Max India Group: How to Create a Culture of Maxism?

Rohit Kumar1
Swarup Kumar Dutta1

Abstract
Max India is a multi-business entity and is the holding company for Max Healthcare, Max Bupa Health Insurance, Antara Senior Living, Life Insurance and Max Speciality Films. The case describes how an enterprise-wide quality management system can help achieve the vision of the Max Group, which is to build one of the most admired corporates for service excellence, and how can quality and service excellence become a boardroom subject? The case lists down the details of different businesses and the perspective of different stakeholders in the implementation of the Max Performance Excellence Framework and building the culture of Maxism. The case was written based on both primary research (interview research) and secondary research.

Keywords
Max Quality System, service excellence, business excellence, strategy, boardroom

Introduction
It was a late evening in June 2017. Prashant Hoskote (senior director—quality, service excellence and innovation within the Max India Group) had just finished a strategy meeting with his team. On his way back home, Prashant was reflecting on some of the critical questions that had kept him and his team occupied for quite some time now. How would he make Max Performance Excellence Framework (MPEF) a key driver for creating a culture of Maxism across all the Max Group companies? How to help achieve the vision of the Max Group, which was to build one of the most admired corporates for service excellence, and how can quality and service excellence become a boardroom subject? The case lists down the details of different businesses and the perspective of different stakeholders in the implementation of the Max Performance Excellence Framework and building the culture of Maxism. The case was written based on both primary research (interview research) and secondary research.

Tata Group had used the Tata Business Excellence Model (TBEM) to transform its different businesses in terms of both quality growth and profitability.

Tata Business Excellence Model
TBEM is a framework that helps companies to achieve excellence in their business performance. The model was chosen by the Tata Group to help in building globally competitive organizations across Tata Group companies. TBEM is based on the Malcolm Baldridge National Quality Award Model (see Figure 1) of the USA (Tata Teleservices Limited, n.d.). The framework had been conceived to deliver strategic direction and to drive business improvements at the Tata Group. TBEM instils a process-centric approach in an organization as a means to achieve the chosen ‘business goals’. The TBEM matrix is used for the organizational self-assessment of Tata companies, recognition and awards, and for providing feedback to applicants.

1 Chair Strategic Management Area, Indian Institute of Management Ranchi, Ranchi, Jharkhand, India.

Corresponding author:
Rohit Kumar, Chair Strategic Management Area, Indian Institute of Management Ranchi, Suchana Bhawan, 5th Floor, Audrey House Campus, Meur’s Road, Ranchi, Jharkhand 834008, India.
E-mail: rohit.k@iimranchi.ac.in

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Tata companies have been using the Baldrige Criteria for Performance Excellence for more than 15 years. While each Tata company or enterprise operates independently, all Tata-branded companies use the Baldrige systems framework. To license the Tata brand, each Tata company or enterprise must sign a legal agreement with the Tata Group holding company, Tata Sons, that ensures that it will follow Tata’s code of conduct and the TBEM (Schaefer, 2012).

As per the Economic Times, in July 2016, Tata Steel was recognized as ‘industry leader’ under the TBEM for the assessment year 2015. The award was presented to the company by Cyrus P. Mistry, chairman, Tata Sons, during the Annual Group Leadership Conference held in Mumbai on Friday, the birth anniversary of J. R. D. Tata (Mazumdar, 2016). As a result of the use of the TBEM and assessment process, the Tata Group companies have witnessed significant benefits around the world. ‘We have seen a lot of companies becoming more competitive, customer-oriented and process-focused’, says Sinha (resident director of the Middle East and North Africa region at the Tata Group). At the same time, Sinha stresses, ‘The programme is an improvement process, not an award process’ (Tata Teleservices Limited, n.d.). In the words of N. Chandrasekaran, the current Chairman of Tata Sons,

In the past 25 years, the TBEM process has driven excellence in a structured manner and has benefitted the Tata Group immensely. Over the years, some of our companies that have leveraged this tool have witnessed a phenomenal transformation. TBEM is an important initiative used to bind the Tata Group, to set group behaviour and help achieve excellence.

The TBEM Assessment process now covers a wide range of Tata companies, which together contribute 95 per cent of the group revenues. The TBEM Assessment process has moved beyond compliance, and many companies are actively using TBEM Assessments for transforming and improving their business (Tata Business Excellence Group, 2018). The Tata Group have distinguished themselves through priorities and processes by evolving and practicing an approach that can be referred to as the ‘Tata way of business’, in other words ‘Tataness’, which effectively combines international best practices with Indian values and blends the capitalist spirit with socialist primacies (The Penguin India Blog, 2019).

Prashant knew that in the case of the Tata Group, the TBEM process over the last two and a half decades has become a driving force for business excellence and that it has also helped build a culture of ‘Tataness’ across Tata Group companies. However, the challenge ahead of him was to implement the business excellence model in a different setting. Also, to make things worse, he did not have the luxury of time as more was expected in a lesser timeframe. He needed to act fast and with strategic agility.

### Table 1. Max Group Values

| Caring Nature | Excellence | Credibility |
|---------------|------------|-------------|
| We encourage a culture of service and helpfulness so that our actions positively impact society. Our commitment to care defines and differentiates us. | We gather the experts and the expertise to deliver the best solutions for life’s many moments of truth. We never settle for good enough. Expertise, dependability, entrepreneurship, business performance | We give you our word and we stand by it. No matter what. A ‘no’ uttered with the deepest conviction is better than a ‘yes’ merely uttered to please, or worse, to avoid trouble. Our words are matched by our actions and behaviour. Transparency, integrity, respect, governance |

*Source: https://www.maxindia.com/about-us/#our-values-3*

### Figure 1. Criteria for Performance Excellence Framework: A Systems Perspective

*Source: 2013–2014 criteria for performance excellence.*

### About the Max India Group

Max India Group is one of India’s leading business houses with four major strategic business units (SBU). The first SBU is Max India Limited, which has Max Healthcare Limited, Max Bupa Health Insurance (MBHI) Company Limited and Antara Senior Living under its fold. Second, is Max Financial Services, which include Max Life Insurance Company (MLIC) Limited. Third is Max Ventures and Industries Limited, which has three different businesses under its arm, that is, Max Speciality Films Limited, Max Estates Limited and Max I. Limited (see Figure 2). The fourth SBU is the Max India Foundation, which is the group corporate social responsibility (CSR) arm.

The company was founded as a group holding company by Mr Analjit Singh in 1984 at Railmajra, Punjab. His peers admired Singh, an alumnus of The Doon School, Dehradun, Uttarakhand, India, for being quite strict, disciplined and a perfectionist during his school days. As a school prefect, he used to follow the rulebook. It was during his school days...
when he inculcated the traits of being mindful and be responsible for one’s actions. No wonder he ended up being an entrepreneur. Max Group has a strong history of entrepreneurship and nurturing successful businesses. In the year 1985, it forayed into Penicillin bulk pharma and in 1993, entered Telecom in joint venture with Hutchison. In the year 2000, it shifted from business-to-business (B2B) to business-to-customer (B2C) businesses by foraying into life insurance, healthcare and clinical research.

During the last three decades, Singh had transformed Max India from being a manufacturing company to healthcare (Max healthcare) and health financing (Max Bupa, Max Life insurance) businesses. Also, from being a niche player to a multi-business conglomerate with earnings of USD 3 billion, 10 million customers and 25,000 employees. Under Singh’s guidance, the group has been successful in attracting investors such as Temasek Holdings, International Finance Corporation (IFC) and Goldman Sachs. For example, during the period between 2007 and 2011, the Max Group had raised a fund of USD 360 million. In 2015, Max India demerged into three listed holding companies. The Max Group has recorded revenue growth of Compound annual growth rate (CAGR) 16 per cent during the last five years, that is, from USD 1,639 million during FY’14 to USD 2,945 million during FY’18. The group earnings before interest, tax, depreciation and amortization (EBITDA) had increased at the rate of 12 per cent CAGR, that is, from USD 81 million during FY’13 to USD 129 million (FY’17). The ‘mission’ and ‘vision’ statements (see Table 2) of the Max Group emphasized the importance of service excellence and to be the most admired company for healthcare and life care needs, respectively. However, to achieve its mission and vision, one of the essential elements was to build a culture of business excellence, in other words, building a culture of Maxism.

### Building the Culture of Maxism

In 2010, when Prashant joined Max Group, Singh asked him a very pertinent question related to Maxism, which he still remembered:

**Table 2. Vision and Mission**

| Vision | Mission |
|--------|---------|
| To be the most admired company for health and life care needs of its customers, patients and their families. | • Be the most preferred category choice for customers, patients, shareholders and employees. |
|        | • Deliver exceptional and ever-changing standards of medical and service excellence. |
|        | • Operate to uncompromising ethical standards consistently. |
|        | • Lead the market in quality and reputation. |
|        | • Maintain cutting edge standards of governance. |

Prashant knew very well which company Singh was referring to and was excited (with his previous experience of working with a Tata Group company) to create a specific ‘Maxism’ about all the Max Group companies, in terms of service excellence, which did not exist now. In that meeting, Singh also said that:

> Why is it that when someone from another large company walks into my office, and I receive him, without even knowing which company he represents, I almost know which group he belongs to? So why do not I see that common mindset, that common management language, that common improvement thinking in my organization? (Mitra, 2013)

Prashant had the mandate from Singh to build a certain ‘Maxism’ around Max Group. However, to build the
culture of service excellence across the Max Group, there was a need to have a robust framework, something like what the Tata Group adopted. It was after burning a lot of mid-night oil (both at home and office, including weekends) that Prashant and his team came up with the proposal to go ahead with MPEF. It was based on a systems approach to make service excellence and quality a boardroom subject. Nevertheless, the journey was not that simple. Once the framework was rolled-out across all the Max Group companies in July 2013, Singh said:

We recently developed a comprehensive ‘quality systems’ to measure our performance objectively. This will help us achieve our vision—to be one of India’s most admired corporates for service excellence.

The CEOs of the different companies namely, Rajesh Sud (Max Life Insurance), Sudhir Mathur (Max Speciality Films), Mansaje Mishra (MBHI), Dr Ajay Bakshi (Max Healthcare), Dr Ajoy Kumar (Max Neeman) and Tara Singh (Antara Seniors Living) were excited to roll-out the enterprise-wide quality management system in their respective companies.

To this, Rahul Khosla (managing director, Max India) added:

Quality is not a department. It is what you and I do every day. Excellence should be our first, middle and last name.

**Why an Enterprise-Wide Quality Management System?**

A corporate that is into multiple businesses needs a common management language, mindset and continuous improvement approach so that the different businesses can come on a single standardized message of ‘quality’ and ‘excellence’. It also helps to leverage synergies across businesses.

Mr Analjit Singh was famously quoted as saying,

While I appreciate that we have multiple JV and ‘strategic partners’ that bring along their views, values, techniques, I would like a common culture, standardized methods and management language. My group is driven by ‘quality and service excellence’ and that is why it is in my vision. But it is not a boardroom subject.

The Max Quality System (MQS) was designed as an enterprise-wide quality management system. It had ‘service excellence’ at its core with four significant elements surrounding it, that is, standardized best practices (around leadership, planning, customer, measures, employees and processes), standard metrics (MQS scorecard, customer, people, process and finance), rewards and recognition (quality and service delivery linked to career progression) and Lean Six Sigma/ MAXimize quality (standardized methodology for continuous improvement). The governance of MQS was done through the Quality and Service Council and the annual assessment cycles. The ‘service excellence’ team is a part of the ‘company’s governance framework’ (see Figure 3). The role of core values and concepts is depicted in Figure 4.

The core and the four critical elements of MQS are sandwiched between communication and max performance Framework (MPEF); in other words, MPEF sits on top in the MQS framework. The group managing director, the CEO council, the board of directors and quality council use the MQS scorecard to drive meaningful change and improvement across the group.

**About Max Performance Excellence Framework**

In 2013, MPEF was conceptualized and rolled-out, keeping in mind the five global quality models, predominantly the USA Baldrige model, but also picked aspects from Japan’s Deming Prize, European Foundation for Quality Management (EFQM), Singapore Quality Award (SQA) and the Australian Quality Model.

The MPEF at Max Group adopted major criteria used in the Baldrige Model that are universally recognized and proven (the criteria are over 25 years old). The Baldrige criteria are modified every two years based on what successful organizations do. It is created with ‘assessment-for improvement’ in mind and is focused on driving excellence in performance.

Jim Collins (author of the book *Good to Great*) stated:

I see the Baldridge process as a powerful set of mechanisms for disciplined people engaged in disciplined thought and taking disciplined action to create great organizations that produce exceptional results.

**Figure 3. Max Health Care Business and Governance Structure**

*Source: Company records.*
The world ‘excellence’ in MPEF refers to an integrated approach to organizational performance management that results in the delivery of ever-improving value to customers, investors and stakeholders, contribute to organizational sustainability, improvement of overall organizational effectiveness and capabilities. Also, it leads to organizational and personal learning. In the MPEF, there are multiple processes (550 points) and result items (see Table 3), totalling up to a total score of 1,000 points, that are based on a set of core values and concepts that are interlinked. For example, one of the core values is customer-driven excellence that is achieved through visionary leadership and organizational and personal learning. There is a focus on future and organizational agility by managing for innovation and management by facts. Societal responsibility is also an integral part of the core values along with a focus on results, creating value and system perspective. All these values and concepts are embedded beliefs and behaviours found in high-performing organizations.

One of the many critical concepts of MPEF is ‘alignment’. As per MPEF guidelines, there are three broad buckets. The first one is the organizational profile that focuses on the question—why the company exists? The second bucket is that of the six ‘process items’ (leadership, strategy, customer focus, measurement, workforce focus and operations focus). The process items-based bucket addresses the question—what the company is doing about what is important (how do you do it)? The last bucket is category seven on ‘results’ and tries to answer—what are the results for what the company did about what is important? The second and their bucket help in ‘process and efficiency’ as well as ‘results and effectiveness’, respectively. What MPEF does is that it aligns the three buckets (organization profile, processes and results) in order to identify organization-wide linkages and achieve strategic objectives.

The MPEF is expected to provide structure and discipline across multiple sectors with a focus on important parameters such as sharpening of processes, aligning the organization, engaging the workforce, delighting customers, identifying gaps, increasing the bottom line and sustaining improvements over time. A group of 30 senior management employees was selected from all the group businesses to undertake the annual MPEF assessment process. These selected employees were then trained on how to use the framework and carry out the assessment process during a group-wide company outing. Senior experts and accessors associated with the American Society for Quality (ASQ) were involved. A trainer was also called from the USA to train the selected employees. Different accessor teams were formed, with each member playing a different role. The different roles were that of the team leader (TL), back-up leader, scorebook owner, application owner, returning assessor and the master assessor (MA).

The role of the TL was to develop timelines for the assessment process, schedule team conference calls, develop call agendas, resolve conflicts and arrive at a consensus. The function of the back-up leader is like that of the TL, that is, to take on the TL role in his or her absence. A max MPEF assessor who has completed at least one complete assessment cycle in an earlier year plays the role of returning assessor and she acts as a coach to the new assessors and provides inputs based on his earlier experiences. The function of the MA is to co-conduct MPEF assessor training, advise and coach new and returning assessors on clarifications around the framework.

### Table 3. Performance Excellence Framework: Categories and Items

| Categories and Items | Description |
|----------------------|-------------|
| 1 Leadership         | 1.1 Senior leadership  
                        | 1.2 Governance and societal responsibilities |
| 2 Strategic planning | 2.1 Strategy development  
                        | 2.2 Strategy implementation |
| 3 Customer focus     | 3.1 Voice of customer  
                        | 3.2 Customer engagement |
| 4 Measurement, analysis and knowledge management | 4.1 Measurement, analysis and improvement of organizational performance  
                        | 4.2 Knowledge management, information and information technology |
| 5 Workforce Focus    | 5.1 Workforce environment  
                        | 5.2 Workforce engagement |
| 6 Operations Focus   | 6.1 Work processes  
                        | 6.2 Operational effectiveness |
| 7 Results            | 7.1 Product and process results  
                        | 7.2 Customer-focused results  
                        | 7.3 Workforce-focused results  
                        | 7.4 Leadership and governance results  
                        | 7.5 Financial and market results |

**Source:** 2013–2014 criteria for performance excellence.
ensure timelines are met by interacting with the TL, so teams do not fall behind on their work. MA’s were also mandated to keep the MQS corporate team updated on the status of the assessment process and escalate concerns that could impact the success of the assessment process and attend the last day of all site visits to coach on giving feedback in writing.

The main job of the assessors was to provide analysis and insight to lead the applicant organization to the next level of performance. The assessors are trained on multiple tools and resources, including but not limited to MPEF, application for feedback, scoring guidelines, assessor training materials, guides, examples, TL, MA, senior director quality and business excellence, and scorebook navigator software.

In the MPEF training programme, it was highlighted that at no time during the independent review or the consensus review should an assessor contact the applicant. Assessors were not allowed to communicate with the applicant organization for that matter not allowed to seek additional documentation, information or clarification. Only through site visits could an assessor seek any information from an applicant.

Once the site visit is carried out, the final scorebook is prepared. The feedback report is made by the assessor’s group and is presented to the CEO of the applicant company. The feedback report provides both ‘strengths’ as well as ‘opportunities for improvements’ across all the seven criteria items.

**The Max Service Excellence Road Map**

Drawing out the Max service excellence road map was not a simple task. Many tasks were expected to be coordinated, just like a symphony. Missing any one element may lead to failure. The whole idea was to connect the business with its customers through the service process management approach. The basic concept was to focus on creating a service culture through the engagement of senior leaders across the group companies. The role of leaders was to communicate the vision to the entire workforce and help create a customer-centric service culture. Also, the feedback received from customers through the ‘voice-of-customers’ and other customer service matrix was to be used as a feedback mechanism to improve the service process management further (see Figure 5).

The other challenge was change management. People generally do not like to change their behaviour and mindset that easily, at both home and work. To make the CEO’s of all the Max Group businesses sold to the idea of business excellence was an uphill task. Prashant knew that all the CEO’s were very experienced and experts in their respective fields and that they must deliver on both short-term and long-term goals. Any investment made in terms of money, time and energy must give the requisite returns. If there is no improvement in either the top or bottom line of the balance sheet than the chances of committing to a new initiative (like that of the Max Quality System, MPEF, service excellence, and employee engagement) is close to zero. With this background, Prashant and his team were trying to mobilize the convergence of all the key initiatives across multiple years (see Figure 6).

One of the ways to celebrate the key milestones and motivate the accessor team was through the celebration of Max Excellence Day. A day when all the Max company’s CEOs and senior leaders come together to reflect and recognize people, team and individual companies for their efforts in bringing Max Group companies closer to a world-class company.

**Max Excellence Day: Why and How?**

One of the Singh’s messages during the Max Excellence Day celebrations in 2016, was:

Over the last couple of years, we implemented a new way to evaluate ourselves strategically (Max Performance Excellence Framework), to create an enterprise-wide approach to
improvement (Max Quality System), checkpoints for progress (a business MQS scorecard) and tools to drive improvements (Lean Six Sigma and MAXimize quality and MAXimize healthcare).

All our businesses are continuously working to improve their approaches that impact customers and continually reduce costs. Across the enterprise, I am aware that we have multiple projects and initiatives that are completed to improve quality and service processes, right through the year.

Reward and recognition is one of the critical aspects of Max Quality System and brings Max businesses together on a common platform to celebrate and learn best practices from each other. Max Excellence Day is held every year to recognize individuals, teams and organizations for their exemplary contributions to the Max Group journey of ‘quality and service excellence’. There are multiple categories of award, for example—the Service Excellence Awards, MPEF Awards, Continuous Improvement Awards, Best Practices Awards, MQS Scorecard Awards and so on.

The reward and recognition for people participating in different MQS related initiatives are at multiple levels. First, when the MQS-related projects are completed in each of the operating companies. Typically, the MQS projects are either a ‘Green Belt’ or ‘Black Belt’ six sigma projects. As a process, every year, when the annual MPEF assessment takes place, a feedback report is shared with the CEO of the operating company. The feedback report contains details about what the company should continue doing, and what are the opportunities for improvement? There are different sources for the MQS project, one of which is the opportunities for improvement shared with the operating company as a part of the feedback report. The other sources could be because of a business need (for example, a customer complaint) and suggestions from employees. The projects are of three kinds, that is, either Lean Six Sigma Green Belt projects, Black Belt Projects or the MAXimizer Quality (MQ) projects. The MQ projects are at the grassroots level. They are not large enough for the top management to get involved and concerned about, but they are irritants for the lower-level workforce.

The award recognizes and rewards MAXimizer and Lean Six Sigma project teams that have completed quality projects that deliver significant business improvement/results in one or more of the following areas—customer satisfaction, cost savings, revenue enhancement, employee satisfaction and others like stakeholder satisfaction.

During the 2016 Max Excellence day celebrations, Khosla said:

All our employees are important to us, but some have made a significant impact. You work individually on improvement projects or as MPEF assessors. You work as cross-functional teams using quality methods like Lean Six Sigma or MAXimize quality. You work as businesses to drive higher performance and are role models in your industry, in India and the world. This is why I always tell people, ‘Quality is not a department. It is what you do every day’. It is the unrelenting passion and hard work of individuals, teams and businesses that makes Max a great company and a great company to work in.

### The Current Situation: Challenges and Opportunities

Internationally the poor sales and earnings growth of some past winners such as Motorola and Federal Express have led critics to question whether the Baldrige Award is in fact an accurate gauge of a company’s competitiveness and profit potential. Besides, reports of enormous investments by the company’s intent on winning the Baldrige contest have led to claims that ‘the Baldrige can be bought’. Baldrige critics note that the award does not reflect outstanding or even exceptionally good, product quality (Garvin, 1991). The MPEF score of individual Max Group companies was also not that encouraging either (See Figure 7). However, the business financial performance of the three group companies over the last five years was showing a slight improvement on a year-to-year basis (see Figure 8).

Rahul Khosla, managing director, Max India Limited, in the Max India Annual Report 2017–2018 talked about the current challenges being faced by the company:

All our businesses are deeply committed to delivering long-term growth with a sound combination of strong financial performance, caring and service excellence. I am optimistic that Max India and its vibrant businesses will continue to thrive despite all challenges in the coming years.5

![Figure 7. MPEF Scores—Max Group Companies Versus World Class](image)

**Source:** Company’s record and database.

**Note:** The scores indicate increasing use of framework movement towards excellence.

Also, in the letter to the stakeholders, Khosla said:

The identification, hiring and retention of quality talent remain a challenge and continue to occupy a high share of mind-space of our senior management. Finally, margin compression can potentially accrue in most of our businesses due to the cluttered and often irrational competitive landscape.6
On the business excellence front, Prashant was aware that there are many aspects in which improvement was required to make the max group companies world class. For example, there was a need to better design, improve and measure work systems and processes. There was a need to enhance the investment in the training and development of staff. To get more employee input and engage employees on a personal level. Efforts were needed to develop a service culture and to reduce employee turnover. Also, efforts to demonstrate that the company cares for its employees, through a focus on work-life balance and be able to engage everyone in the improvement process through the use of innovation and communication were needed.

Also, the recent Max India demerger posed some challenges for Prashant. Mr Analjit Singh described the demerger to substantially increase the investor interest:

The momentum of these three businesses is such that if you put them all in one company, the market punishes you. There have been situations where investors were interested in parts of our business. Now we will be working with a sharper focus and the investor can involve himself according to his objective. (BS Reporters, 2016)

**Decision**

Next day, on his way back to his office at Max India, headquarters at Delhi, the question that kept him occupied was: How to help achieve the vision of the Max Group which was to build one of the most admired corporates for service excellence? Prashant had a lot of critical decisions to make and much work to do including a strategy meeting (during the weekend) with the chairman as well as the managing director of Max India Limited to discuss the execution road map of MPEF assessment cycle for next year and how to make Max Group companies ‘world class’. It was time to make some bold decisions that would help the Max Group win its own game on service excellence. It required bringing the topic of quality and service excellence to be a boardroom subject.

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### ORCID iD

Akanksha Jaiswal  https://orcid.org/0000-0002-3844-6441

### Notes

1. Taj Hotel is a chain of luxury hotels and a subsidiary of Indian Hotels Company Limited, incorporated by the founder of the Tata Group, Jamsetji Tata, in 1903, the company is a part of the Tata Group, one of India’s largest business conglomerates (refer to https://www.tajhotels.com).
2. See Max India Investor Presentation June 2018.
3. http://articles.economictimes.indiatimes.com/2013-06-28/news/40255801_1_max-life-insurance-max-healthcare-director-rahal-khosla/2
4. The American Society for Quality (ASQ), formerly the American Society for Quality Control (ASQC), is a knowledge-based global community of quality professionals, with nearly 80,000 members dedicated to promoting and advancing quality tools, principles and practices in their workplaces and communities. Refer to https://en.wikipedia.org/wiki/American_Society_for_Quality#targetText=The%20American%20Society%20for%20Quality,in%20their%20workplaces%20and%20communities
5. See Max India Annual Report 2017–2018
6. Refer to Note 5.

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