

October 07, 2022

To
The Manager
Dept of Corporate Services
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai-400001

Dear Sir/Madam,

Subject : Investors Presentation
Reference : Disclosure under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015
Scrip Code : 532372

With reference to the above cited subject and pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the Investors Presentation.

This is for your information and records.

Thanking you,

Yours faithfully,

For Virinchi Limited

K. Ravindranath Tagore
Company Secretary

Encl as above

Corporate Presentation



Business Overview

2. IDC & IT Services

Datacenters at California and Atlanta
IT Services (Security and Cloud)

Revenue: Rs. 553 Mn
EBITDA: Rs. 186 Mn



1. SaaS

Loan management solution for
NBFC's in US

Revenue: Rs. 1226 Mn
EBITDA: Rs. 300 Mn



3. Credit Bazaar

Providing Line of Credit for UPI transactions
in India via mobile app, vCard

Cards issued: 20,000 +
Credit issued: Rs. 200 Mn/month



4. Healthcare

Chain of 3 Hospitals with 700 beds

Revenue: Rs. 1794 Mn
EBITDA: Rs. 504 Mn



SaaS Business



SaaS-based end-to-end loan management system for global clients



Annuity Income business



**Adaptive pricing
[Per transaction/ per license/ per store]**



Used by 18 NBFC's in US across 20,000+ Point of Sale locations across 45 states in the US



A mission-critical solution directly impacting the P&L and BS of clients on every transaction

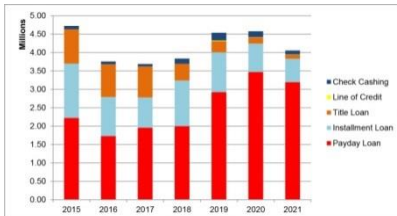


SaaS

SaaS – 7 Years' KPIs

Year wise Loans (# in Million)

29,000,000
Total Number
of Loans
Sanctioned



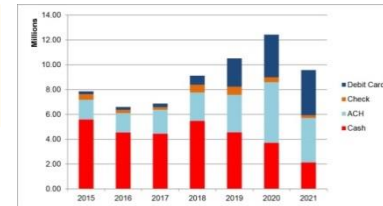
Year wise Loans (\$ Billion)

\$14,700,000,000
Total Loan
Amount
Sanctioned



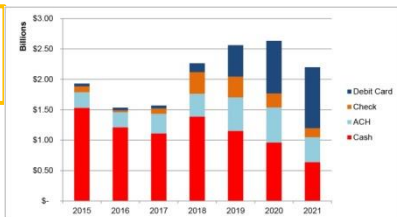
Year wise Payments (# in Million)

62,900,000
Total Number
of Payments
processed



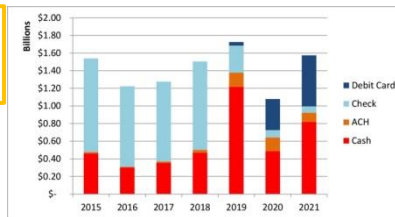
Year wise Payments (\$ Billion)

\$14,000,000,000
Total Amount
Processed



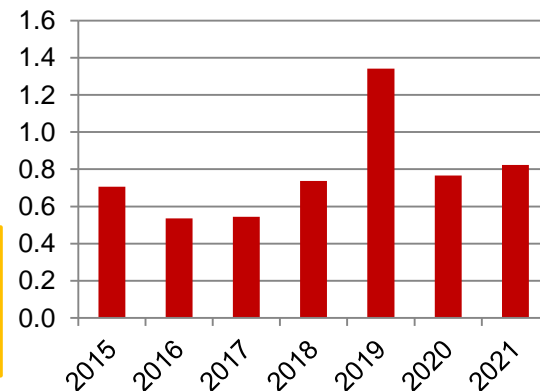
Year wise Disbursements (\$ Billion)

\$9,920,000,000
Total Disbursed
Amount



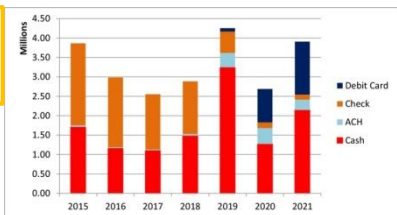
Year wise Customer (*Borrower*) Acquisition (# in Million)

12,300,000
Total Number
of Unique
Borrower
Accounts



Year wise Disbursements (# in Million)

23,100,000
Total Number of
Disbursements

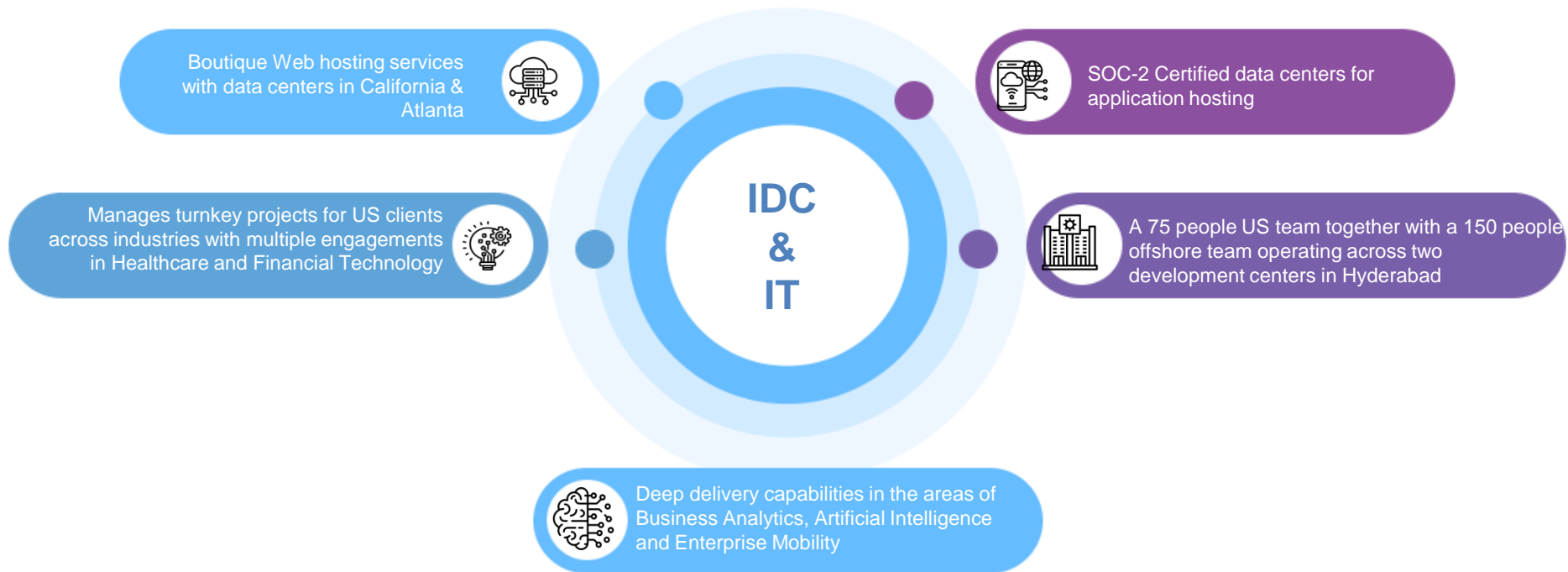


Data Centres & IT Services

A night-time aerial view of a city skyline, likely Kuala Lumpur, with numerous skyscrapers illuminated. Overlaid on the city is a complex digital network of glowing lines and dots in blue, purple, and pink, representing data connections and IT infrastructure.

Speed, Scalability and Agility

IDC & IT Services - Journey so far



Data Centre - Robustness



Industry best uptime
SLA of **99.995%** &
industry-lowest **design PUE**.

Multi-level redundancy
for **power, network,**
servers & storage.

Multi-level **data**
backups,
24/7 monitoring &
automated alerts.



Hyperscale data center,
built to scale on demand
to **power mission-**
critical applications.



Choice of Hypervisor
platforms on **dedicated**
servers, safe in the
knowledge.



Data replication via
Storage & DB level.



Implementation spread
across more than **25**
states in the **US.**



SOC 2
CERTIFICATION



CREDIT BAZAAR

Credit Service Aggregator Business

vCard™

Line of Credit for UPI Payments via Mobile App

Industry Opportunity and Growth Prospect



Existing 5.89 Cr Credit Card holders are <5% of the potential market

*Source: Statista (Published on July 09 2021)



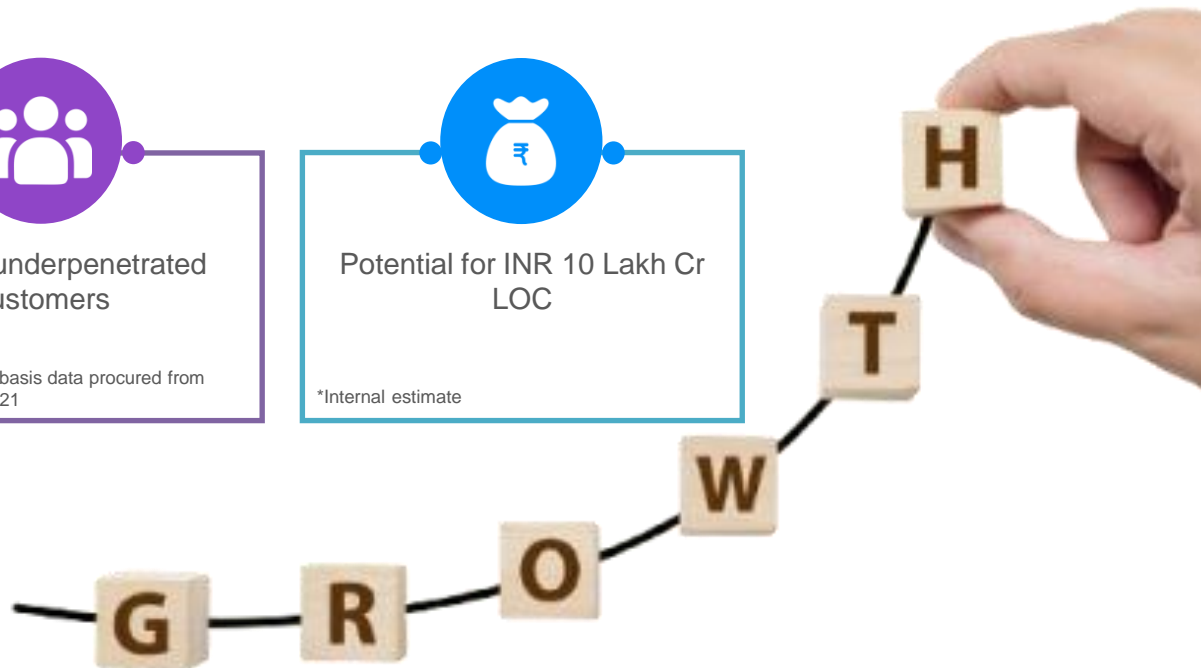
~80 Cr+ underpenetrated customers

*Internal estimate - basis data procured from Statista on 9 July 2021



Potential for INR 10 Lakh Cr LOC

*Internal estimate



4.56 billion UPI transactions in Dec 2021

*Source: NPCI website

Month on month growth of 9.09 % in transaction volume

7.06% month on month growth in value of transactions

Value of transactions reported 99% yoy growth in Dec 2021

vCard USP's

Product Variant - Credit Line Program with NBFC

“Acceptance network-Independent” credit platform using UPI rails for transaction closure.

Credit decisioning based on Machine learning based multi-parametric model

End-to-end digitized loan life cycle across origination, on boarding, disbursals, collections, servicing and regulatory compliance & reporting.

Two product variants - Credit card with Banks & Credit line from NBFCs.



KPIs of vCard as on 30th June 2022

Product Variant 1: Co-branded Credit Card with Bank

1. Credit card with 1 to 5 lac Credit limit.
2. Carved out sub limit for UPI transactions

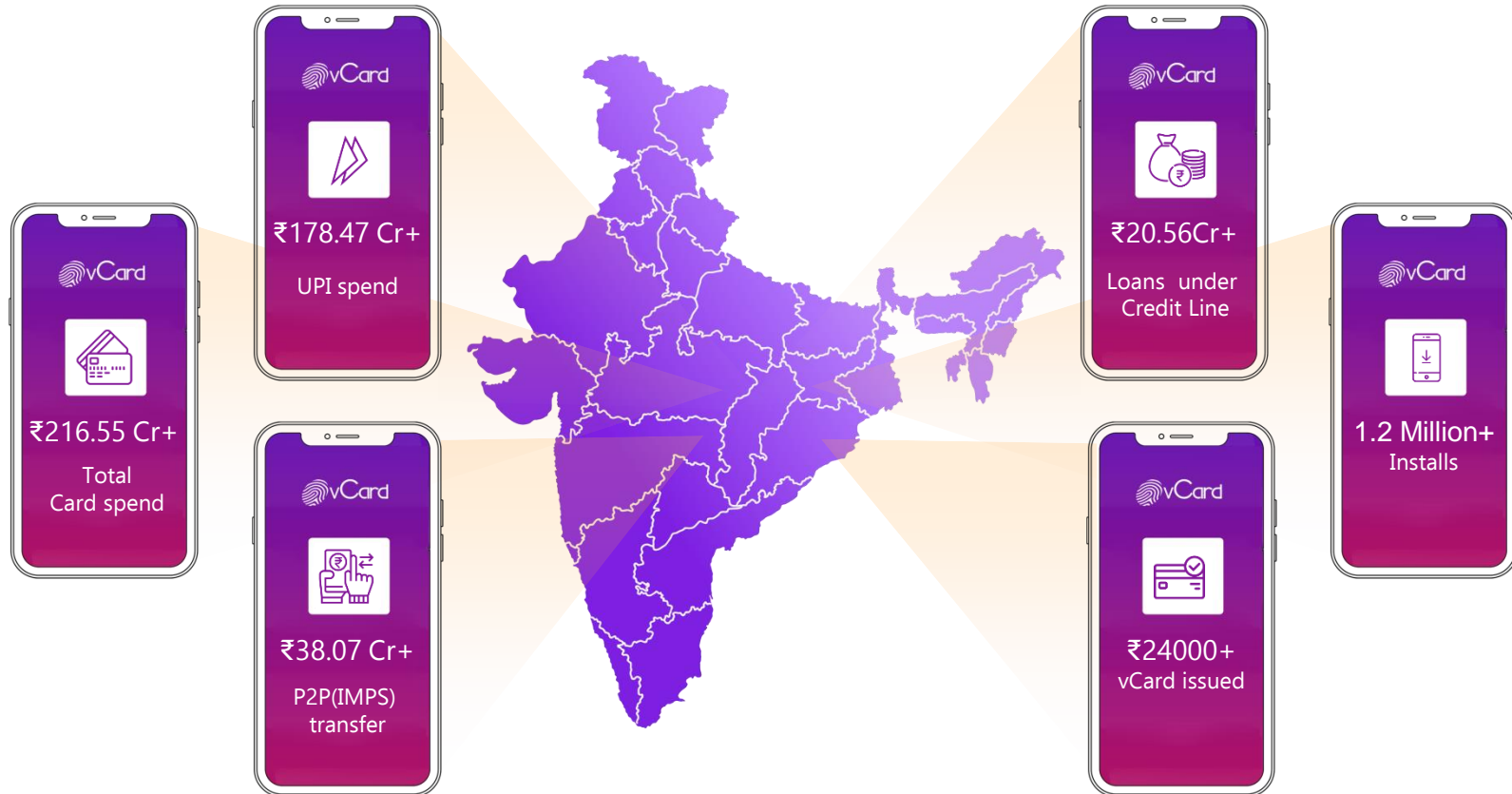


Product Variant 2. Credit Line with NBFC

1. Revolving monthly Credit Line with 15 K, 30K and 45K credit limit for Good, Better and Best Credit scores
2. Interest Free Sub-limit of upto Rs.5K per month 5% only Min Amount Due required to be paid to keep vCard active.
3. EMI conversion (3,6,9 months)



KPIs of vCard as on 30th June 2022



Healthcare Business



Healthcare Journey (2016 – Till Date)



3

Centres



1Mn+

Patients Served



50K+

Surgeries



700+

Beds Facility



5K+

Covid Patients Served



Digitalized
Healthcare

Healthcare Metrics



Cardiology



Orthopedics



Nephrology



Neurology



Emergency Medicine

Key Faculties	Associated Doctors	Treated Patients
5	55	1,52,502

Key Faculties	Associated Doctors	Treated Patients
4	81	1,12,948

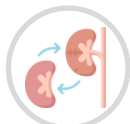
Key Faculties	Associated Doctors	Treated Patients
5	47	1,76,879

Key Faculties	Associated Doctors	Treated Patients
5	60	87,524

Key Faculties	Associated Doctors	Treated Patients
8	10	63,627



Cancer



Transplant



General Medicine and Surgery



Gastroenterology



Pulmonology

Key Faculties	Associated Doctors	Treated Patients
4	18	13,413

Key Faculties	Associated Doctors	Treated Patients
5	10	135

Key Faculties	Associated Doctors	Treated Patients
5	160	4,60,906

Key Faculties	Associated Doctors	Treated Patients
5	27	44,211

Key Faculties	Associated Doctors	Treated Patients
4	24	1,69,369



Gynecology



ENT



Urology



Aesthetics and Cosmetic



Ophthalmology

Key Faculties	Associated Doctors	Treated Patients
4	79	58,346

Key Faculties	Associated Doctors	Treated Patients
3	44	1,03,913

Key Faculties	Associated Doctors	Treated Patients
4	32	48,613

Key Faculties	Associated Doctors	Treated Patients
4	10	19,807

Key Faculties	Associated Doctors	Treated Patients
3	11	22,956

Right to Science

RIGHT TO SCIENCE IN THERAPY

The future is all about stem cell-based therapies, organ regeneration, adoptive immune therapies, check point inhibition therapies, reconstruction surgeries, gene editing, fully-guided surgeries, implants and transplants, 3D printed skeletal scaffolds, bionic prosthetics, biological prosthetics, and nanotechnology for disease detection, drug delivery and cell / tissue corrections.

EQUIPMENT BASED ON FUTURE SCIENCE

3T fMRI, Dual Energy 128-slice CT scan, IVUS-FFR Cath Lab and Twin Detector Digital X-ray, lab equipment capable of analysing 15,000 bio-markers.

PERSONALIZED MEDICINE

What works for you based on your genetic composition may not work for others. Personalized medicine with predictive diagnosis is to reduce the incidence of disorders, enhance treatment specificity, reduce relapse and reduce overall treatment burden.

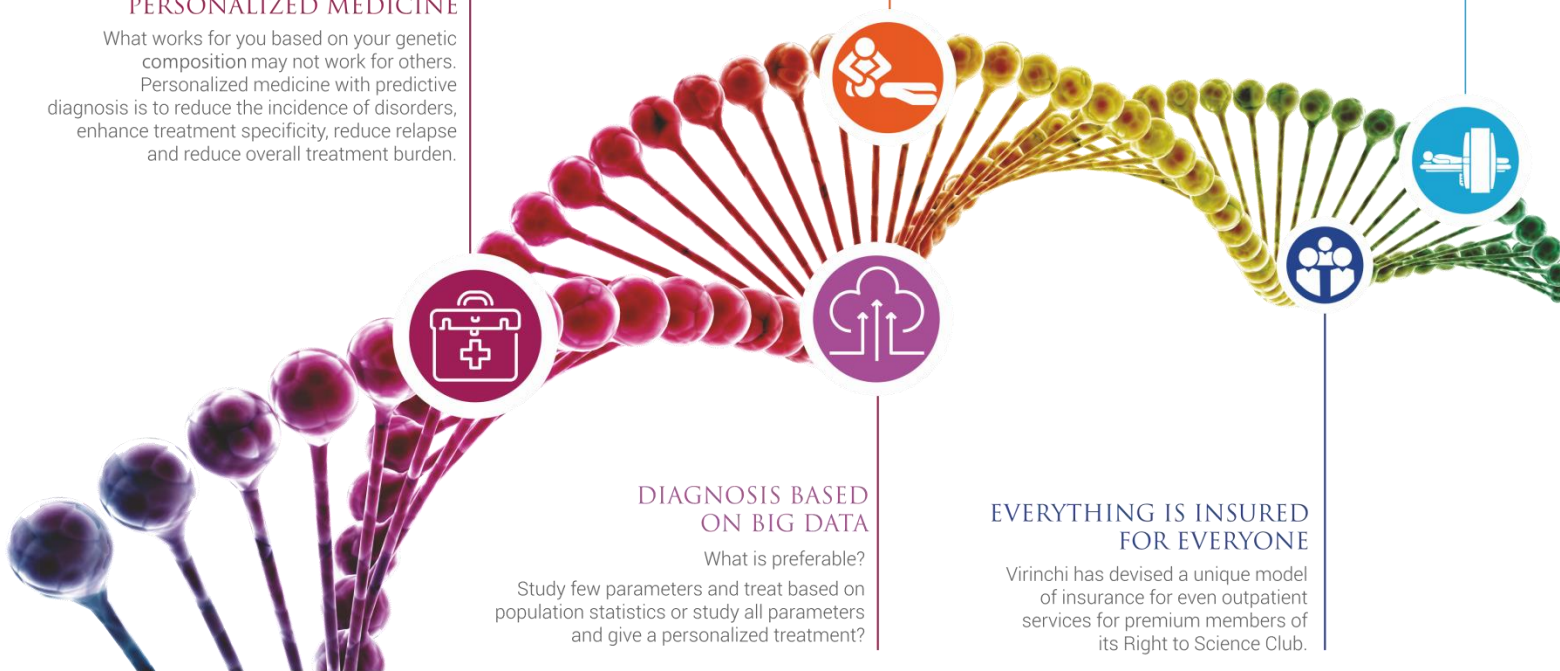
DIAGNOSIS BASED ON BIG DATA

What is preferable?

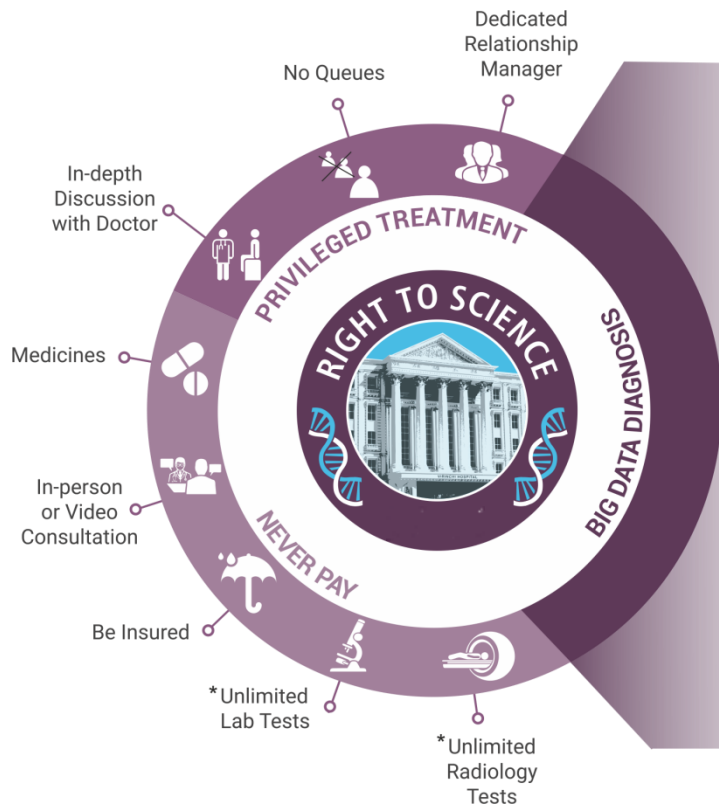
Study few parameters and treat based on population statistics or study all parameters and give a personalized treatment?

EVERYTHING IS INSURED FOR EVERYONE

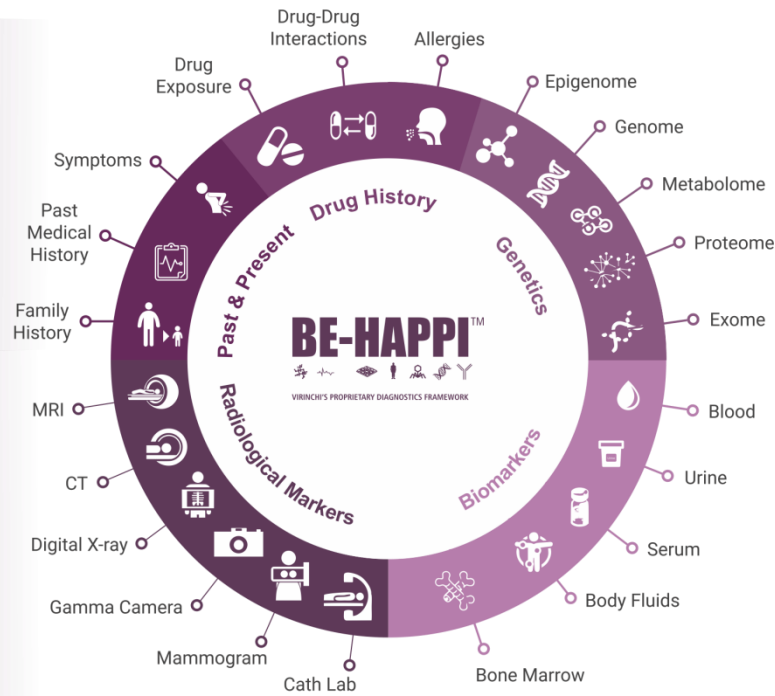
Virinchi has devised a unique model of insurance for even outpatient services for premium members of its Right to Science Club.



Patient Experience



Patient Data



Digitalized Healthcare

"MOBILE" VIDEO CONSULTATION

Virinchi provides video consultations with doctors via smartphones.

MEDICAL EVENT BOOK KEEPING

Virinchi's mobile app enables each patient to have complete medical history of every test and hospitalization record on the cloud and on the mobile as well, for the individual and his family for their entire lifetime, which they can zip and forward to any doctor for a second opinion.

HEALTHCARE AS A WELCOME EXPERIENCE

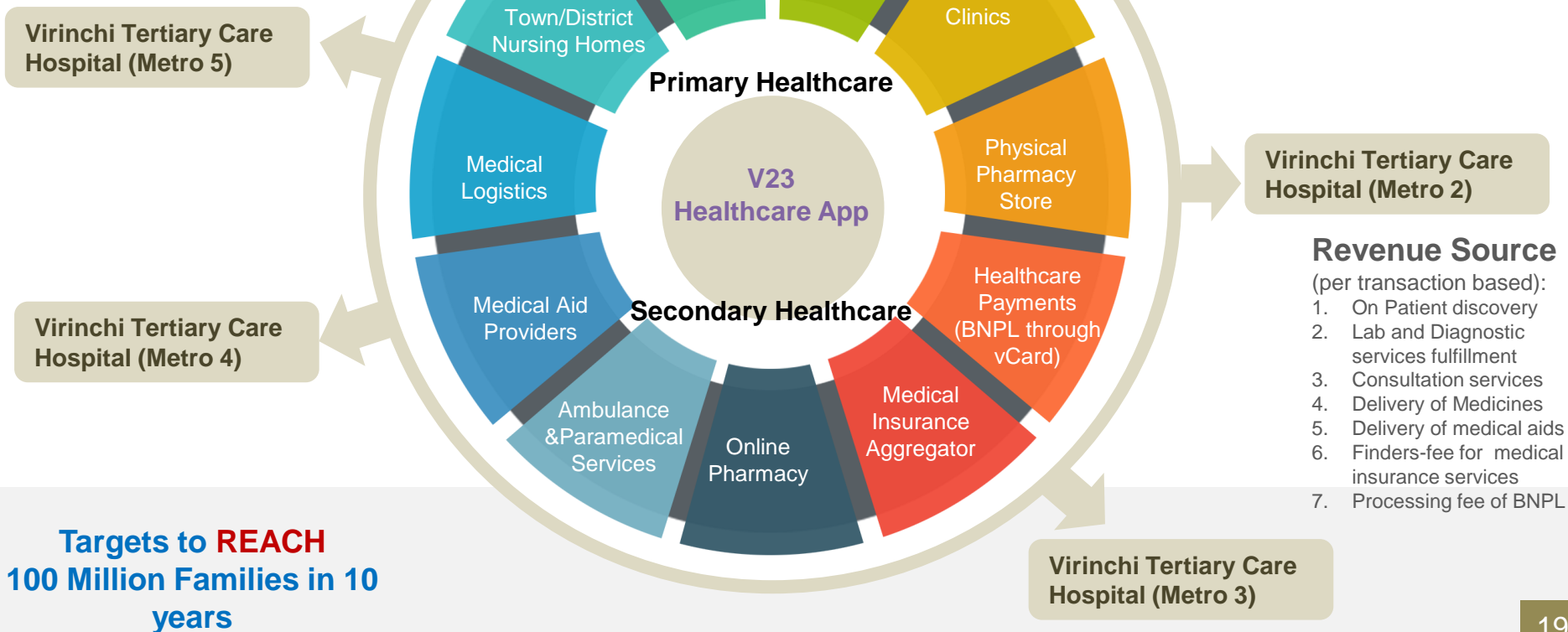
Virinchi is a truly paperless 'mobile-only' hospital with all front office, nursing and ward processes executed completely on tablets.



EVENT HISTORY LOGGING

With the help of wearable medical devices and remotely accessed bed side units, vital clinical features are monitored in real time to provide timely feedback and quick responses in times of critical need and emergency.

V23 - Healthcare Aggregator (to be launched soon)





Management Team

Chairman Emeritus's Strategic Overview



Viswanath Kompella

Chairman Emeritus, Founder & Promoter

Alumnus of IIT Madras, First Generation Serial Entrepreneur with interests in ICT, Healthcare, Education, Life Sciences and Entertainment

Commenting on the Strategy

Virinchi adopts “ Bundling and Unbundling” strategy to enhance enterprise value. We see the business organized across 4 major verticals , SaaS, Data Center & IT Services and Health Care.

In each of the verticals we have a strategy to bundle key initiatives by organic growth and in-organic acquisitions that drive Growth, Profitability, Scale and Size. At an opportune time we shall unbundle each of the businesses to realize true share holder value by a separate listing”

Management Team



SATYANARAYANA VEDULA

Vice Chairman &
Executive Director
ACA

- Over 3 decades Industry experience in IT and non-IT sectors.
- 20+ years experience in Tech Mahindra .
- Core expertise Consulting Global Delivery, Sales and Relationship Management.



SATYAJEET PRASAD

Chief Executive Officer
B.Tech (IIT-KHP), MBA- (IIM-L)

- 22+ years experience in IT industry
- Close to 6 years experience with GE Corporate and GE Healthcare
- Close to 7 years as Founder and CEO of Asclepius Consulting.



M.V. SIRINIVASA RAO

Group CFO &
Executive Director
B.E, MBA (IIM-A)

- 30+ years experience in management consulting with exposure to Strategy & operations and corporate finance and exposure to Industry in IT and Healthcare.
- 18+ years with Deloitte



SUYOG DESARDA

VP Strategy & Business Development
MBA (IIM-A), CA, CS

- 10+ years of finance, tax and consulting experience
- 2+ years tax experience at EY
- 4+ years experience in IT and Healthcare industries

Technology Team



Aravind Hiremath
President IT
B.E (CSE)

- 22 years experience in Design & Development including Enterprise Applications, Mobility, AI & ML and Cloud Solutions.



Amar Sivaji Pendyala
COO
MS (IT)

- 18+ years in Development & Delivery of Enterprise IT Solutions.



Rajesh Putta
CTO
MS (IT)

- 15+ years experience in IT.
- Worked at ADP as Chief Architect and lead Application, Solution, Data and Security Architecture in Cognizant.



Karpe Rajeshwar Rao
Projects Head
MS (IT)

- 20+ years of experience in IT with expertise in Fintech.



Bhanu Dayanath V
Head Operations
MS (IT)

- 15+ years of experience in IT with expertise in Fintech.



Kiranmyee V
Operations Head
MBA

- 20+ years of experience in IT technical services, dev-ops.

Healthcare Team



Dr. Srinivas Samavedam
Director
MD, FRCP, MRCP, MHA



Dr. K.S. Nayak
Advisor to the Board
MD, DNB(Nephrology), FISN,
FISOT, FASN, FRCP



Dr. Sumeet Sinha
Sr. Interventional Cardiologist
MBBS, MD, DM, FESC & FACC



Dr. Avinash Dal
Cardiothoracic and Vascular Surgeon
MBBS, MS(Gen Surg),
MCh (CTVS)(SCTIMST)



Dr. Sree Durga Patchava
Fertility Specialist & Gynaecologist
MBBS, MD(Obs & Gynaec)
(OSM) MRCOG(UK)



Dr. S Sudha
Gynaecologist and Obstetrician,
MBBS(osm), MD, DGO(OSM), FMAS



Dr. Aditya Kapoor
Sr. Consultant Orthopedics & Trauma,
Specialist in Joint Replacement,
Arthroscopy and Sports Medicine
MBBS, MS (Ortho), MRCS (Edinburgh)



Dr. Muralidhar Joshi
Sr. Consultant – Anaesthesia &
Pain Management
MBBS, MD (Anaesthesiology), DNB
(Anaesthesiology)

Finance & Compliance Team



Vineetha Reddy Jekkileti
Sr. Manager (Finance & Strategy)
CA

- 3 years of experience in handling corporate finance.



Vaishali Sabita D.
Sr. Manager (Finance & Strategy)
CA

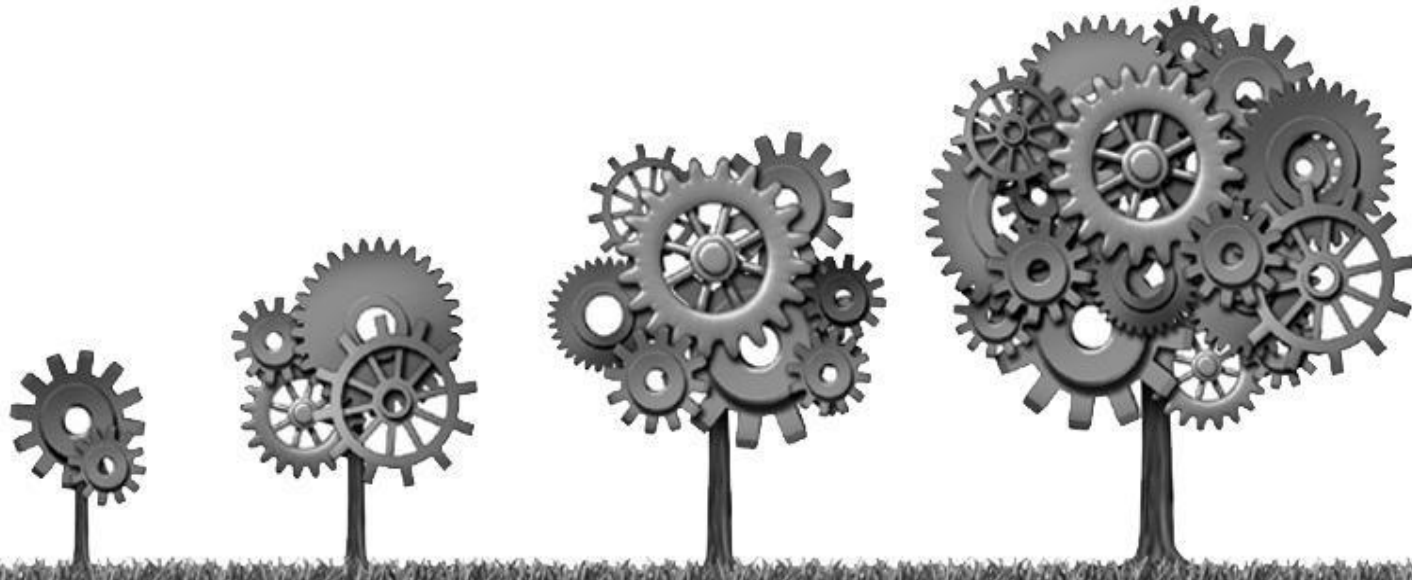
- 3 years of experience in handling Finance and Audit. Skilled at setting internal controls and SOPs.



Ravindranath Tagore Kolli
Company Secretary
CS

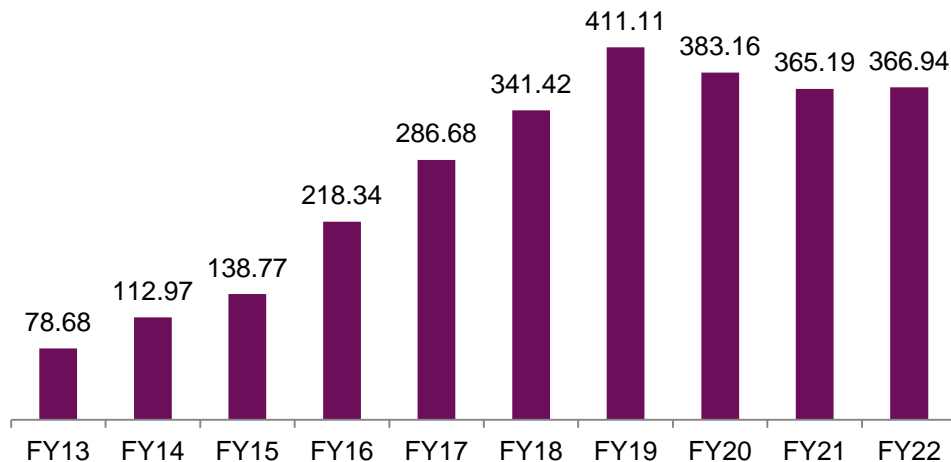
- 16 years of experience in corporate laws, corporate restructuring, raising of funds, US immigration.

Financials



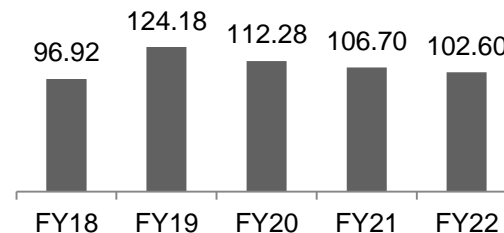
Historical Performance (Rs. Cr.)

5Y CAGR : 4.9%



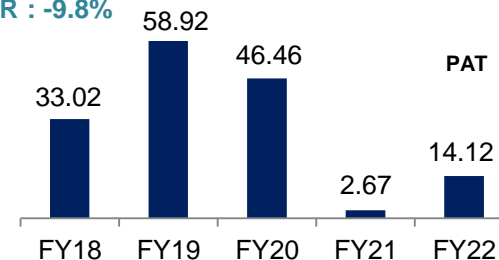
5Y CAGR : 9.3%

EBITDA



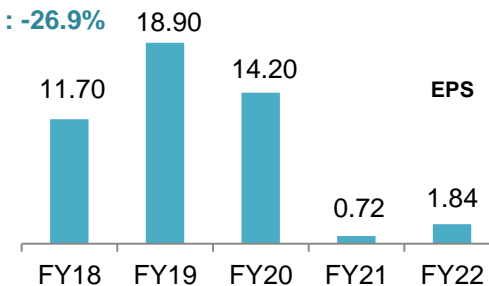
5Y CAGR : -9.8%

PAT



5Y CAGR : -26.9%

EPS





Stock Performance & Movement (2001 – 25th Jan 2022)



“There are decades where nothing happens; and there are weeks
where decades happen”

- Vladimir Ilyich Lenin.

Bundling to Achieve Scale and Size



SaaS



Increase business from existing customers



Acquire new customers



Add new customer segments



Acquire similar or complementary businesses



IDC & IT



Add IT Teams



Add Server Farms



Credit Bazaar



Increase Marketing Spend to acquire Customers



Add Lending Partners (Banks & NBFCs)



Healthcare



Acquire hospitals and increase beds.



Start Brownfield Projects



Pan India Digitalized Primary and Secondary Healthcare



Expand Geographies



THANK YOU

For further information, Please contact

Virinchi Ltd.

CIN - L72200TG1990PLC011104

Mr. Ravindranath Tagore



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