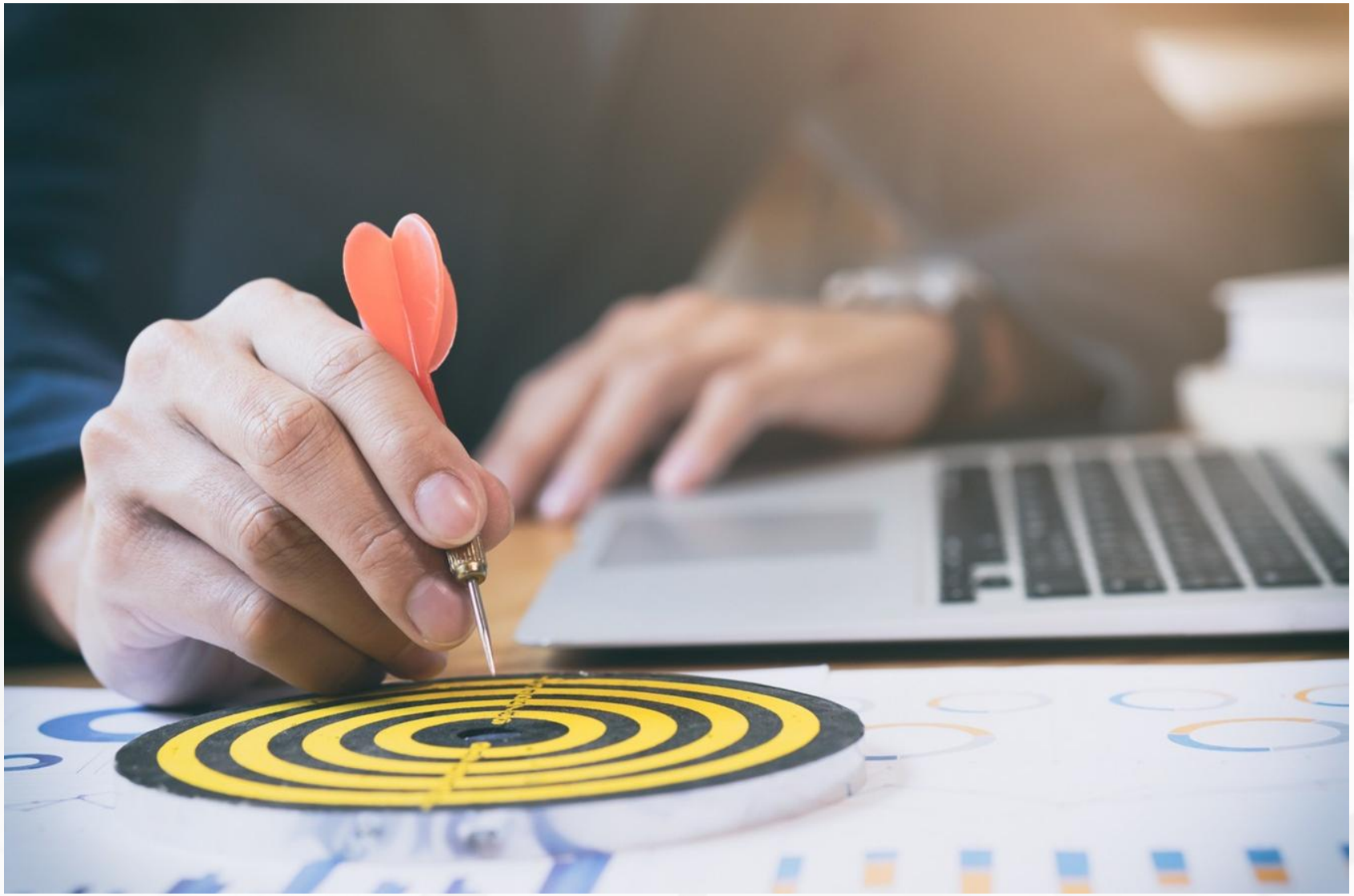
2025

Outstanding Diagnostic Chain of Eastern India[7]

2025

Acknowledgment for Strides in Genomics[4]

Note: 1) Awarded by ABP News; 2) by the World Leadership Congress & Awards; 3) by Zee24 Ghanta; 4) by ABP Ananda; 5) at the Health Conclave 2023 organized by Zee24 Ghanta; 6) By EIILM, Kolkata; 7) by R. Bangala



Suraksha
Clinic & Diagnostics

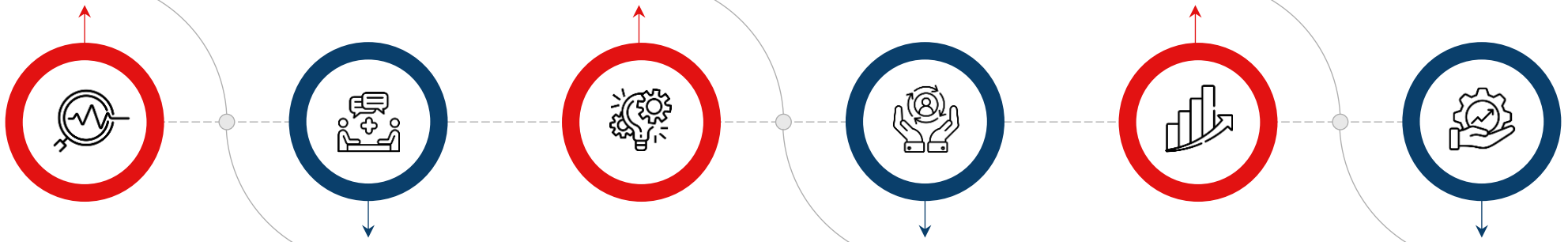
STRATEGY & OUTLOOK

Leveraging Strengths to Drive Competitive Advantage

Largest diagnostic chain with a **dominant position in Eastern India;** well-positioned to benefit from the high-growth opportunity for organized diagnostic chains in the fragmented markets in Eastern and North-Eastern India

Technologically **advanced clinical infrastructure** and trained personnel ensuring high quality and reliable diagnostic services

Track record of profitability and consistent financial performance



Integrated diagnostics provider with one-stop solution offering pathology & radiology testing, and **medical consultation services**

High brand recall and commitment to superior quality, driving high individual consumer business share and **customer retention**

Management team with **robust industry experience**

Strategic Levers to Drive Future Growth

Suraksha Clinic & Diagnostics

Expand footprint in Eastern and North-Eastern India through organic as well as inorganic route

Enhance one-stop diagnostic model by augmenting medical consultation services' share

Strengthen B2B and institutional partnerships to access new customer segments



Invest in technology to enhance diagnostic accuracy, lower turnaround time and elevate customer experience

Build on brand equity and service quality to drive customer retention and deliver growth

Leverage experienced leadership for strategic decision-making and operational efficiency

Targeting Organic and Inorganic Opportunities in Core and Adjacent Markets

Suraksha Clinic & Diagnostics

Consolidate leading position in the core geography

- Open additional diagnostic centres and increase franchisee partnerships with local entrepreneurs
- Enhance the laboratory capacity and test menu by adding latest technologies
- Increase home collection services
- Set up more hub centres to form new clusters, and spoke centres in existing clusters

Expand in adjacent geographies of Eastern and North-Eastern India

- Identify key locations in Eastern and North-Eastern India
- Replicate the
  (a) 'hub and spoke' model to unlock economies of scale
  (b) polyclinic model to drive higher number of patient footfalls
- Build spoke centers around the existing hub centers in Assam and Jharkhand

Wider geographic reach will expand the customer base as well as improve the profitability by allowing to better leverage the infrastructure

Supplement organic growth with selective acquisitions

- Selective acquisitions of and/or strategic partnerships with local diagnostic centres across Eastern and North-Eastern India
- Factors while evaluating acquisition targets
  - Brand recognition
  - Customer base
  - Technical capability and resources

Leverage technology to elevate customer experience

- Create a convenient one-stop solution through integration of digital technology, artificial intelligence and machine learning
- Increase the touch points and engagement with customers through digital and technological initiatives

Increase share of medical consultation services at diagnostic centres

- Set up more polyclinics in the existing diagnostic centres, and increase the number and specialties of doctors associated
- Achieve higher footfalls, tests per patient, and average revenue per patient

Engage in Business-to-business ("B2B") and corporate partnerships

- Enhance revenue from the B2B segment to further diversify revenue mix and increase customer base & brand penetration
- Actively seek institutional customers through referrals or internal lead-generation

Key Differentiating Factors

Polyclinic



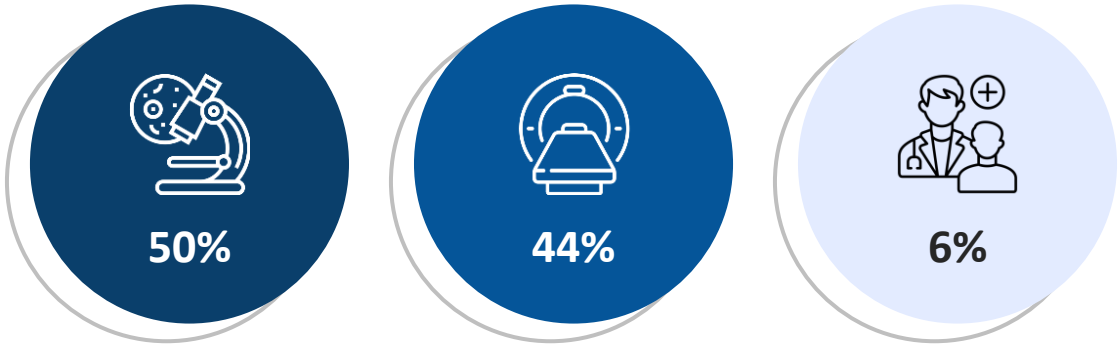
160+
Chambers[1]

1,000+
Doctors[1]

Omnichannel medical consultation services via online and offline modes through diagnostic centres which house the polyclinic chambers

Diversified in terms of revenue from services

% of FY26 Revenue



Pathology	Radiology	Other

Other includes Revenue from Doctor Consultancy and Pharmacy

Note: 1) as of 30th September 2026



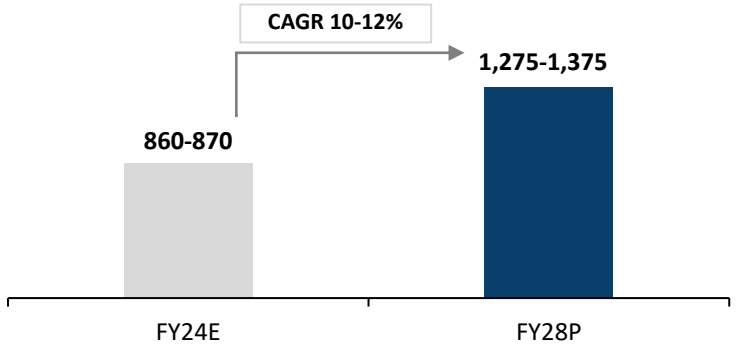
Suraksha
Clinic & Diagnostics

INDUSTRY OVERVIEW

Industry: Poised For High Growth; Shifting Towards Organized Market

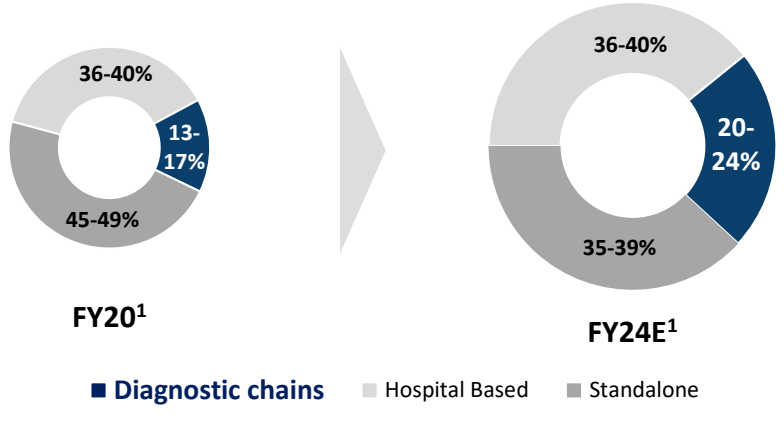
Suraksha Clinic & Diagnostics

Diagnostic market expected to grow at 10-12% CAGR between FY24 & FY28



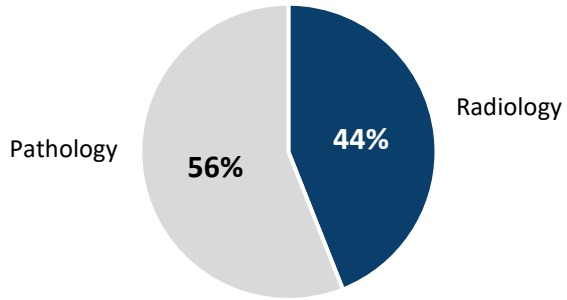
Indian Diagnostic Industry (INR bn)

Organized players gaining market share from standalone labs at a steady rate

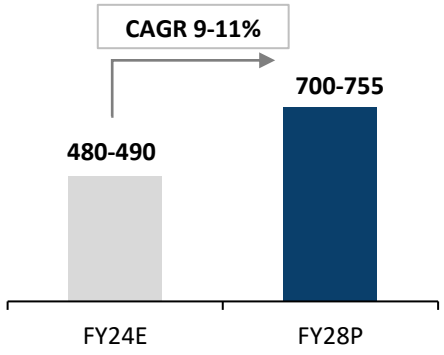


Estimated break-up of the Indian diagnostics industry

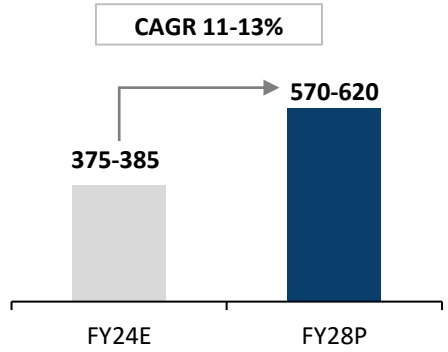
Radiology expected to grow at a relatively faster pace



Segment wise break-up of diagnostics market (FY24E)



Pathology Market (INR bn)



Radiology Market (INR bn)

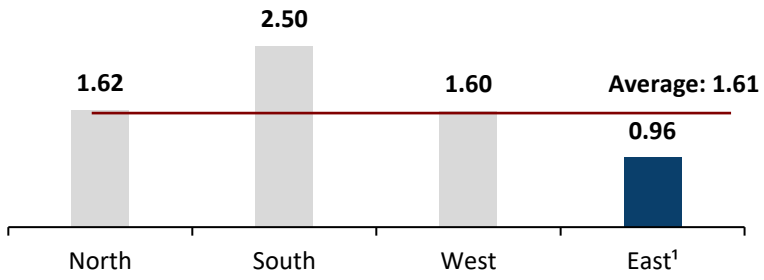
Source: CRISIL Report

Note: 1) For FY20 & FY24E, Multiregional Chains account for 35-40% & 34-38% respectively of the overall Diagnostic Chains; For FY20 & FY24E, Regional Chains account for 60-65% & 62-66% respectively of the overall Diagnostic Chains

Eastern India - An "Underserved" Market With Premium Pricing

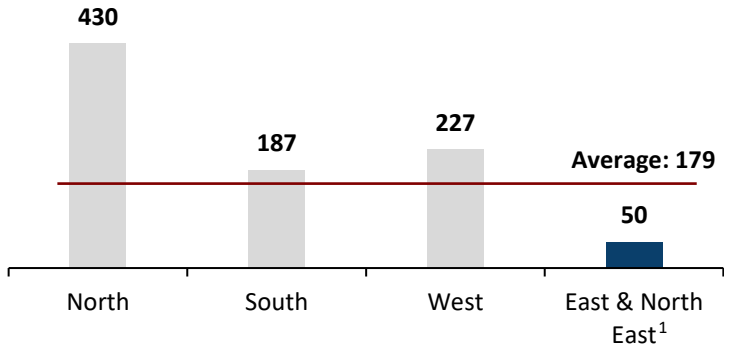
Suraksha Clinic & Diagnostics

Disparity in access to accredited testing services in Eastern[1] India relative to population needs



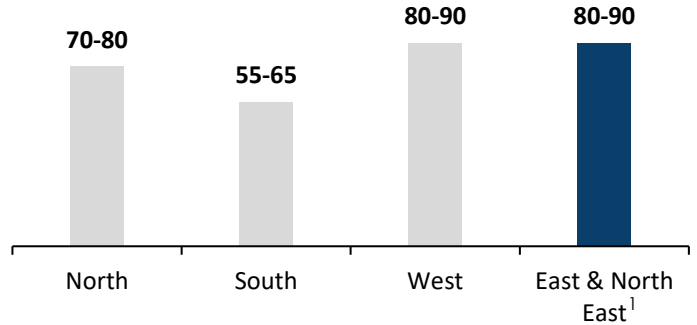
NABL labs per mn population (Feb 2024)

Region has the lowest number of NABH accredited hospitals



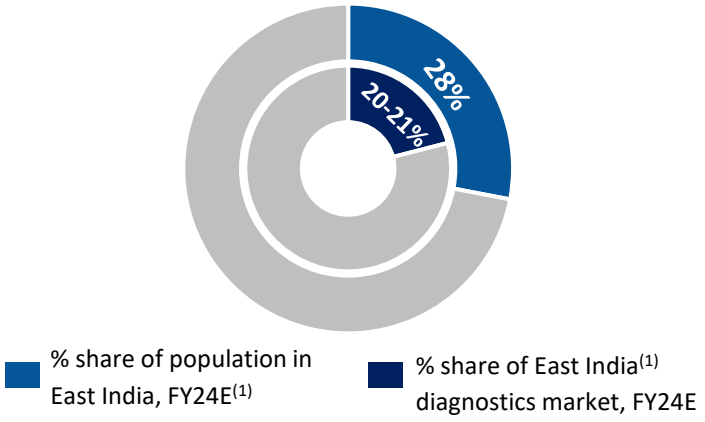
Region wise NABH accredited hospitals

East India[1] market also offers premium pricing for diagnostic tests

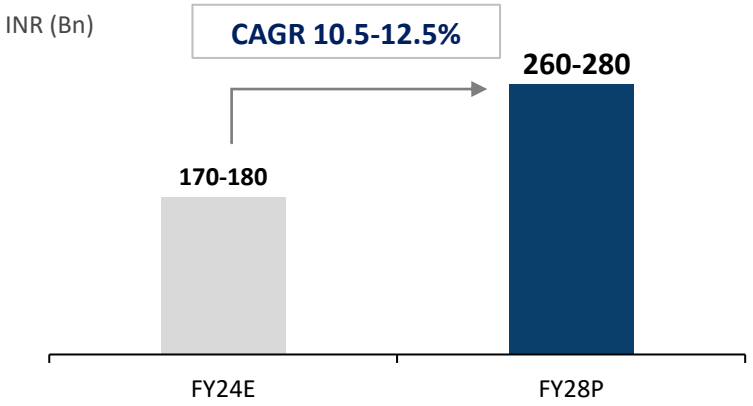


Region-wise average diagnostic test expenditure[2] (INR)

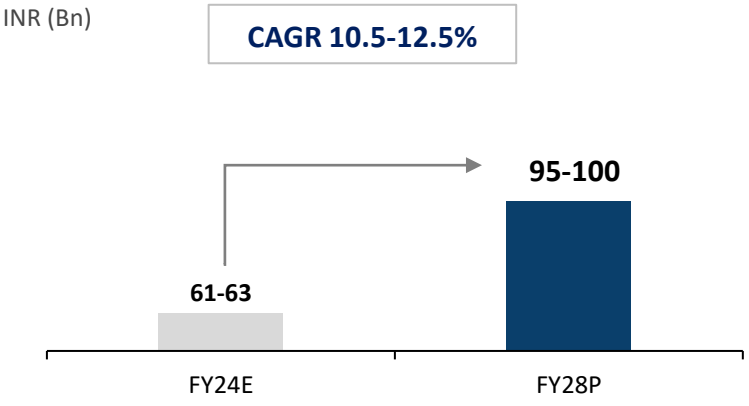
East India[1] has the highest share of population, yet the lowest share of Indian diagnostics market



East India[1] diagnostics market is expected to grow at 10.5-12.5% CAGR between FY24 and FY28



West Bengal diagnostics market is expected to grow at 10.5-12.5% CAGR between FY24 and FY28



Source: CRISIL Report

Note: 1) East including Northeast region is defined as: Bihar, Jharkhand, Odisha, West Bengal, Chhattisgarh: Sikkim, Arunachal Pradesh, Assam, Tripura, Mizoram, Nagaland, Manipur, Meghalaya; 2) For non-hospitalization

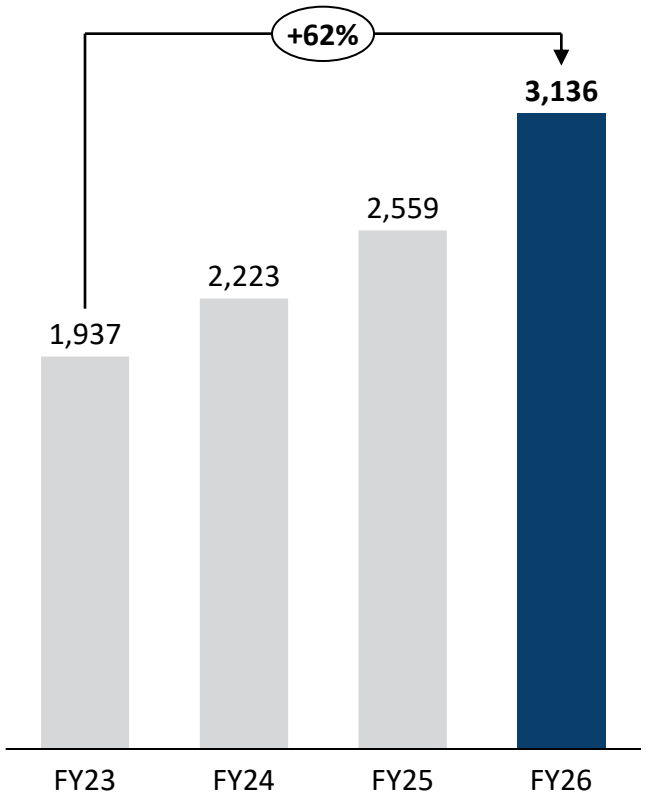


Suraksha
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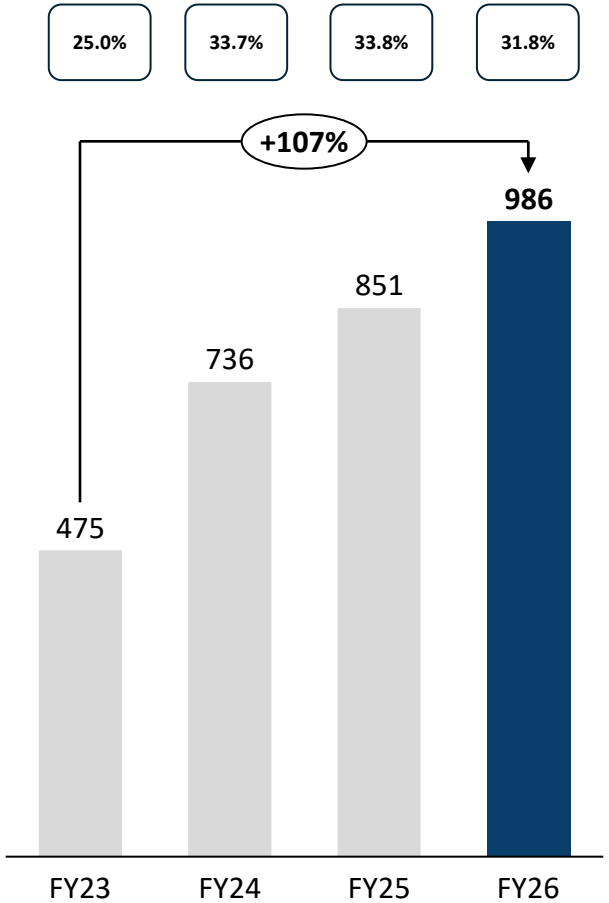
HISTORICAL FINANCIALS AND OPERATING METRICS

Consolidated Historical Financial Performance

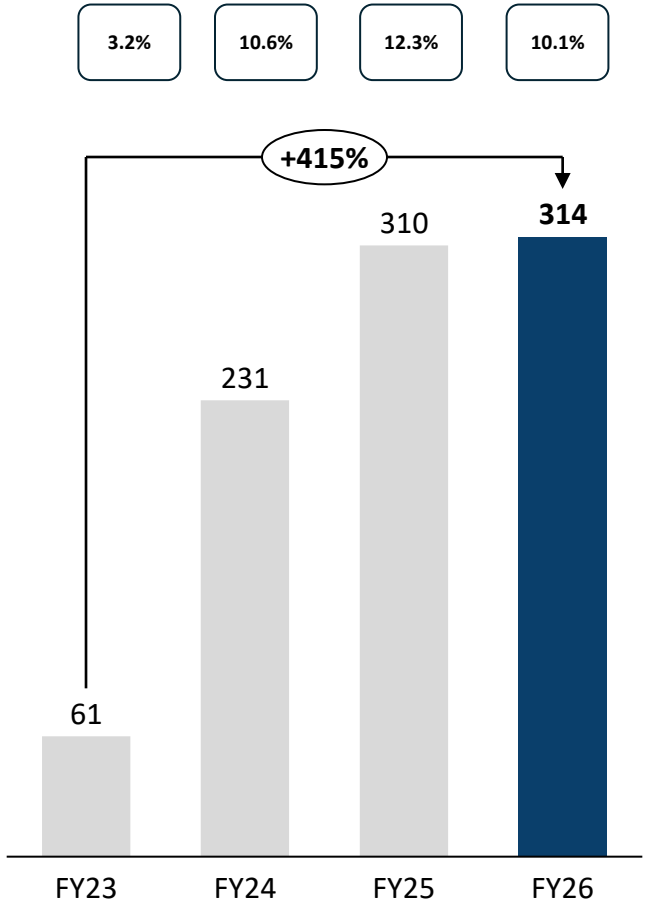
Total Income (INR Mn)



EBITDA (INR Mn)



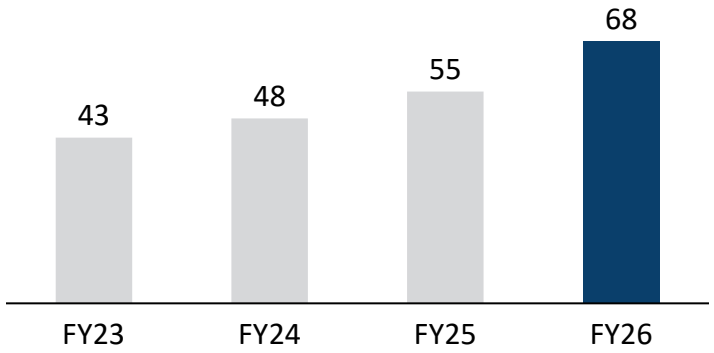
PAT (INR Mn)



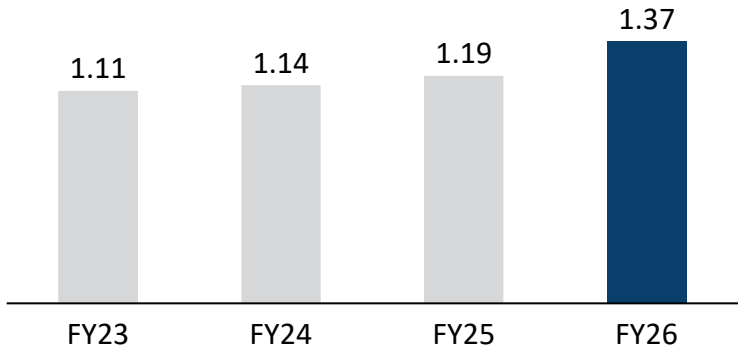
Consistent Performance Over the Years

Suraksha Clinic & Diagnostics

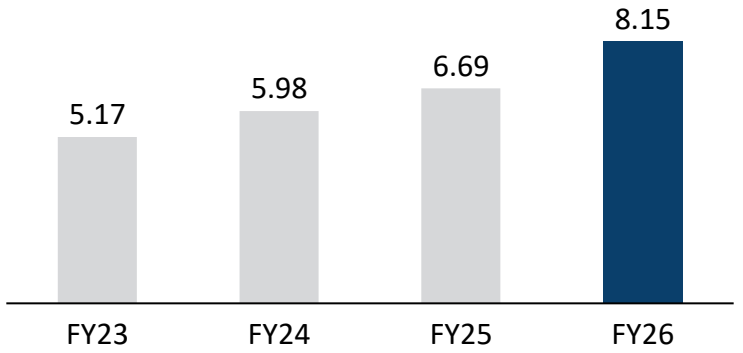
Number of Centres



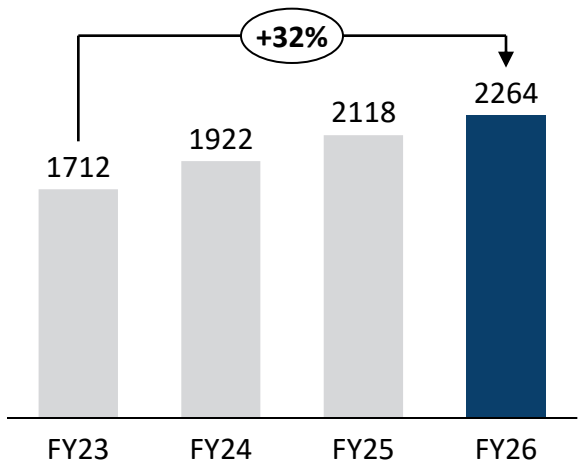
Number of Patients (Mn)



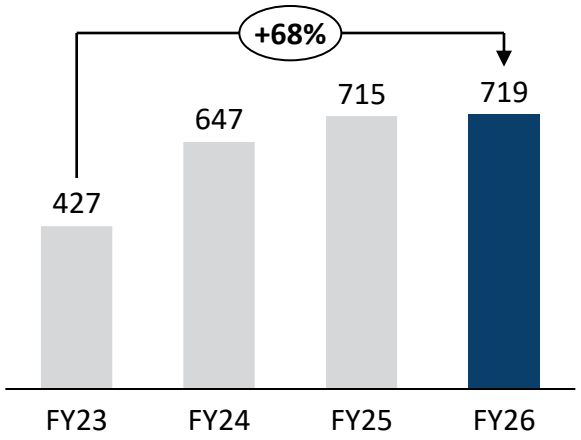
Number of Tests (Mn)



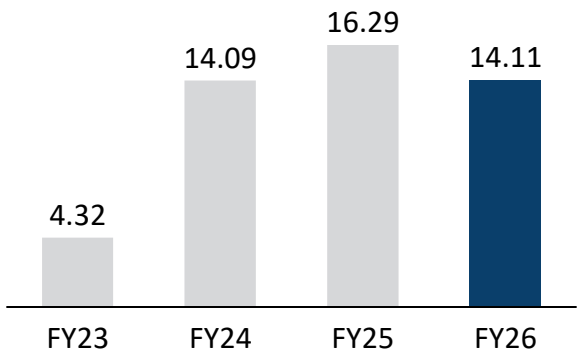
Revenue / Patient (INR)



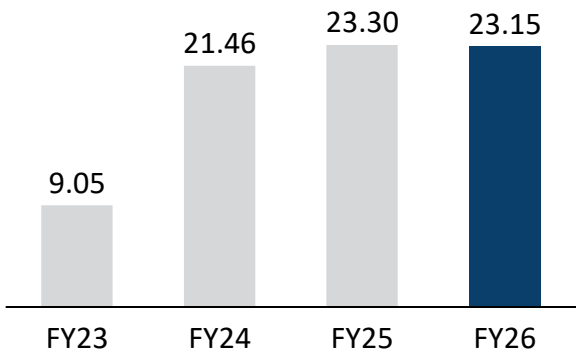
EBITDA / Patient (INR)



ROE %



ROCE %



Consolidated Profit & Loss Statement

Suraksha Clinic & Diagnostics

Particulars (₹ million)	FY26	FY25	FY24	FY23	FY26 vs FY25	FY23-26 CAGR (%)
Revenue from Operations	3,104.14	2520.93	2187.09	1901.34		
Other Income	31.6	38.46	35.51	35.53		
Total Revenue	**3135.78**	**2559.39**	**2222.59**	**1936.87**	22.5%	17.4%
Cost of Material Consumed	364.75	295.19	272.51	274.04		
Employee Benefit Expenses	532.55	428.90	400.68	398.19		
Other Expenses	1248.22	962.55	811.88	789.85		
Impairment Loss	4.67	21.86	1.34			
EBITDA	**985.58**	**850.83**	**736.18**	**474.49**	15.8%	27.6%
EBITDA Margin (%)	**31.8%**	**33.8%**	**33.7%**	**25.0%**		
Depreciation	414.48	352.98	325.98	316.71		
Finance Cost	125.53	83.85	87.88	90.60		
Profit before Tax & Exceptional Item	**445.57**	**414.05**	**322.31**	**67.48**	7.6%	
Exceptional Item	-	-	7.79	-		
Profit before Tax	**445.57**	**414.05**	**314.53**	**67.48**	7.6%	
Profit before Tax (%)	**14.4%**	**16.4%**	**14.7%**	**3.5%**		
Tax	131.54	104.27	83.26	6.83		
Profit After Tax	**314.02**	**309.78**	**231.26**	**60.65**	1.4%	73.0%
PAT Margin (%)	**10.1%**	**12.3%**	**10.6%**	**3.2%**		
EPS	6.18	5.97	4.43	1.22		

Consolidated Balance Sheet

Particulars (₹ million)	FY26	FY25	FY24	FY23
Assets				
Non-current assets				
Property, plant and equipment	1,935.78	1,471.37	1,350.50	1,127.89
Capital work-in-progress	351.16	100.99	13.13	23.91
Goodwill	1160.55			
Right-of-use assets	38.80	742.90	754.09	809.69
Other intangible assets	11.22	15.00	10.76	14.49
Intangible Assets under Development	18.26	4.93	-	-
Financial assets				
Investments	-	10.00	-	-
Other financial assets	216.19	426.91	84.49	131.56
Non-current tax assets (net)	41.97	16.28	18.31	21.41
Other non-current assets	81.47	75.33	46.27	2.49
Total non-current assets	**3855.40**	**2,863.71**	**2,277.56**	**2,131.44**
Current assets				
Inventories	81.43	80.49	66.78	61.62
Financial assets				
Trade receivables	227.58	138.12	88.75	46.80
Cash and cash equivalents	32.14	22.47	25.20	21.62
Bank balances other than cash and cash equivalents	231.34	178.59	525.03	528.77
Other financial assets	6.89	25.30	-	-
Other current assets	46.38	26.56	18.73	21.70
Total current assets	**625.77**	**471.53**	**724.49**	**680.51**
Total Assets	**4,481.16**	**3,335.24**	**3,002.05**	**2,811.95**

Particulars (₹ million)	FY26	FY25	FY24	FY23
Equity				
Equity share capital	104.16	104.16	85.29	85.29
Other equity	2,344.32	2,008.24	1,725.1	1,490.26
Equity attributable to owners of the parent	2,448.49	2,112.40	1,794.08	1,559.26
Non Controlling interest	(13.72)	(10.09)	(2.62)	(4.65)
Total equity	**2,434.77**	**2,102.31**	**1,791.46**	**1,554.61**
Liabilities				
Non-current liabilities		-	-	-
Financial liabilities		-	-	-
Borrowings	1.78	28.75	51.83	84.36
Lease liabilities	1,141.13	712.28	703.07	719.28
Other Financial Liabilities	218.73			
Provisions	8.26	10.22	7.71	4.51
Deferred tax liabilities (net)	80.01	54.51	53.86	65.78
Total non-current liabilities	**1,449.9**	**805.76**	**816.47**	**873.93**
Current liabilities				
Financial liabilities		-	-	-
Borrowings	15.57	29.50	34.54	55.71
Lease liabilities	144.94	118.38	115.33	109.39
Trade payables		-	-	-
Total outstanding dues of micro enterprises and small enterprises	23.34	19.67	32.26	34.53
Total outstanding dues other than above micro enterprises and small enterprises	185.28	116.76	111.66	105.86
Other financial liabilities	192.84	107.73	77.68	64.71
Other current liabilities	33.05	33.80	17.46	12.41
Provisions	1.48	1.25	-	0.79
Current tax liabilities (net)	-	0.08	5.19	0.01
Total current liabilities	**596.49**	**427.17**	**394.12**	**383.41**
Total equity and liabilities	**4481.16**	**3,335.24**	**3,002.05**	**2,811.95**

Consolidated Cash Flow Statement

Suraksha Clinic & Diagnostics

Particulars (₹ million)	FY26	FY25	FY24	FY23
Profit before Tax	**445.57**	414.05	314.53	67.48
Adjustment for Non-Operating Items	526.22	428.61	413.29	397.12
Operating Profit before Working Capital Changes	**971.79**	842.67	727.82	464.6
Changes in Working Capital	-19.92	-103.26	-36.9	48.29
Cash Generated from Operations	**951.87**	**739.41**	**690.92**	**512.89**
Less: Income Taxes paid	-133.58	-105.82	-86.1	-71.93
Net Cash from Operating Activities	**818.29**	**633.59**	**604.81**	**440.96**
Purchase of property, plant & equipment and other intangible assets	-673.45	-420.24	-446.94	-131.67
Proceeds from sale of property and equipment	0.95	1.41	17.73	6.61
Investment in company	-32.71	-10.00	-	-
Investments in deposits with banks	-	-	-413.71	-410.51
Redemption of deposits with banks	157.37	-2.60	461.06	302.25
Interest recveived on bank deposits	26.14	35.59	31.9	25.37
Cash Flow from Investing Activities	**-521.70**	**-395.84**	**-349.95**	**-207.95**
Proceeds of borrowings	0.77	-	5	20.5
Repayment of borrowings	-43.68	-28.11	-58.7	-70.7
Payment of lease liabilities	-241.17	-207.00	-195.55	-180.12
Others	-2.84	-5.367	-2.05	-12.96
Cash Flow from Financing Activities	**-286.92**	**-240.48**	**-251.30**	**-243.28**
Net increase/ (decrease) in Cash & Cash equivalents	9.67	-2.73	3.58	-10.27
Add: Cash and cash equivalents at the beginning of the period	22.47	25.2	21.62	31.89
Cash and cash equivalents at the end of the period	**32.14**	**22.47**	**25.2**	**21.62**

Company :

Suraksha
Clinic & Diagnostics

Suraksha Diagnostic Limited
CIN: L85110WB2005PLC102265
Email: investors@surakshanet.com

Investor Relations Advisors :

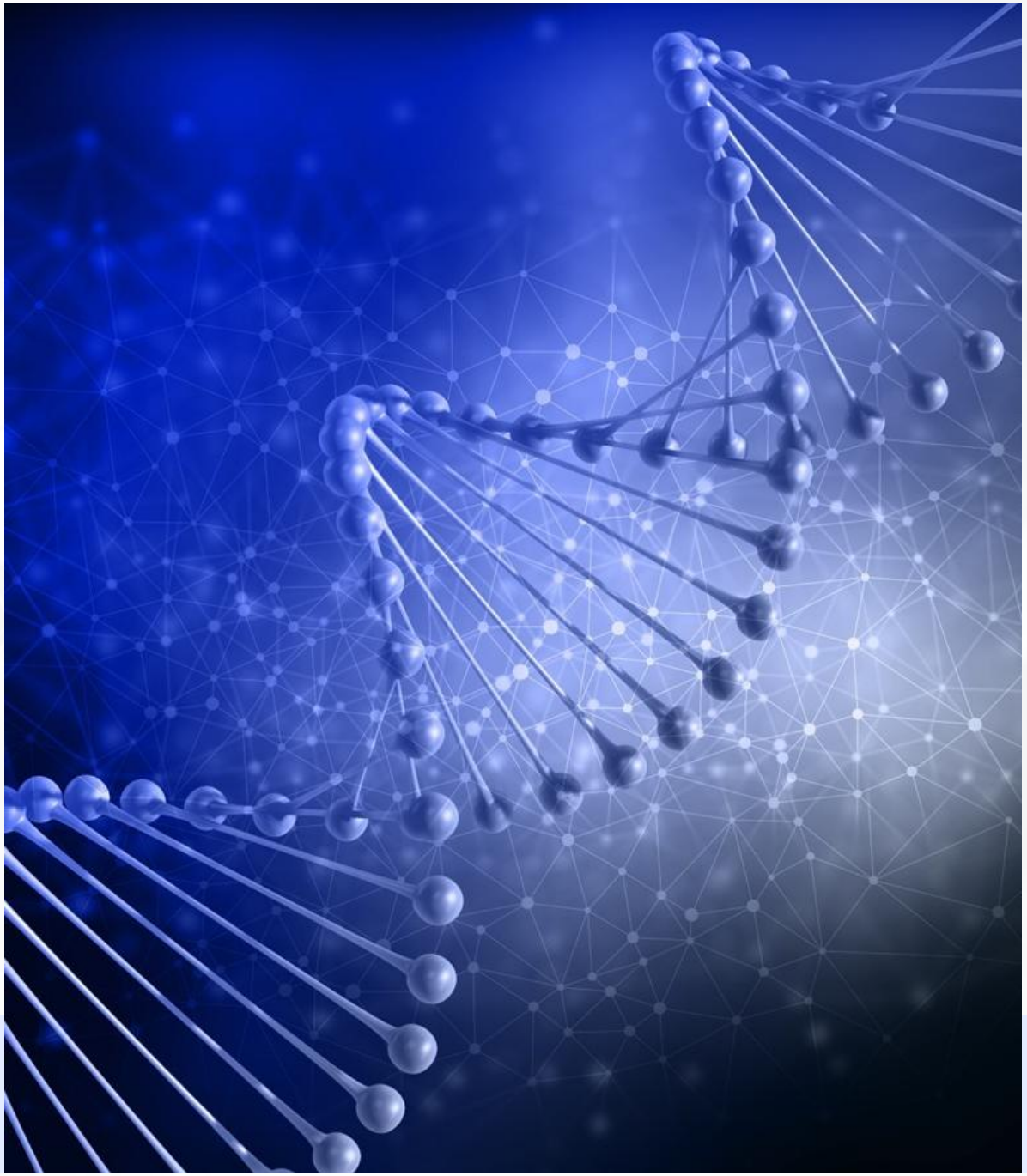
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THANK YOU