



Investor Presentation

June 2017

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Contents

- Company Overview
- Business Overview
 - Fintech Products
 - IT Services
 - Healthcare Delivery & Services
- Financial Overview

Executive Summary

Diversified Fintech, IT & Healthcare Group

Global leader in the IT products for Short Term Financial Services with Annuity revenue

1000 seater, 100,000 sft own GDC, 350,000 sft hospital, 50,000 sft Software Dev, 200 seater New Jersey office

Downloadable Credit Card – vMOD

Public Listed: VIRINCHIBQ

Mobility based Virtual Clinic Network – Virinchi Health Universe (VHU) Over 1 mn Clinical Data of Hospital Patients

First Generation IIT/ IIM Entrepreneurs

Fast growing Indian Corporate Hospital chain–800+ beds

Over 1000 resources with over 100 IT consultants in the US

End to End Hospital Information System (HIS) with ~100 installs Deep Delivery Capability in Mobility, Cloud and Predictive Analytics Over 80,000 healthcare resources to be trained in Govt of India partnerships



USA

India

Fintech Products & IT Services

machine



Qfund is a technology leader in the short term mortgage industry, managing around 5000+ POS and online installations transacting around \$20 bn annually in the U.S.

PayEz is an innovative Point of Sale Credit Service IT Platform to provide

lead sourcing, loan generation,

lender aggregation and integrated

underwriting,

learning

loan servicing for consumer loans



www.payez.biz



Instant mobile overdraft set-up and point-of-sale credit marketed as Downloadable Credit Card for US and India market



KSoft Systems Inc. is a 400+ person, consulting and technology services company, serving clients in the Life Sciences, Healthcare, Telecom, Logistics, and Insurance Industries.

Healthcare Delivery & Services



Virinchi Hospitals owns and runs state of art multispecialty hospitals in India. The hospitals are unique in delivering advanced medical technology and sophisticated IT / mobility driven patient care

www.virinchihospitals.com



Virinchi Learning is a leading Healthcare skill development organization working together with Govt. of India to upskill up to 80,000 Healthcare Workers across hospitals & biotechnology services



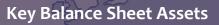
vHealth is a unique virtual hospital ecosystem built exclusively on mobility devices to connect outpatient providers including clinics, labs and pharmacies

State of the Art Infrastructure across multiple locations in India & US







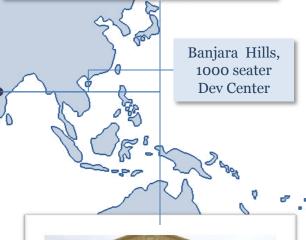






• IDC hosting hardware farm at San Francisco, California







600 bed Hospital, Banjara Hills, Hyd

Founded in 1991, BSE listed in 2001, Rs. 286 cr. IT and Healthcare group

VIRINCHIBQ.BO vs BSE Sensex (Normalized)



^{*} Based on the closing price of Rs. 87.90 on June 28, 2017

Founder - Promoter



New Business Growth

Leadership Team

Key Responsibilities

Strategic Leadership

Investor and Media Relations

Vish Kompella

Promoter & Chairman Emeritus

- IIT Madras,
- First Generation Parallel
 Entrepreneur with multiple
 investments in IT, Hospitals,
 Education, Life Sciences and Social
 Enterprises

2

Management Team



Satyajeet Prasad CEO

- IIT Kharagpur, IIM Lucknow
- GE Healthcare
- Co-Founder
 Asclepius
 Consulting
- Six Sigma Expert
- Industry thought leader in Healthcare Delivery



Vishal Ranjan Group Head, New Businesses

- IIT Delhi, IIM Calcutta (Rank Holder)
- Management Consultant at A.T. Kearney
- Co-founder Asclepius Consulting
- CEO KSoft Systems
- Leading Healthcare serial entrepreneur
- Over 10 years of healthcare process technology and consulting



Neeraj Kumar Head IT Services, North America

- IIT Delhi, IIM Lucknow, CFA
- Director Strategy, AXA Worldwide (London & New York)
- Business development & strategy
- Global project implementation at PwC
- Co-founder Shear Web Technologies
- Co-founder www.bigvyor.com



MVS Rao President, Virinchi Corporate Office

- BE ECE (OU), IIMA
- 18 years with Deloitte
 Touche Tohmatsu India
 Pvt. Ltd. Was in-charge of the Hyderabad
 management consulting
 practice for 11 years
- 24 years in management consulting
- Experienced in Strategy & operations and corporate finance



Santhi Priya Whole Time Director & Group CFO

- ACA, CWA
- 17 years in accounting and financial management
- Experience in tax, financial control, IPO and Investor Relations Management
- Worked as a partner in an accounting firm



Amar Sivaji Pendyala COO, Virinchi Limited

- MS (IT), Liverpool-UK
- 18+ years in Development & Delivery of Enterprise IT Solutions
- Experience in Financial & Healthcare domains
- and Data Centre Architecture & Management
- Sr. Tech Consultant at Logica (now CGI) & UBS, UK
- CEO Chenetha Colour Weaves, a Social Enterprise

Management Team



Dr. NSVV MurtyGroup Medical Director

- MBBS,MD,PDCC,CCST(UK),PGD M(Diab),FICCM
- Consultant Anesthetist (UK),
 Cardiac Anaesthesia And Critical
 Care (17 years)
- Director Of Axon Anaesthesia Associates
- 28 Years Administrative Experience in OT Dept.



Srinivas MyanaCMO, Virinchi Healthcare

- ICWAI, ACS
- 20 Years experience in tax, finance, investment banking and real estate
- Experience in retail, SME and corporate banking
- Worked with Cholamandalam Investment & Finance, ICICI Bank & Kotak Mahindra Bank



Dr. Srinivas SamavedamDirector of Clinical Services

- MBBS, MD (internal Medicine), FRCP, MRCP
- 15 years of experience in Internal Medicine and Critical Care, ECMO, Advanced modes of Ventilation.
- Worked as a Director, Critical Care, and Director of training for ISCCM and NBE courses in Critical Care



Kalyan Kompella Whole Time Director

- BE, PGDM from SCM, Singapore.
- 9 Years experience in Manufacturing and Quality Assurance.
- He is certified ISO 9001 internal auditor, and ISO 14001 lead auditor

Doctor's Team



Dr Sumeet Sinha MBBS, MD, DM Sr Consultant Interventional Cardiologist Head Department of Cardiology



Dr Sudheer
Nadimpalli
MD(Resp.Med),
MRCP(GeneralMe
dicine)
Consultant
Pulmonologist



Dr Subodh Raju M.S., M.Ch Consultant Neurosurgeon and Spine surgeon, Department of Neurosurgery



Dr Muralidhar Joshi
MBBS, MD
(Anaesthesiology), DNB
(Anaesthesiology)Director,
Pain Management Centre,
Head Department of
Anaesthesia Virinchi
Hospitals



Dr Krishna Mohan MC MD, DM (Gastroenterology) Sr. Consultant – Gastroenterology, Hepatology, Therapeutic Endoscopy



Dr Ratan Jha
M.B.B.S., D.T.C.D,
M.D., D.M.
(Nephrology), D.N.B
(Nephrology)Senior
Consultant
Nephrologist,
Virinchi Institute of
Kidney Diseases &
Renal Transplant



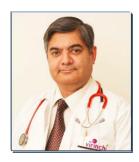
Dr Dilip Gude
M.B.B.S., M.D.
(Internal Medicine),
DNB, MNAMSChief
Consultant Physician
and Diabetologist,
Department of
Internal Medicine &
Critical Care



Dr Vaddi Surya
Prakash
M.S., FRCSEd, M.Ch,
DNB (Uro)
Senior Consultant
Urologist,
Andrologist and
Transplant Surgeon



Dr Eshwar Chandra N MBBS, MD, DNB, FRCR, FICR Consultant Radiologist, Department of Radiology

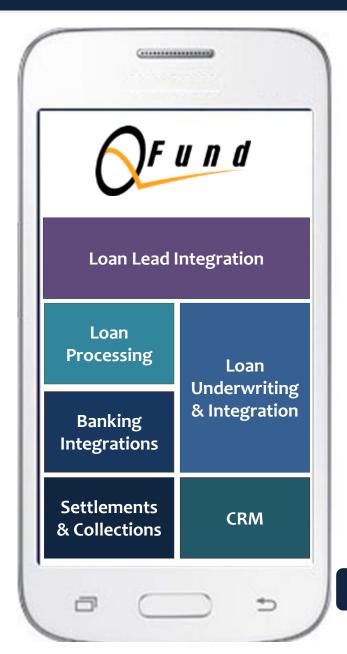


Dr Avinash Dal MBBS, MS (General Surgery), M Ch (CTVS) Chief Cardiothoracic and Vascular Surgeon

Contents

- Company Overview
- Business Overview
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 - IT Services
 - Healthcare Delivery & Services
- Financial Overview

Global Market Leader in FinTech for Retail Micro Credit Industry













12 mn borrowers growing @ 7%



20,000 lender stores, incl. multi-billion listed companies

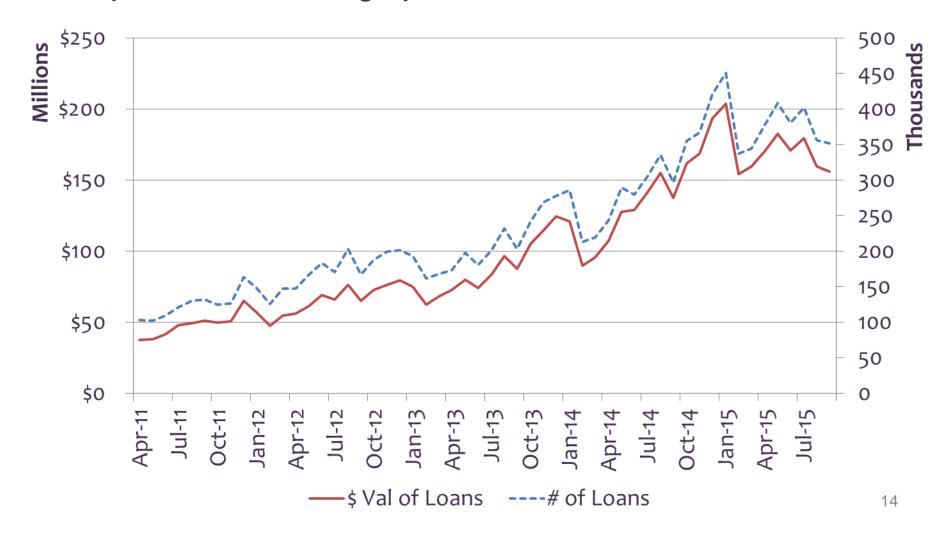
There are more Payday Outlets than McDonalds stores in the US¹

Source: (1) CFPB, March 2014, CFPB PayDay Lending Report March 2014

~5% of all Short Term US Lending is through Qfund

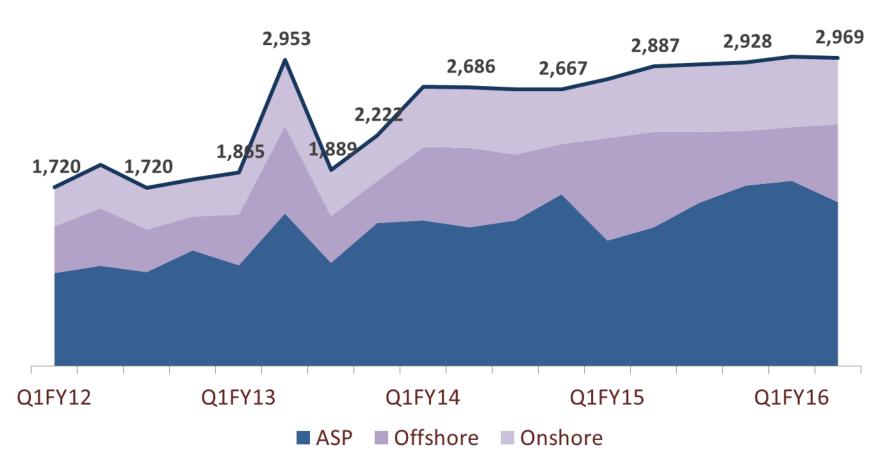
Significant Growth Opportunity Exists while consolidating the Leadership Position

Monthly Loans Processed through Qfund



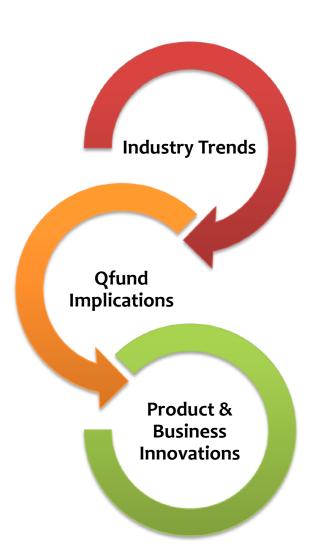
Consistent revenue growth led by new ASP licenses & Custom Services

Qfund revenue per Quarter (USD '000)



Heavily Regulated Industry lead to Evolving Strategies

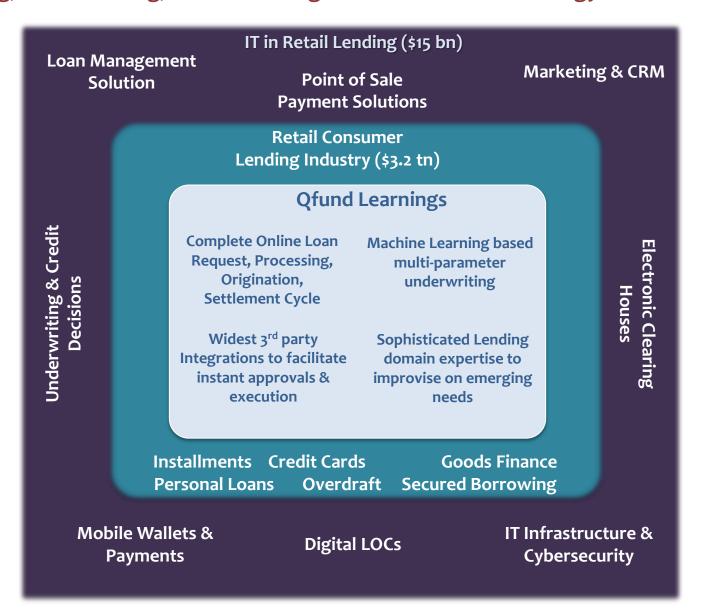
Continued regulatory oversight lead to shifting goal posts, creating Innovation Entry Barriers



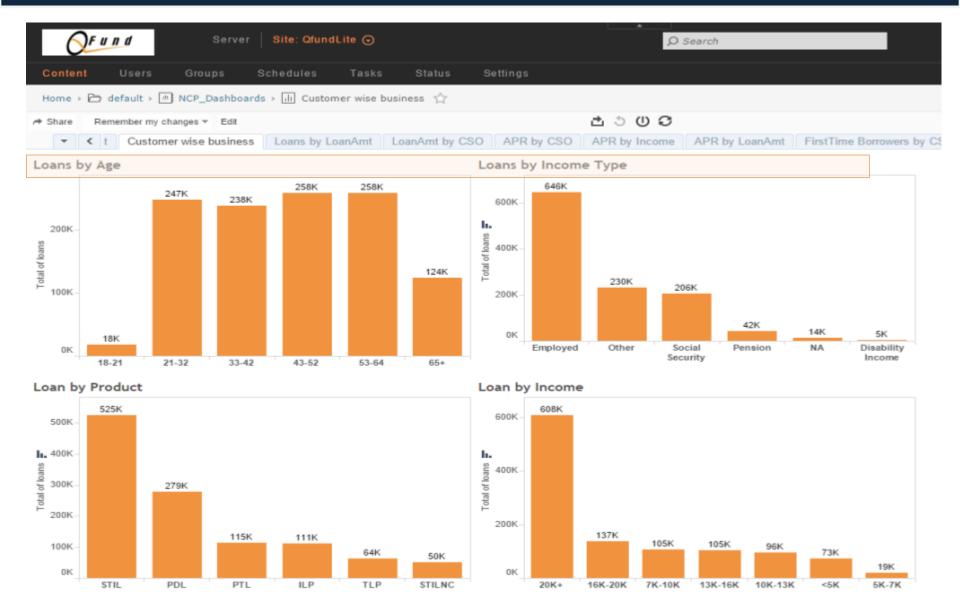
- CFPB revised regulations on refinance, APR and Lenders' Profile lead to Industry innovations on products and business models
- Increasing consolidation bringing scale and efficiencies amongst lenders
- Increased online lending while coexisting with store front models
- Renewed focus by lenders to chose "appropriately profitable customers"
- Agile product with configurability to adapt varied business models
- Industry SMEs to advise customers on appropriate models & technologies
- Mission Critical cloud infrastructure to support distributed operations
- Coexisting models for online, offline and hybrid lending on single identity
- Aggregated online data integrations with sophisticated underwriting tools
- Expanded product line Pawn Loans, Line of Credit, Instalments
- Increased product depth with configurability to evolving regulations
- Built machine learning underwriting tools to support heuristics decisions
- Increased product integrations to provide single window customer data
- Developed lighter product version for small store footprint customers
- Sophisticated mobility enabled business intelligence dashboards
- Expanded product footprint across related consumer lending segments

Leveraging Qfund for IT products across Consumer Lending industry

Lending, Underwriting, Loan Servicing and associated technology core to all loans

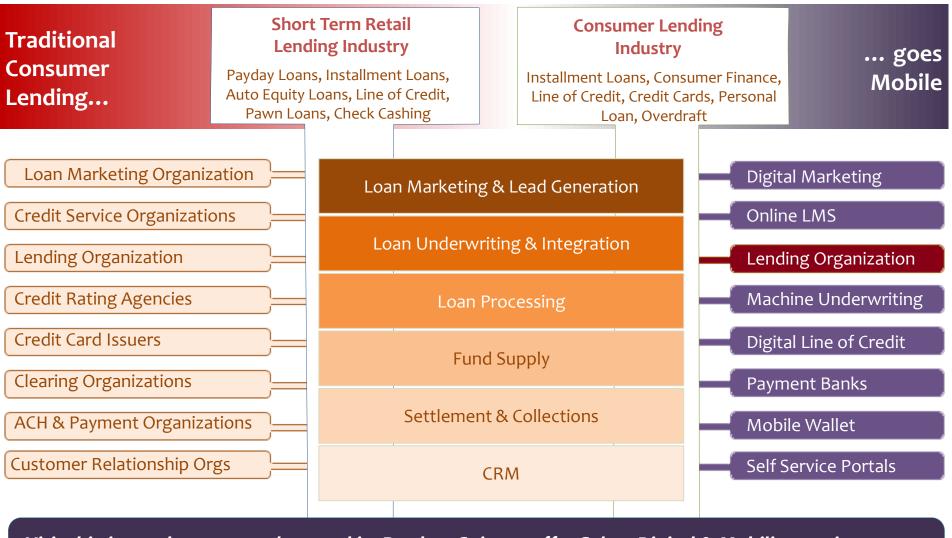


Transaction level Big Data extremely valuable to develop underwriting intelligence



Virinchi plans to expand footprint across Retail Lending by PayEz & vMOD

Technology already replacing critical parts of the Lending Value Chain



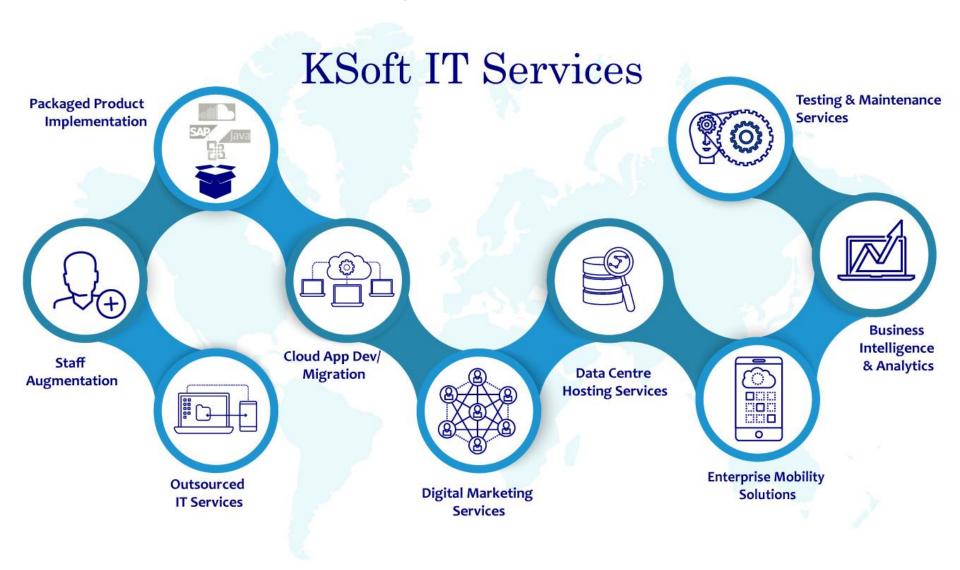
Virinchi aims to leverage and expand its Product Suite to offer Select Digital & Mobility services across the Entire Lending Value Chain for the Mainstream Consumer Lending Industry

Contents

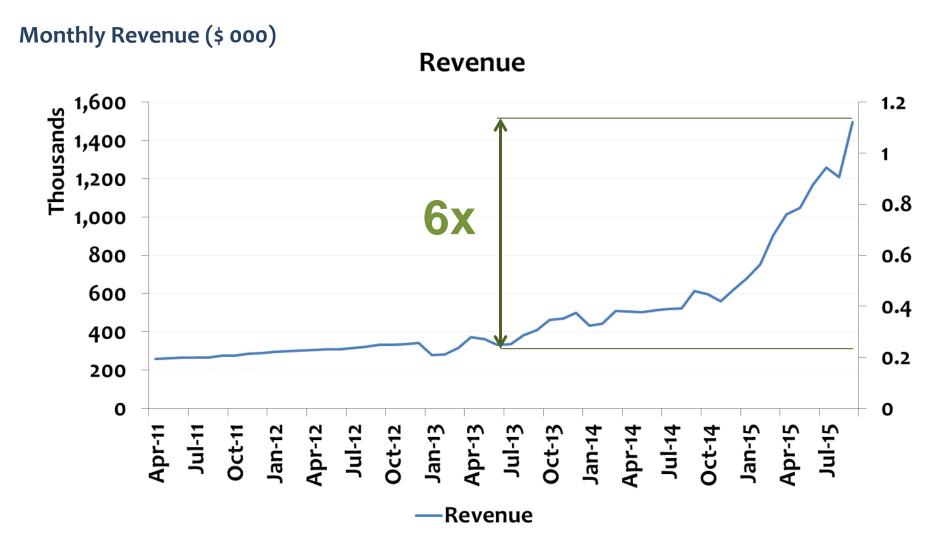
- Company Overview
- Business Overview
 - Fintech Products
 - IT Services
 - Healthcare Delivery & Services
- Financial Overview

Fast Growing full services IT Portfolio through KSoft Systems

Competency built around High Quality Onshore and Offshore Personnel

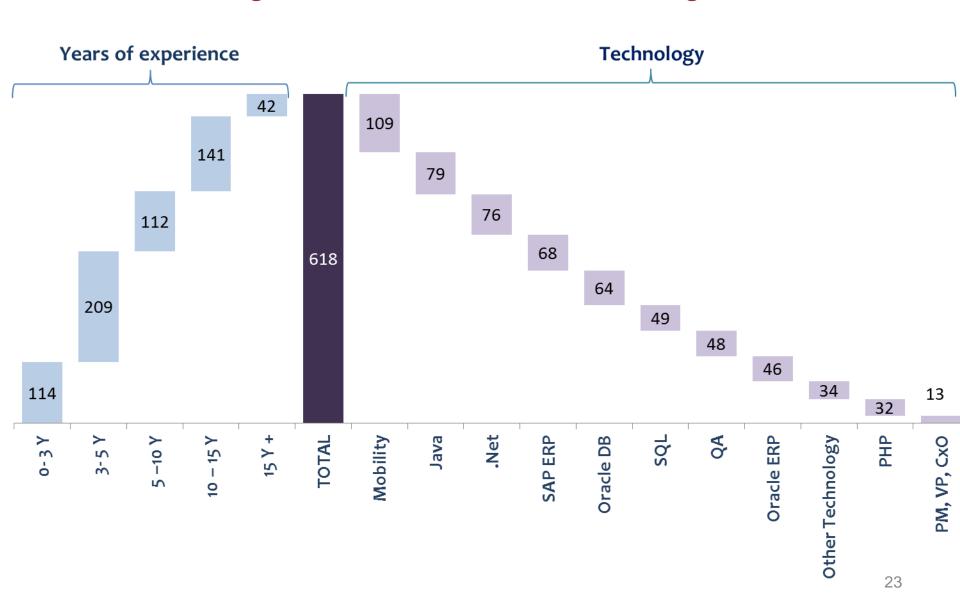


IT Services revenue has grow 6 times in 24 months

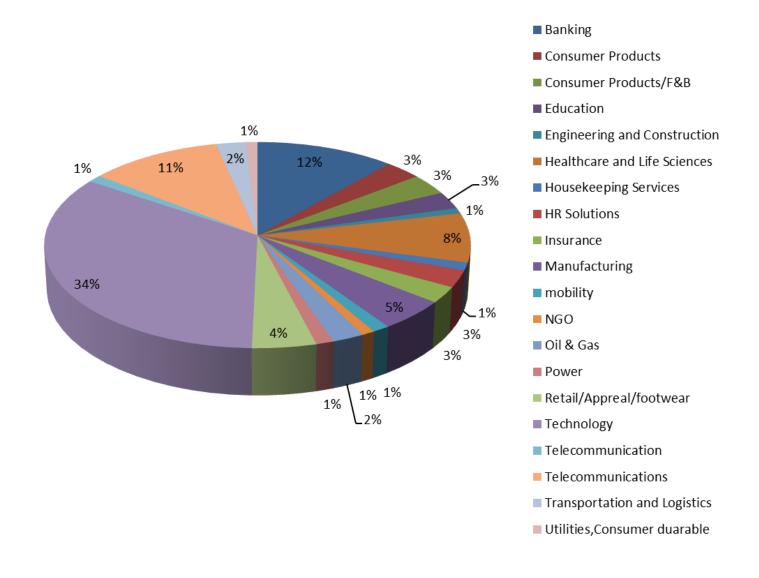


Senior Resources to build Wide Delivery Capabilities

Significant focus on ERP and SMAC technologies



Technology, Telecom & Banking clients contribute > 50% of topine



Six competencies form focus for investments



Business Development built around product and domain based sales

SOCIAL

- Digital Marketing
- Social Management

MOBILITY

- Healthcare
- Enterprise Mobility
- Games
- CRM

ANALYTICS

- Life Sciences
- Financial Services
- Business Intelligence
- Predictive Tools

CLOUD

- Application services
- Deployment & Migration
- Managed Services
- Embedded Enterprise Apps

PACKAGE PRODUCT SERVICES

- SAP/ SAP HANA
- Oracle
- Application Development

APPLICATION SERVICES

- Enterprise Integration
- Maintenance & Support
- Code/ Quality Services
- Testing

DEVELOP PRODUCTS

- Mobility
- Predictive Analytics
- Business Intelligence
- Enterprise Products

BUILD SCALE

- Onshore Local Hires
- Onshore H1 travel
- Offshore Delivery Team

ANCHOR CUSTOMERS

- Specialized Domain Services
- Large Scale Migrations/ Implementations
- Enterprise Product Suite

Goals

Focus Area

25

Contents

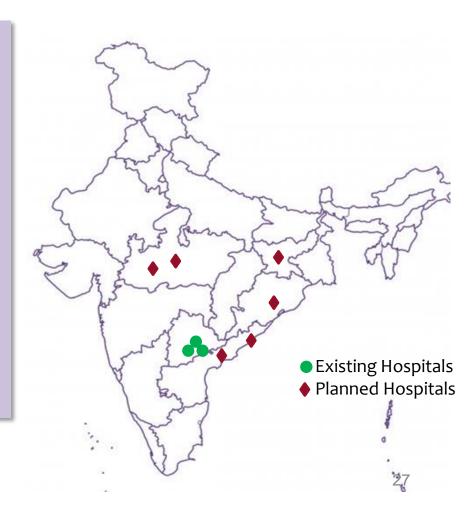
- Company Overview
- Business Overview
 - Fintech Products
 - IT Services
 - Healthcare Delivery & Services
- Financial Overview

Healthcare Vision: To put India in World's top 5 in Healthcare Quality index

Mission: To deliver healthcare to the nation by enabling doctors to use healthcare big data generated by universe of biomarkers, drug exposures and interventions.

Current Milestones

- 350,000 sft, 600 bed flagship hospital in Banjara Hills
 - Phase I: 350 beds commissioned in August 2016
 - Phase II: 150 beds to be commissioned by Q2 2017-18
 - Phase III: 100 beds with oncology to be commissioned by April 2018
- 200 bed, 2 hospital group, Bristlecone Hospitals merged with Virinchi Ltd.



Virinchi Healthcare to grow to 800 bed hospital chain post merger

Bristlecone Hospitals merged with Virinchi Limited in FY 2016-17







Two fast growing hospitals adding to 200beds

State-of-art medical infrastructure

Experience of well-oiled NABH ready processes

>500 payers & city-wide referral partnerships

50,000 satisfied patient base served by over 100 Doctor-panel

Strategic locations in old city & busy highway

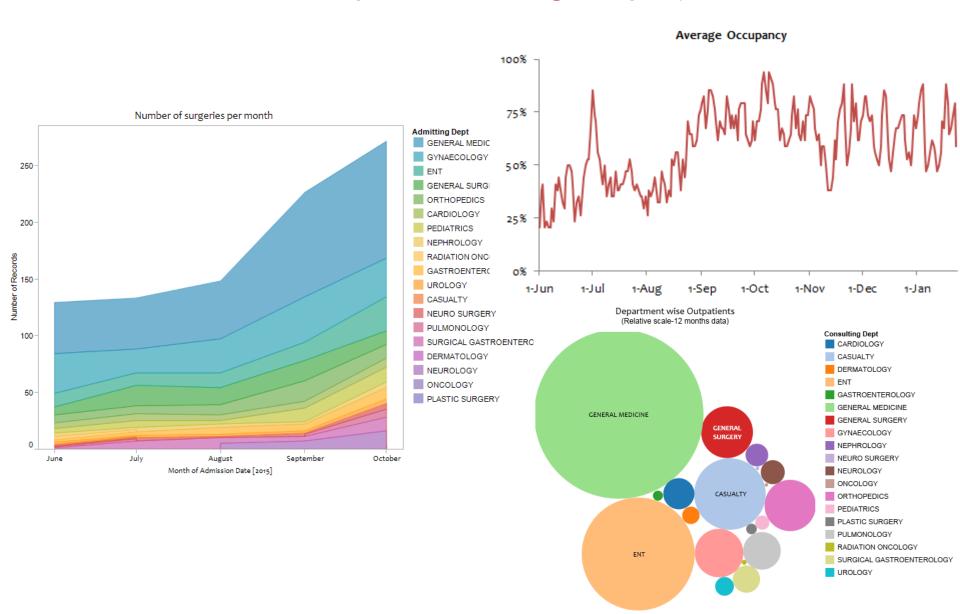


Economies of Scale of existing Hospital Chain



Bristlecone has consistently delivered strong operating metrics

50,000+ patients, 80% average occupancy



Contents

- Company Overview
- Business Overview
 - Fintech Products
 - IT Services
 - Healthcare Delivery & Services
 - Hospitals
 - Healthcare Services
- Financial Overview

Virinchi Hospital, Banjara Hills, Hyderabad



600 beds, Four Towers, 350,000 sft

Landmark location @ Banjara Hills

C.O.N.N.E.C.T.™ Super specialities

140 critical care beds, 11 OTs, 2 Cath

Market Positioning on Science and Technology Innovations

Alignment across Architecture, Operations, Equipment & Branding



Cell Correct Therapy to the last cell

Right to Science bringing all medical science innovations at Indian Cost Structure

Virinchi Health Universe Connecting clinics, labs, patients and doctors

Healthcare as Data Science Mobility Driven big data diagnostics, patient similarity Matrix, statistical analysis for personalized medicine

Focus Specialties C.O.N.N.E.C.T.™













Cardiology

Orthopedics

Neurology

Nephrology

Emergency

Cancer Care

Transplant

Virinchi Hospital Specialty Departments



Allergy Clinic Bariatric & Metabolic Surgery





Critical Care Management









Endocrinology & Diabetology

Ophthalmology

Cosmetic Surgery



Fetal Medicine

Gastroenterology

Infertility &

Andrology



Dermatology







Neonatology

Organ Transplant

ENT









Internal Medicine









Neurology &



Psychiatry



Paediatrics and

Rheumatology



Obstetrics &

Physiotherapy Plastic &





Orthopaedics



Radiology

Sports Medicine





Eleven Operation Theatres, One Forty ICU Beds

Higher share of Facilities Commensurate to Super speciality focus

Integrated OT-CSSD-Transplant Complex



- Amongst the Largest OTs in the Industry
- Laminar Flow with Highest Luminosity OT Lights and Specialized OT Tables
- Specialized OT equipment dedicated to each OTs
- Sterile corridor distinctly separate from Dirty Corridors

Class 100,000 Clean Room ICU



- 100% Digital Critical Care with integrated mobility and bed side device interface
- 100% Infection Isolation across all Medical ICU beds with separate Step Down ICU
- All Critical Care Beds on a single floor to limit man-material-methods exchange

State of Art Diagnostics with Global Leading Technology

All Equipment procured with an Eye on imminent Medical Research and innovation

3 Tesla MRI



Spectral 128 Slice



PET CT with Clear.Q Image Reconstruction

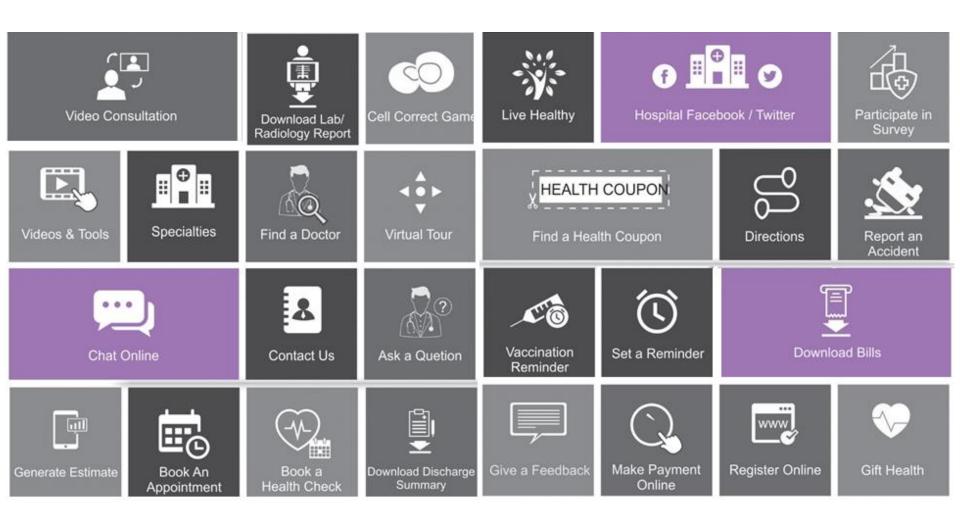


Ceiling mounted Cath Lab with IVUS & FFR packages



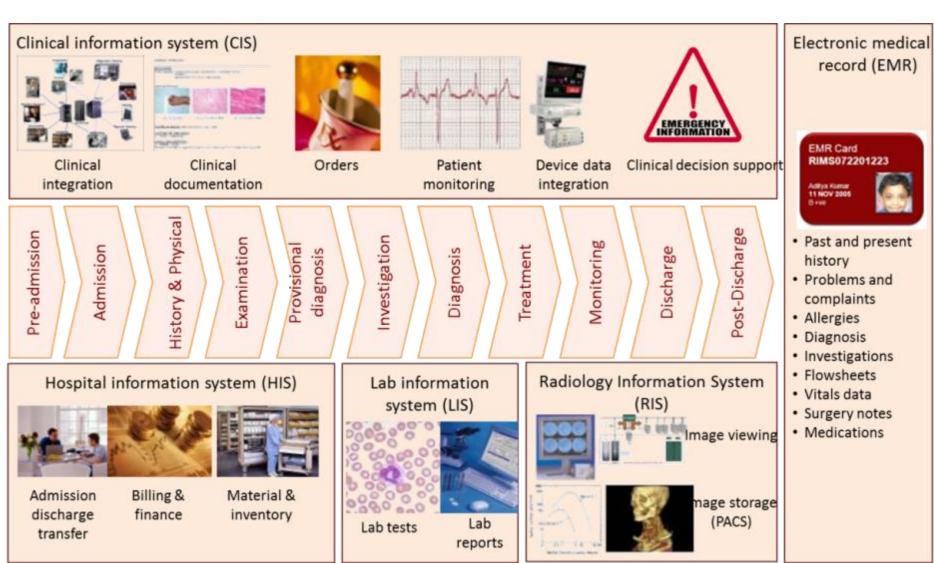
Comprehensive Mobility Portfolio –unparalleled in Industry

In-house Mobility Expertise leveraged to Provide unmatched Patient Experience



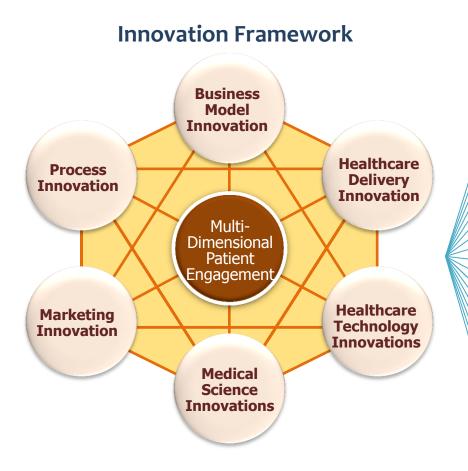
Best in Class In-house HIS System

Forms the backbone EMR & HIS for paperless IT system



Unique innovations to build competitive advantage

Patient Engagement through Data Analytics at Core of Business Model



Video Consultation **Event History Logging** Medical Events Bookkeeping Low Cost Per Bed Model Generation Lasting Infrastructure Self sustaining medical practitioner pool Local Language Content Everything Insured for Everyone Diagnosis based on Big Data Prognosis based on Medical Statistics Prevention by Prediction Personalized therapy Equipment based on current science Patient Specific Medical Information Inline Patient Communication Terminal Patient Research participation Healthcare as a Welcome Experience

Efficient Business Models to drive sustained profitability

Highest Capital Efficiency



- Zero unproductive assets
- Land-Building on Lease
- Adequately capitalized with strong Group Cash Flow
- 60% A-category capex to be Asset Financed/ Pay per Use

Full Time Senior Medical Team on Salary



- Complete control on patient
- In-house commitment to better outcome and branding
- Long term contracts with ownership to drive retention

Scale Benefits across Delivery Chain



- Branding, purchase and delivery benefits across hospital and outreach centre
- IT- backed 'single hospital' experience for patient, doctor and administration

Population Data Partnership - AADHAAR



- Group partnership with AADHAAR enrolment and software development initiatives
- Over 3.5 million unique data processed on platform

IT-Driven Cost Control



- Industry leading IT systems for billing and inventory
- Paperless accounting systems including purchases and payments
- SAP integrated reporting

NSDC for High Patient Provider ratio



- Provide targeted training to students for healthcare courses
- Use trainees to provide highest patient provider ratio

Integrated Healthcare Delivery to improve patient experience

Personalized Preventive Healthcare



- Multi visit patient health record
- Personalized preventive healthcare plan
- Proactive hospital reach out for preventive care

Public Health Evidence Based Treatment



- Leverage public health data for population study and statistical analysis
- Provide free technology to Public health agencies

Clinical Collaboration Tools



- Medical Social network like Doximity
- Online referrals, clinical history and diagnostics
- Apps for medical opinion & specialized treatment

Targeted Therapy



- Molecular pharmacology for cancer treatment in addition to hormonal and chemotherapy
- Patented nutrient deficient once-treatment

'Functional' mobile-medicine virtual visits



- Leverage mobility platform for telemedicine
- Provide free tablets to RMPs for point of care data capture

Inter-Disciplinary Therapies



- Treatment by Cross disciplinary teams, irrespective of the medical conditions
- Integrated Therapeutic and Diagnostics Team

State of Art Healthcare Technology to stay ahead of curve

Mobility backed Medical Devices



- Wearables
- Wrist Monitors
- Smartphone Ultrasounds
- Remote ECG/ BP Monitors
- Integrated Apps environ

Color Changing Dressing



- Dressing & Plaster change colours on infections
- Possible to check wounds without changing dressing

Robotic Interventions



- Open surgery through robotically assisted surgery
- Increased accuracy to drive reduced hospital stay and better outcome

Ingestible Sensors



 Ingested Sensors to monitor patient condition, medications and vitals for remote patient care

Image Guided Minimal Invasive Surgery



- Hybrid Operation Theatre
- Integrated MRI/ USG for complex surgeries
- Concurrent inline image guided surgeries across specialities

Rapid Diagnostics Kits



- Rapid blood test/ fluid kits for large panel of biochemical/ haematology tests
- Multi parameter autoanalyzers 41

Innovative Marketing Strategies for differentiation

Own/ Partner Hospitals & Outreach Centres



- Chain of 15 Outreach centres and partner hospitals to coincide hospital launch
- Extend growth to over 50 centres over 12 -18 month period

Mobility app & Patient Portal



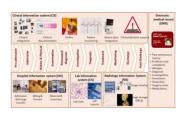
 Integrated mobility app for Patient care management including EMR/ lab reports and billing

Accountable Care Organization



Hospital partners in Patient recovery costs
Doctor team responsible for medical recovery
"Zero Re-admission fees" warranty

Analytics and focused Patient CRM



 Big Data analytics to deliver targeted patient experience for medication, repeat visits and predicting outcomes

Mobility based Doctor Referral Network



- Apps for doctors to refer patients, manage patient records and calculate referral payments
- Control both incoming & outgoing referrals

Leadership in Content Marketing



Leverage medical content on public domain through high quality reliable medical information

Smart Processes to deliver seamless excellence in Care

Technology Integrated Ecosystem



Patient care across
 multiple technology
 platform on mobiles,
 tablets, desktops, cloud,
 medical devices and
 social network

IT enabled Checklist based Processes



 Unique IT enabled checklist based business processes e.g. admission, surgery, discharge, billing, insurance etc.

Digital Targeted Medical Literacy



 Focused patient education content on paper, OPD, email and social network based on specific medical conditions

Patient Centric IT enabled Processes



 Integrated mobility app for Patient care management including EMR/ lab reports and billing

Cross Chain Patient Identity Integration



 Single patient identity across all group hospitals and outreach centres with integrated patient health records

Payment Integrations



 Unique integration of patient billing with third party assessors and credit service organizations

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- Company Overview
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Virinchi Learning

NSDC funded project to upskill healthcare workers



- Govt. of India funded project to upskill Healthcare Workers in the Region
- Govt. of India laid course curriculum
- Course s ranging from OT nurses, Phlebotomist, General Duty Assistant, Diabetes Technicians etc.
- Strong mix of experienced faculty and hands on training in group hospitals
- State of Art Learning Management Solution for self learning and monitor performance
- Over 80,000 hospital staff to be trained and upskilled over next 10 years, Over 1000 staff in the next 12 months.
 - Large pool of in house trained human resources creates strategic advantage

Select Courses

OT Technician Angesthesia Technician Dialysis Technician Diabetes Educator Cardiac Technician Emergency Medical Technician **General Duty Assistants Blood Bank Technicians** Dietician Technicians Assistant Physiotherapist Medical Equipment Technicians Radiology Technician Pharmacy Technician Medical Lab Technician **Phlebotomist**

V-Connect



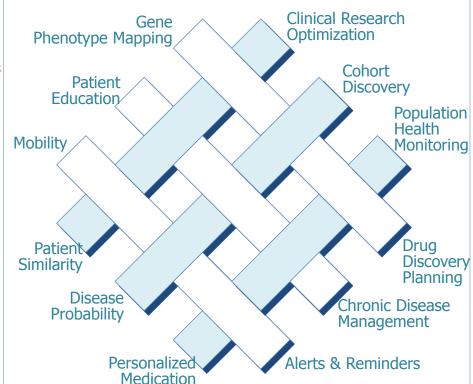


If something goes wrong, Virinchi is there to take care

Virinchi Combinatorics & Systems Biology

A Multi-dimensional Time Based Patient data Analysis drive Evidence Based Medication





INPUTS

- Comprehensive patient data management with Objective Based Data Capture
- Sophisticated Machine Learning Algorithms with
- Proven Medical NLP Algorithms , proprietary lexicons & unstructured data management
- Inhouse Analytics group to monitor data quality

OUTPUTS

- Patient Cohort identification and monitoring
- Phenotypes for targeted medication
- PHM with Community/ Govt. Agencies
- High Quality data for Clinical research
- Integrated analytics delivery on Sophisticated Mobility Environment

Contents

- Company Overview
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 - IT Services
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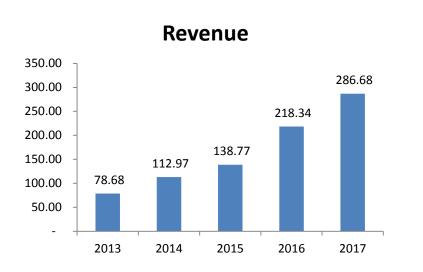
Over past 18 months, Virinchi has consistently outperformed Sensex

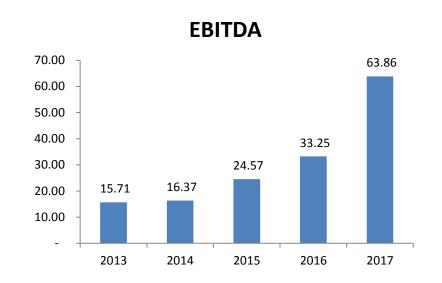


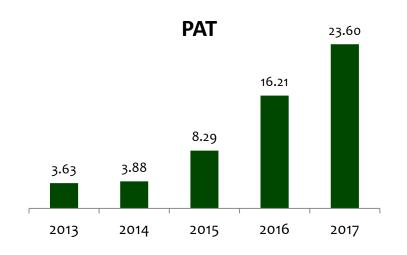
- Zero Dilution by Promoter over past 10 years
- Book Value/ Share: 77.49

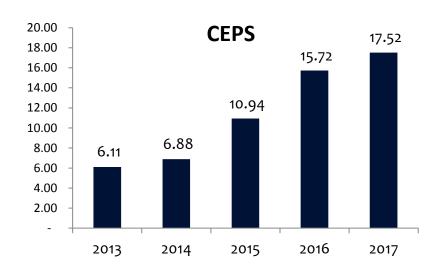
- Trading volume = 92,000
- 52wk Range = 39.0 131.5

Virinchi has seen consistent growth in Revenue and EBIDTA

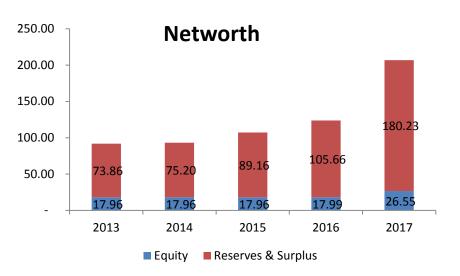




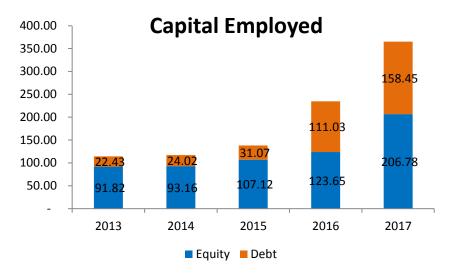


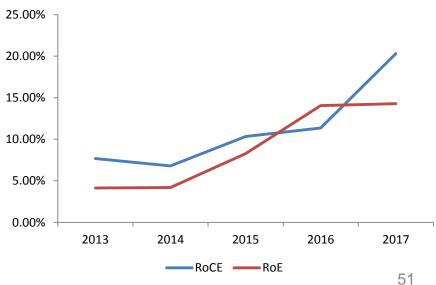


Strong and Liquid Balance Sheet



- Recent Project Financing lead to Increase in Capital Employed
- Highly liquid, cash & cash equivalents stand at Rs.
 11.25 Cr and high quality receivables of Rs. 41.94 Cr, less than 60 days





Contacts



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