

May 16, 2023

To,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai – 400001
Scrip Code: 532372

To,
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, Bandra-Kurla
Complex, Bandra (E), Mumbai - 400 051
Symbol: VIRINCHI

Dear Sir/Madam,

Subject : Investors Presentation

Reference : Disclosure under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

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
M.No.A18894

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. Payment & Credit Services

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

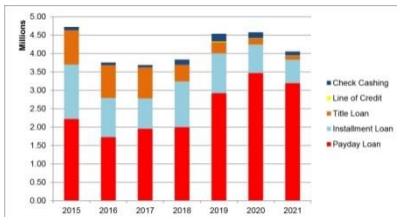


SaaS

SaaS – 7 Years' KPIs

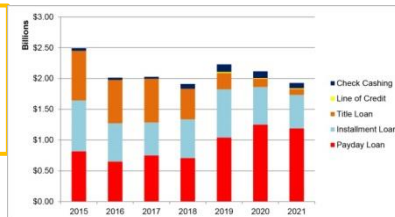
Year wise Loans (# in Million)

29,000,000
Total Number
of Loans
Sanctioned



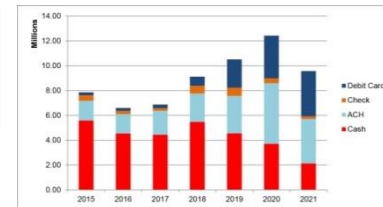
Year wise Loans (\$ Billion)

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



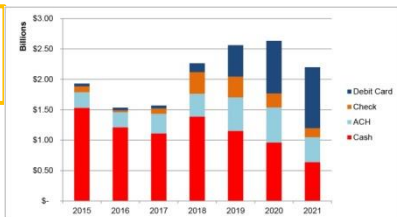
Year wise Payments (# in Million)

62,900,000
Total Number
of Payments
processed



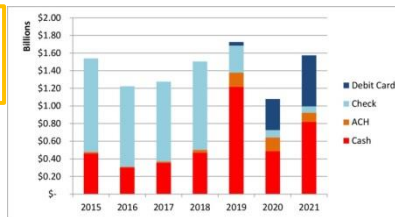
Year wise Payments (\$ Billion)

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

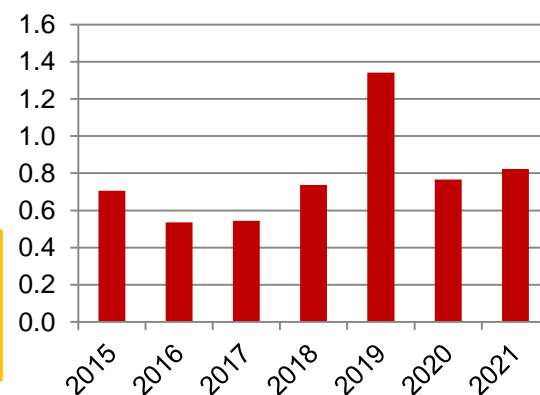


Year wise Disbursements (\$ Billion)

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

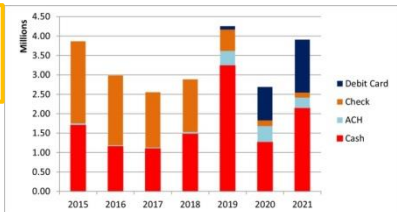


Year wise Customer (Borrower) Acquisition (# in Million)



Year wise Disbursements (# in Million)

23,100,000
Total Number of
Disbursements

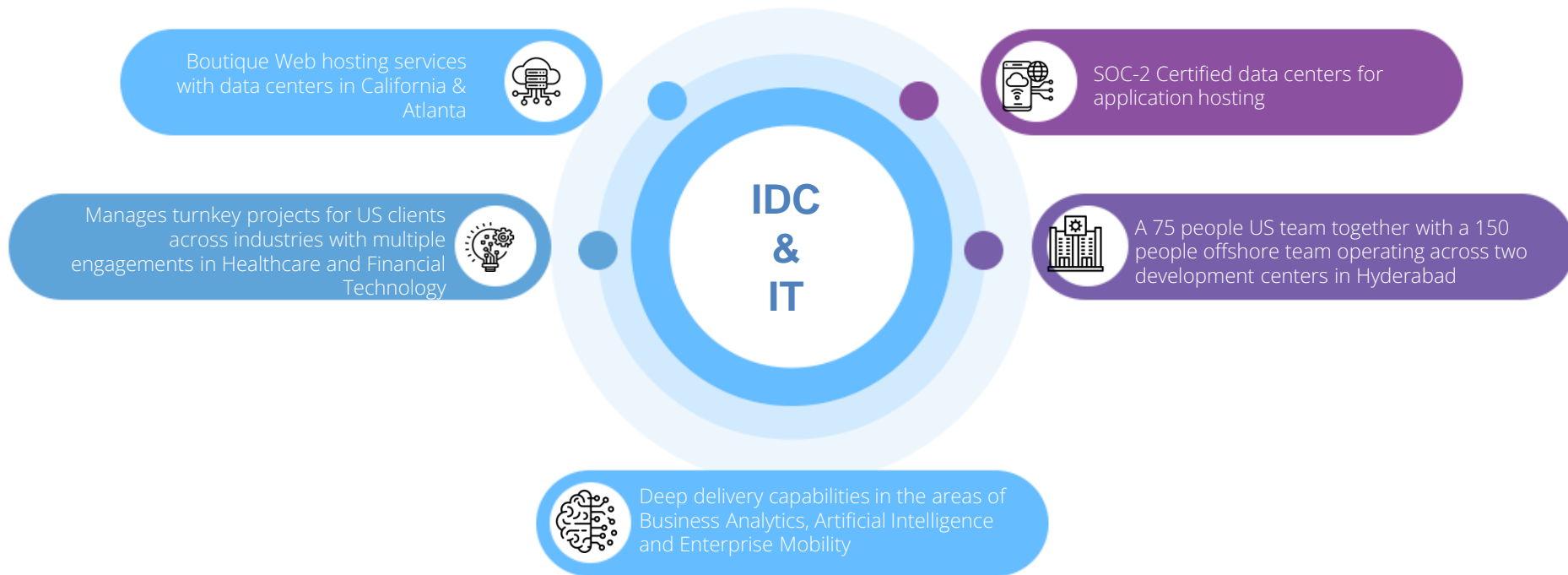


12,300,000
Total Number
of Unique
Borrower
Accounts

Data Centres & IT Services

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



Payment & Credit Services

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)



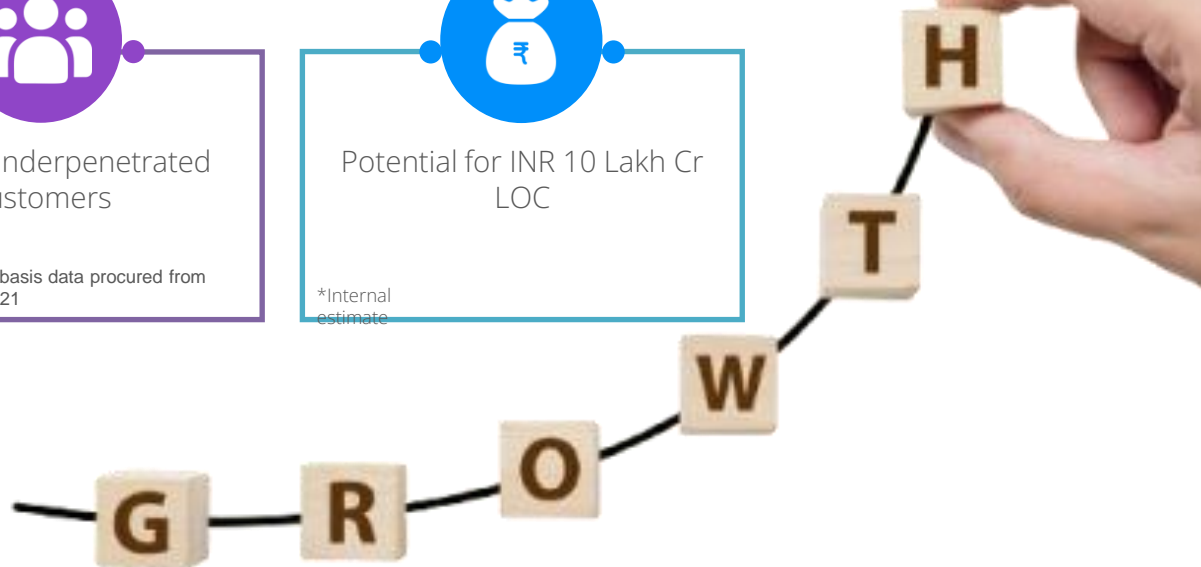
~80 Cr+ underpenetrated customers

*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

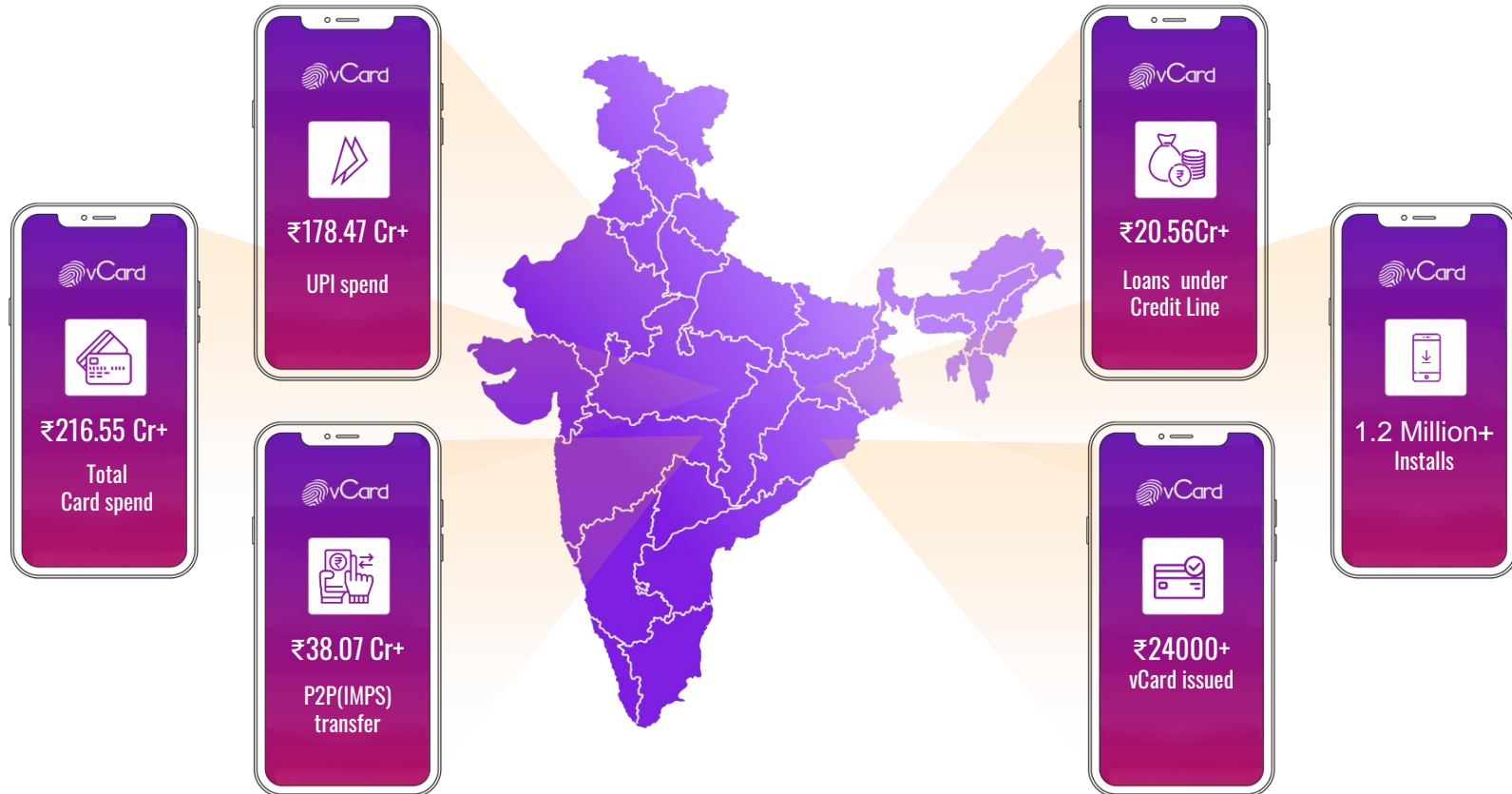


Product Variant 2. Credit Line with NBFC

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)



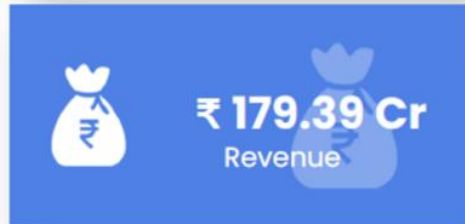
KPIs of vCard as on 30th June 2022



Healthcare Business



Healthcare Journey (2016 – Till Date)



*2 ongoing projects.

**400 Beds will be added on completion of ongoing projects.

At a Glance

Virinchi Hospitals aerial view

Virinchi Mother & Child

Virinchi Mother & Child

Virinchi Hospitals
Main Block (Alpha)

ONCO Block



Actual Hospital Building



Virinchi Hospitals – Banjara Hills



300 Beds Facility in Vizag Health City (Proposed)



Area 81,000 Sft Constructed Property,
expandable by 30,000 Sft

Proposed Clinical Specialities at Vizag Centre



Bristlecone Hospitals - Super Specialty Chain



HAYATHNAGAR

<http://bristlecone hospitals.com/hayathnagar/>



BARKATPURA

<http://bristlecone hospitals.com/barkatpura/>

Awards and Accolades



- Virinchi Hospitals bagged "The Times Health Care 2017 award" as the "Emerging Hospital of the year in Multi Specialty Hospital category". Also, bagged the award for Best Hospital in Radiology and Nephrology.
- Our Senior Consultant Nephrologist Dr. K.S. Nayak renowned Nephrologist known for his work Internationally in Complex Kidney Transplantation, Peritoneal Dialysis, ICU Nephrology was awarded the 'Legend in Nephrology' award in 2019.
- Times Healthcare Achievers, 2019 has honored our Sr. Neuro Consultant Dr. Randhir Kumar, Brain and spine surgery, Endovascular and Minimal invasive Spine surgeon was bestowed with 'The Rising Star' in the Department of Neuro Surgery.
- Times Healthcare Achievers, 2019 has honoured our Sr. Consultant Dr. Dilip Gude renowned Physician, Diabetologist and Intensivist 'The Rising Star' in the Department of Internal Medicine.



Healthcare Metrics



Cardiology

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



Orthopedics

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



Nephrology

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



Neurology

Key Faculties	Associated Doctors	Treated Patients
5	60	87,524



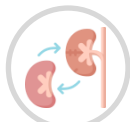
Emergency Medicine

Key Faculties	Associated Doctors	Treated Patients
8	10	63,627



Cancer

Key Faculties	Associated Doctors	Treated Patients
4	18	13,413



Transplant

Key Faculties	Associated Doctors	Treated Patients
5	10	135



General Medicine and Surgery

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



Gastroenterology

Key Faculties	Associated Doctors	Treated Patients
5	27	44,211



Pulmonology

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



Gynecology

Key Faculties	Associated Doctors	Treated Patients
4	79	58,346



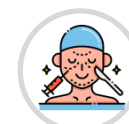
ENT

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



Urology

Key Faculties	Associated Doctors	Treated Patients
4	32	48,613



Aesthetics and Cosmetic

Key Faculties	Associated Doctors	Treated Patients
4	10	19,807



Ophthalmology

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.

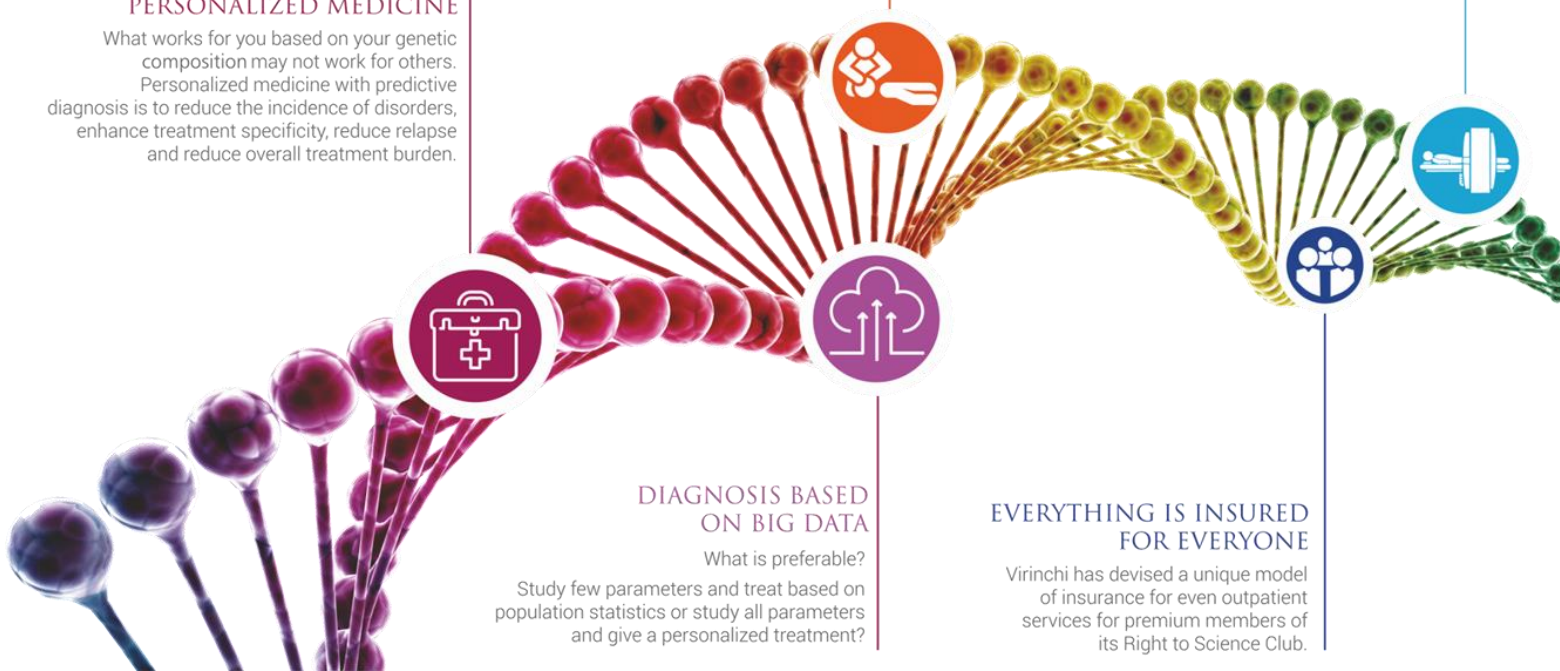
DIAGNOSIS BASED ON BIG DATA

What is preferable?

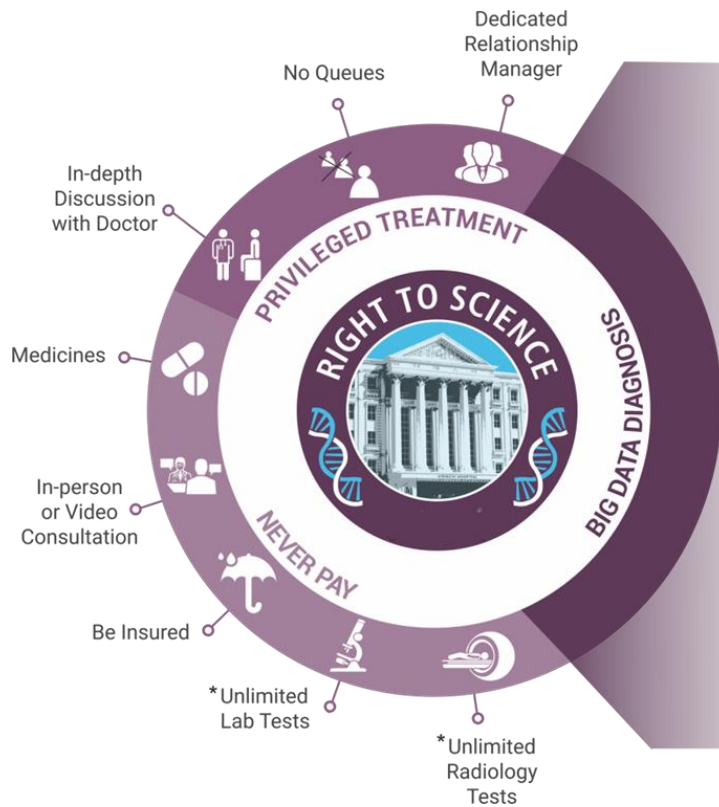
Study few parameters and treat based on population statistics or study all parameters and give a personalized treatment?

EVERYTHING IS INSURED FOR EVERYONE

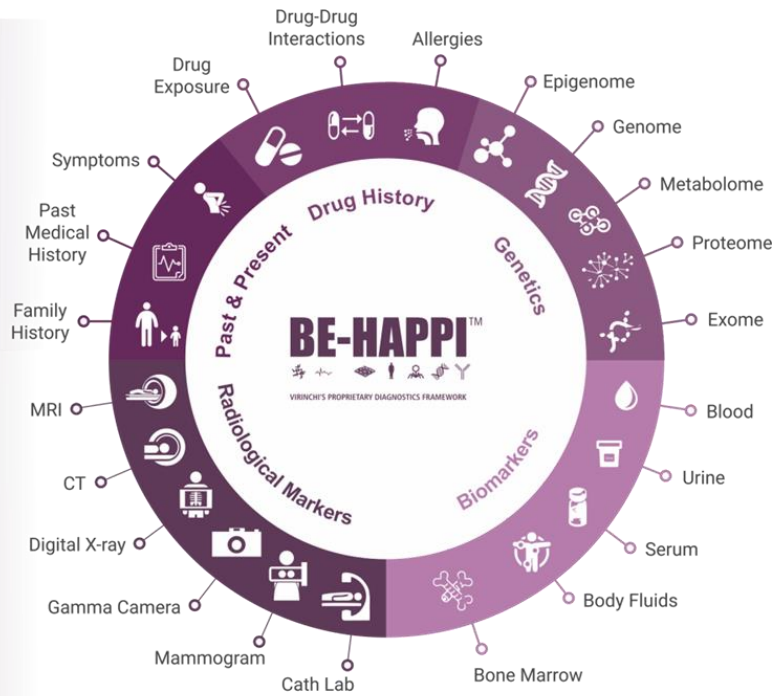
Virinchi has devised a unique model of insurance for even outpatient services for premium members of its Right to Science Club.



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

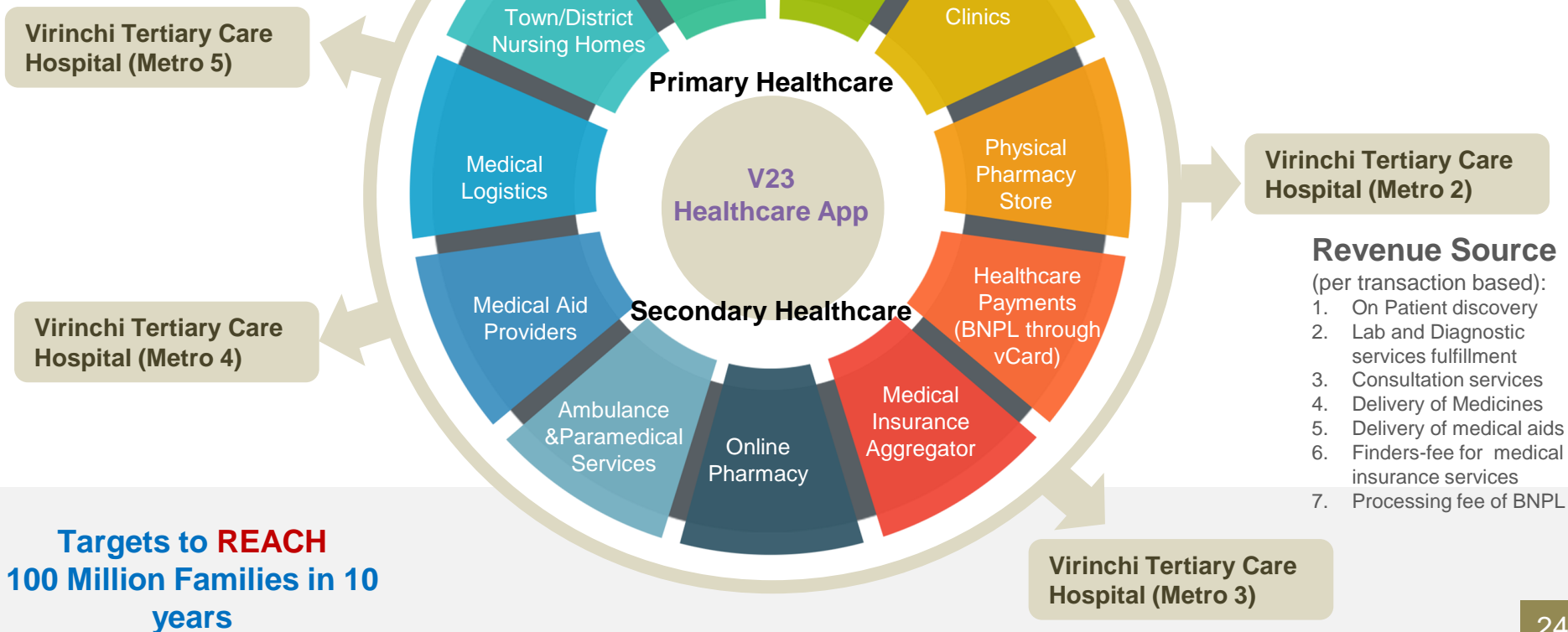
Virinchi is a truly paperless 'mobile-only' hospital with all front office, nursing and ward processes executed completely on tablets.



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.



Chandrasekhar K
Chief Architect
BE (IT)

- 20+ years of experience in development of Enterprise IT Solutions with expertise in Fintech, ecommerce & healthcare



Kiranmyee V
Operations Head
MBA

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

Healthcare Team



Dr. Sai Ravi Shanker
CEO

Sr Consultant Cardiologist, Director
Cathlab
MBBS, MD, DM(cardiology), FACC, FESC



Dr. Shyam Sunder Tipparaju
Director – Growth
MBBS, MD (Critical Care), PDCC



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



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



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

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

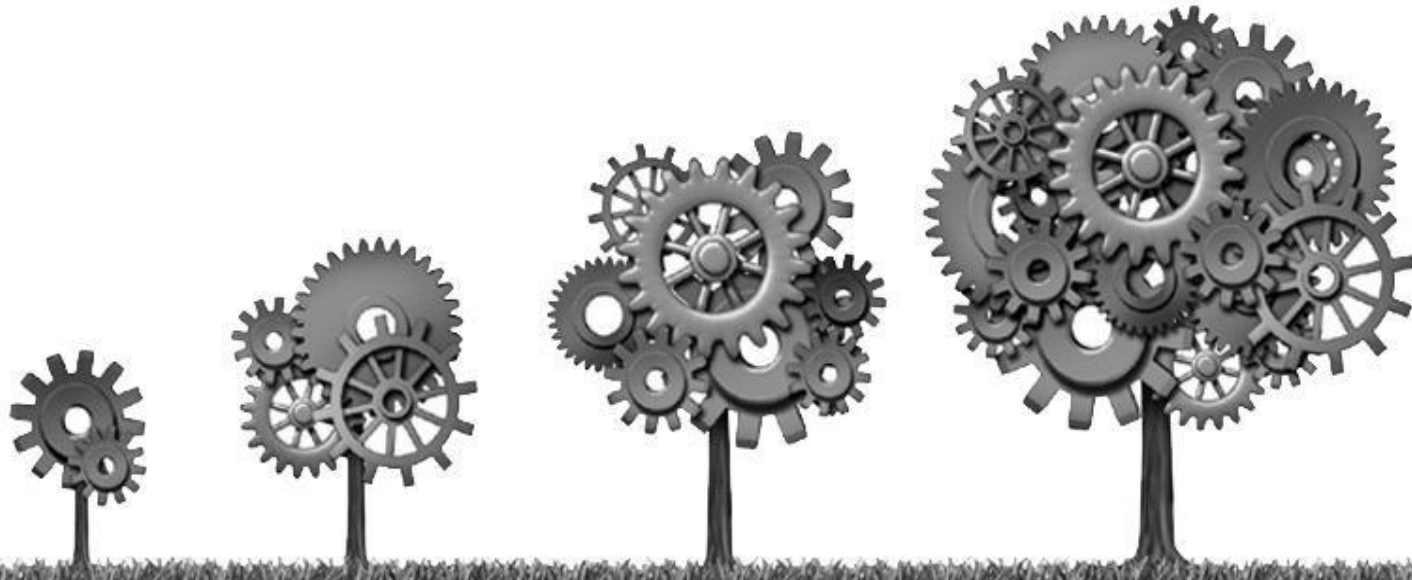
- 3 years of experience in handling Finance and Audit. Skilled at setting internal controls and SOPs.



Ravindranath Tagore Kolli
Company Secretary
CS

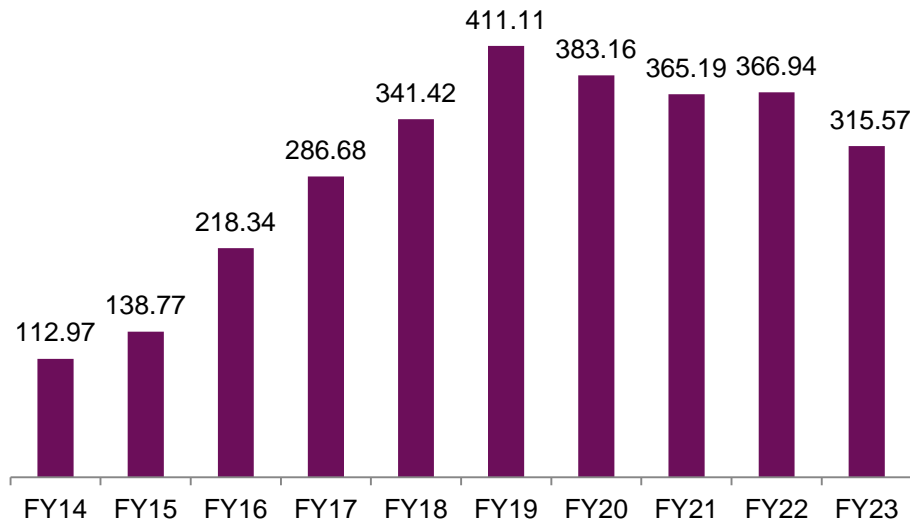
- 16 years of experience in corporate laws, corporate restructuring, raising of funds, US immigration.

Financials

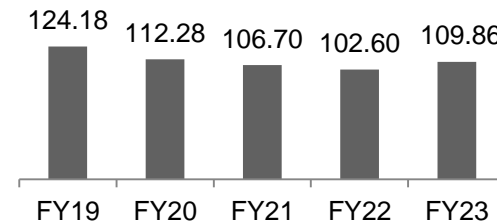


Historical Performance (Rs. Cr.)

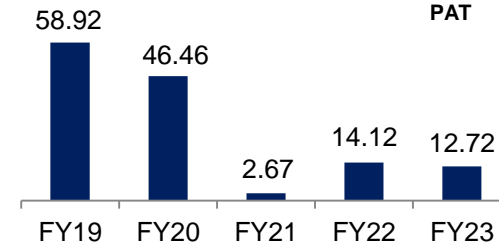
Revenue



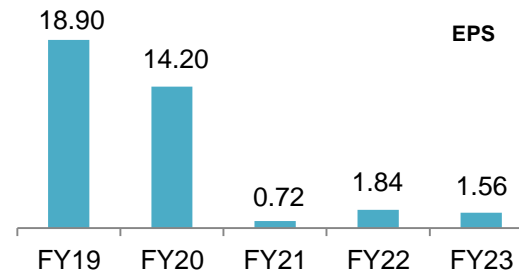
EBITDA



PAT



EPS



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



Payment & Credit Services



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



tagore@virinchi.com



www.virinchi.com