Investor Presentation

December 2016

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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, 200,000 sft own GDC, 450,000 sft hospital, 70,000 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 1200 resources with over 150 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

virinchi

USA

India

Fintech Products & IT Services

Healthcare Delivery & Services

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.

www.qfund.net

PayEz is an innovative Point of Sale Credit Service IT Platform to provide lead sourcing, loan generation, machine learning underwriting, lender aggregation and integrated 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

www.vmod.virinchi.com

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

www.ksoftglobal.com

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

www.learn.virinchi.com

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

US Corporate HQ, Edison , NJ

Global Delivery Center, Hyd

Dallas Office, TX

Nashville Office, OH

DR Center, Atlanta, GA

Banjara Hills, 1000 seater Dev Center

Key Balance Sheet Assets

- Land: 11 acres campus at Hakimpet in Hyderabad with 1000 seater, 100,000 sft , Global Delivery Centre

- 500 seater, 50,000 sft City Software Development center

- 50,000 sft of Training centre, spread in 5000 Sq. meters at Hyderabad

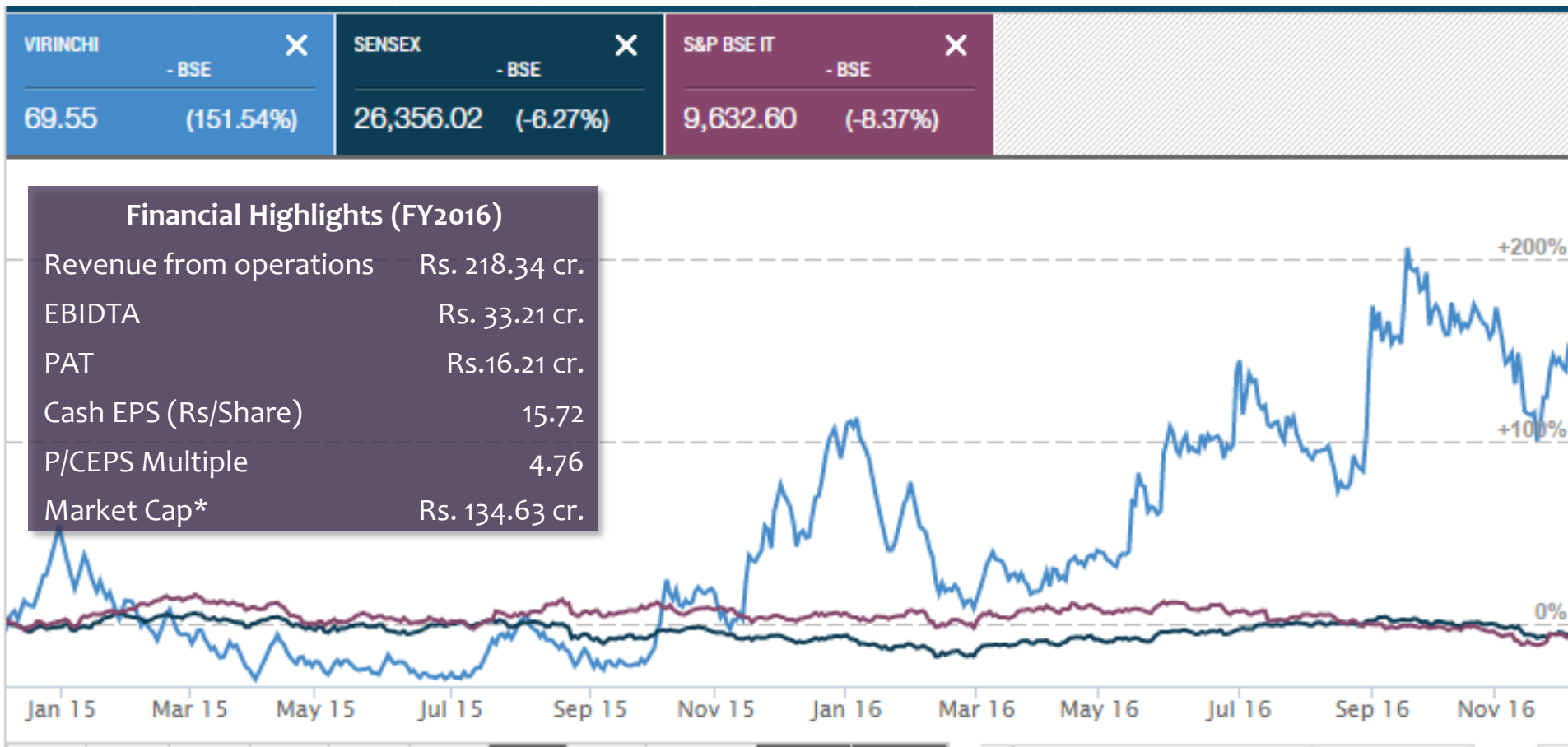- IDC hosting hardware farm at San Francisco, California

Data Center Farm, SFO, CA

600 bed Hospital, Banjara Hills, Hyd

Founded in 1991, BSE listed in 2001, Rs. 218 cr. IT and Healthcare group

VIRINCHIBQ.BO vs BSE Sensex (Normalized)

VIRINCHI - BSE	SENSEX - BSE	S&P BSE IT - BSE	
69.55 (151.54%)	26,356.02 (-6.27%)	9,632.60 (-8.37%)	

Financial Highlights (FY2016)

Revenue from operations	Rs. 218.34 cr.
EBIDTA	Rs. 33.21 cr.
PAT	Rs.16.21 cr.
Cash EPS (Rs/Share)	15.72
P/CEPS Multiple	4.76
Market Cap*	Rs. 134.63 cr.

* Based on the closing price of Rs. 74.85 on September 06, 2016

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Founder - Promoter

Vish Kompella
Promoter & Chairman Emeritus
- IIT Madras,
- First Generation Parallel Entrepreneur with multiple investments in IT, Hospitals, Education, Life Sciences and Social Enterprises

Key Responsibilities
- Strategic Leadership
- Investor and Media Relations
- New Business Growth
- Leadership Team

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
Managing 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 Murty
Group 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 Myana
ED & CMO, 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 Samavedam
Director 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

Doctor's Team

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

Dr Sudheer Nadimpalli
MD(Resp.Med),
MRCP(GeneralMedicine)
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
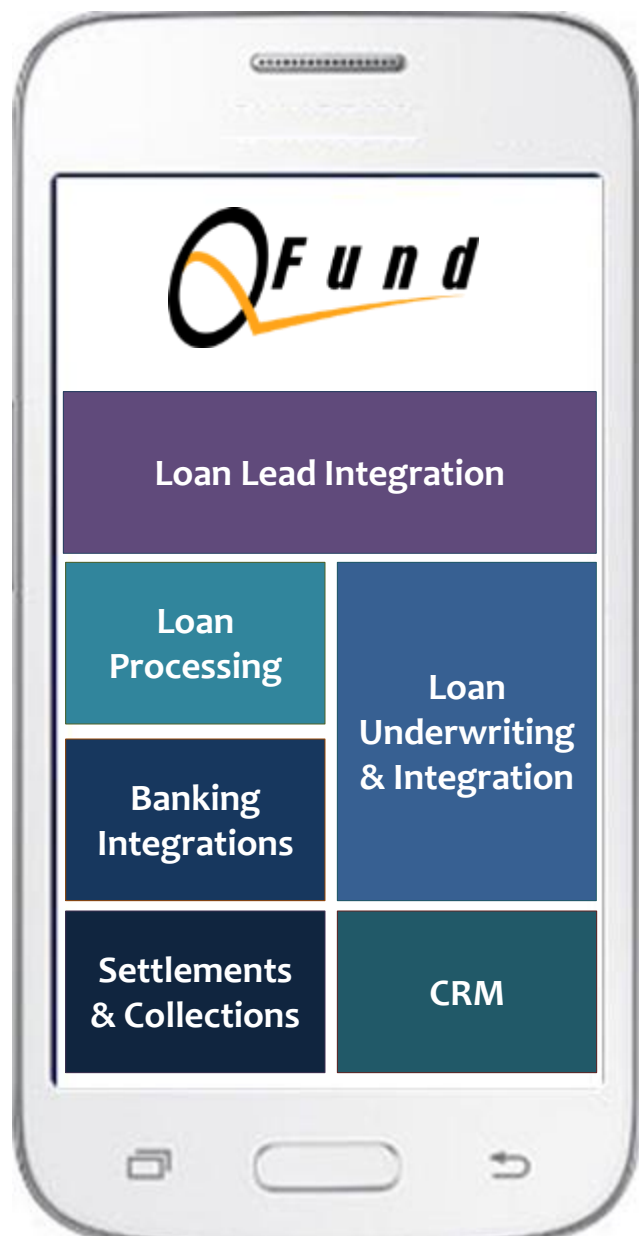Consultant
Radiologist,
Department of
Radiology

Dr Tagore Mohan Grandhi
MS, FRCS (UK), Dip in
Lap Surgery (France),
Fellowship in
Bariatric Surgery
(USA), Fellowship in
Advanced
Laparoscopic
Surgery (USA)

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  - Fintech Products
  - IT Services
  - Healthcare Delivery & Services
- **Financial Overview**

Global Market Leader in FinTech for Retail Micro Credit Industry

QFund

- Loan Lead Integration
- Loan Processing
- Banking Integrations
- Loan Underwriting & Integration
- Settlements & Collections
- CRM

15 $

"The Small Dollar Loans"

Pay Day Loans	Line of Credit
Installment Loans	Pawn Loans
Auto Equity Loans	Check Cashing
Online Loans	Hybrid Loans

$ 5 bn new loans p.a.

12 mn borrowers growing @ 7%

MINI LOAN SHOP

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

There are more Payday Outlets than McDonalds stores in the US[1]

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

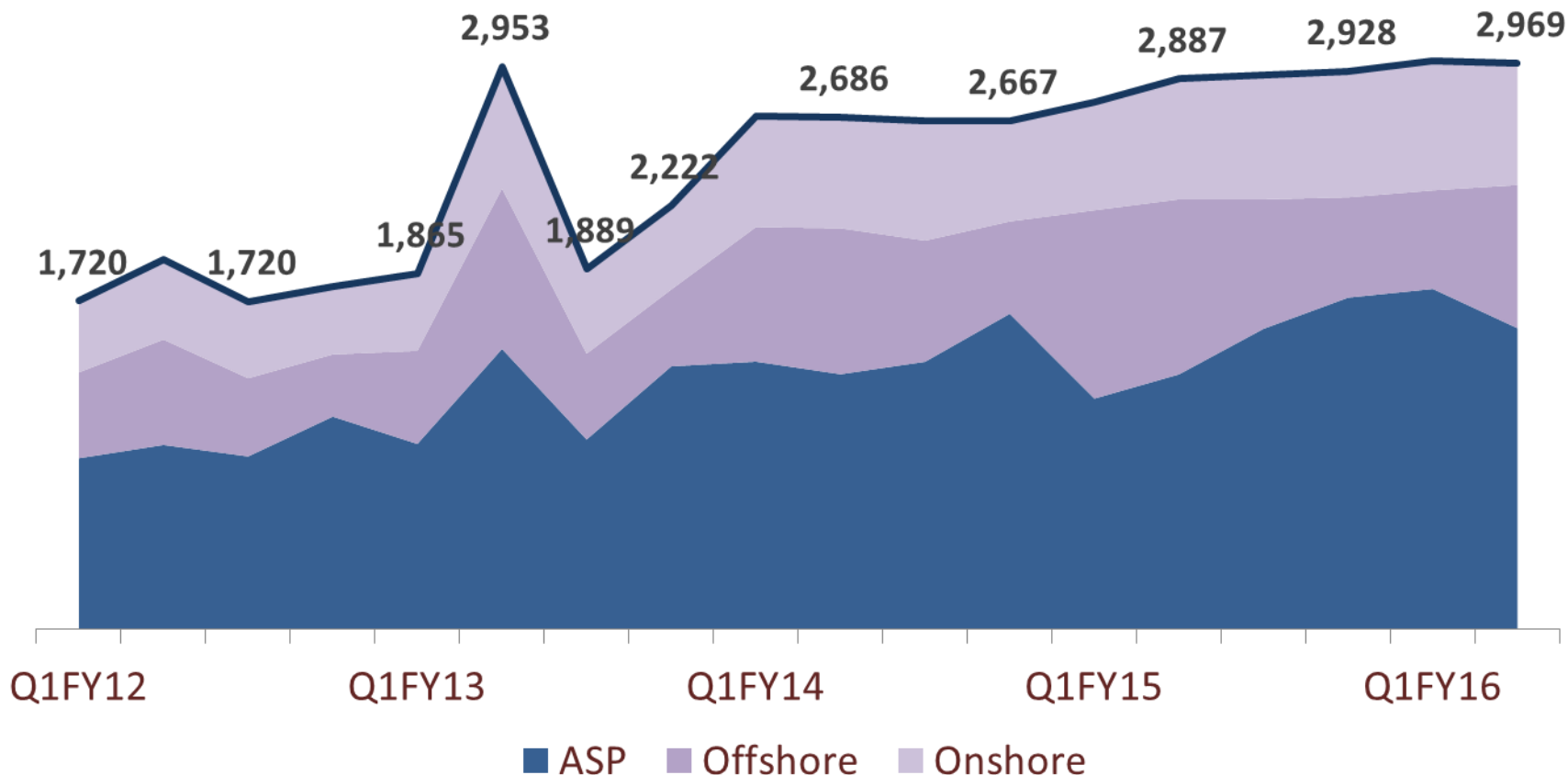# ~5% of all Short Term US Lending is through Qfund

Significant Growth Opportunity Exists while consolidating the Leadership Position

**Monthly Loans Processed through Qfund**

— $ Val of Loans   ---- # of Loans
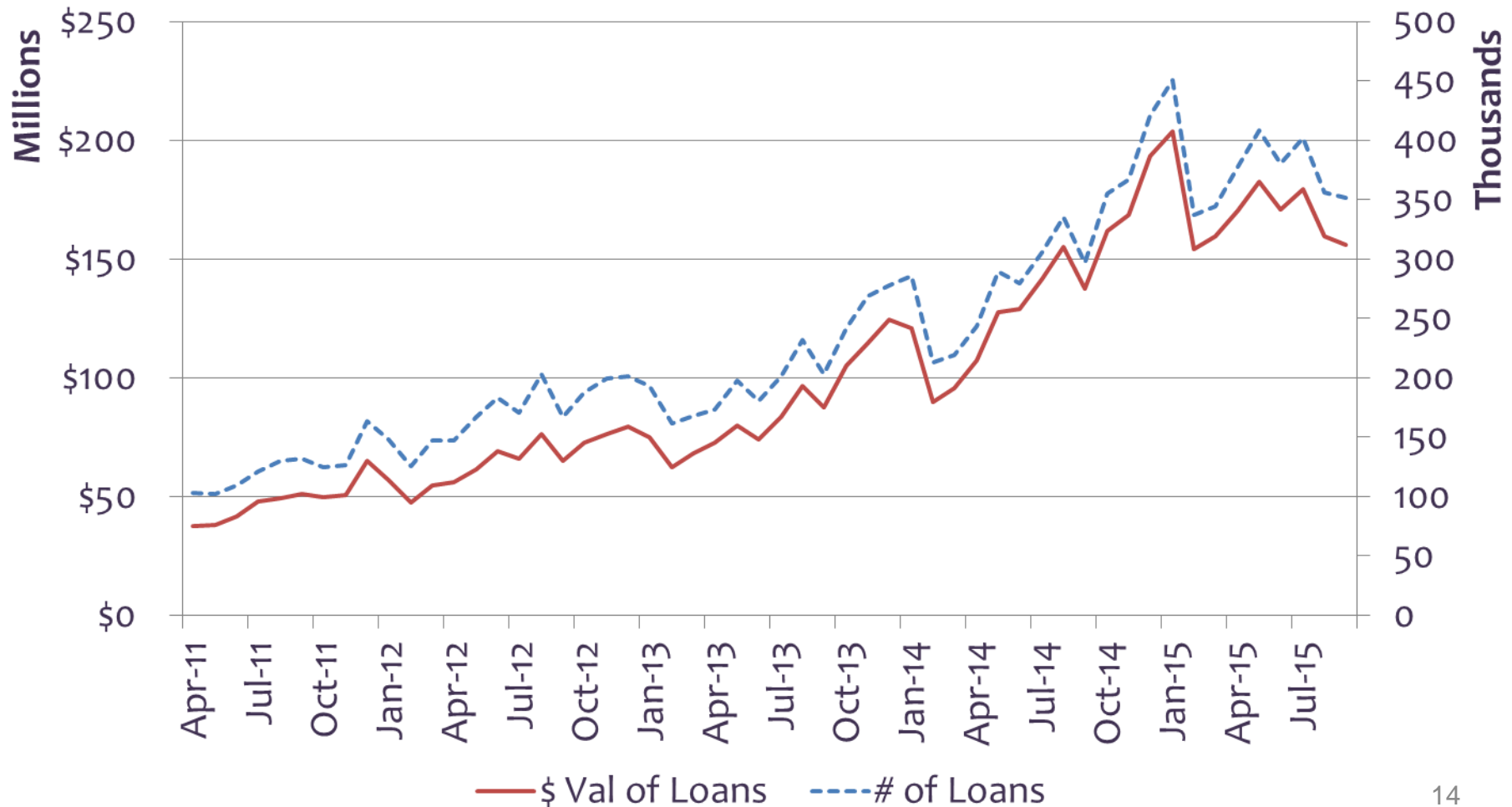
Consistent revenue growth led by new ASP licenses & Custom Services

**Qfund revenue per Quarter
(USD 'ooo)**

2,953

2,887

2,928

2,969

2,686

2,667

2,222

1,720   1,720   1,865   1,889

Q1FY12   Q1FY13   Q1FY14   Q1FY15   Q1FY16

■ ASP   ■ Offshore   ■ Onshore

Heavily Regulated Industry lead to Evolving Strategies

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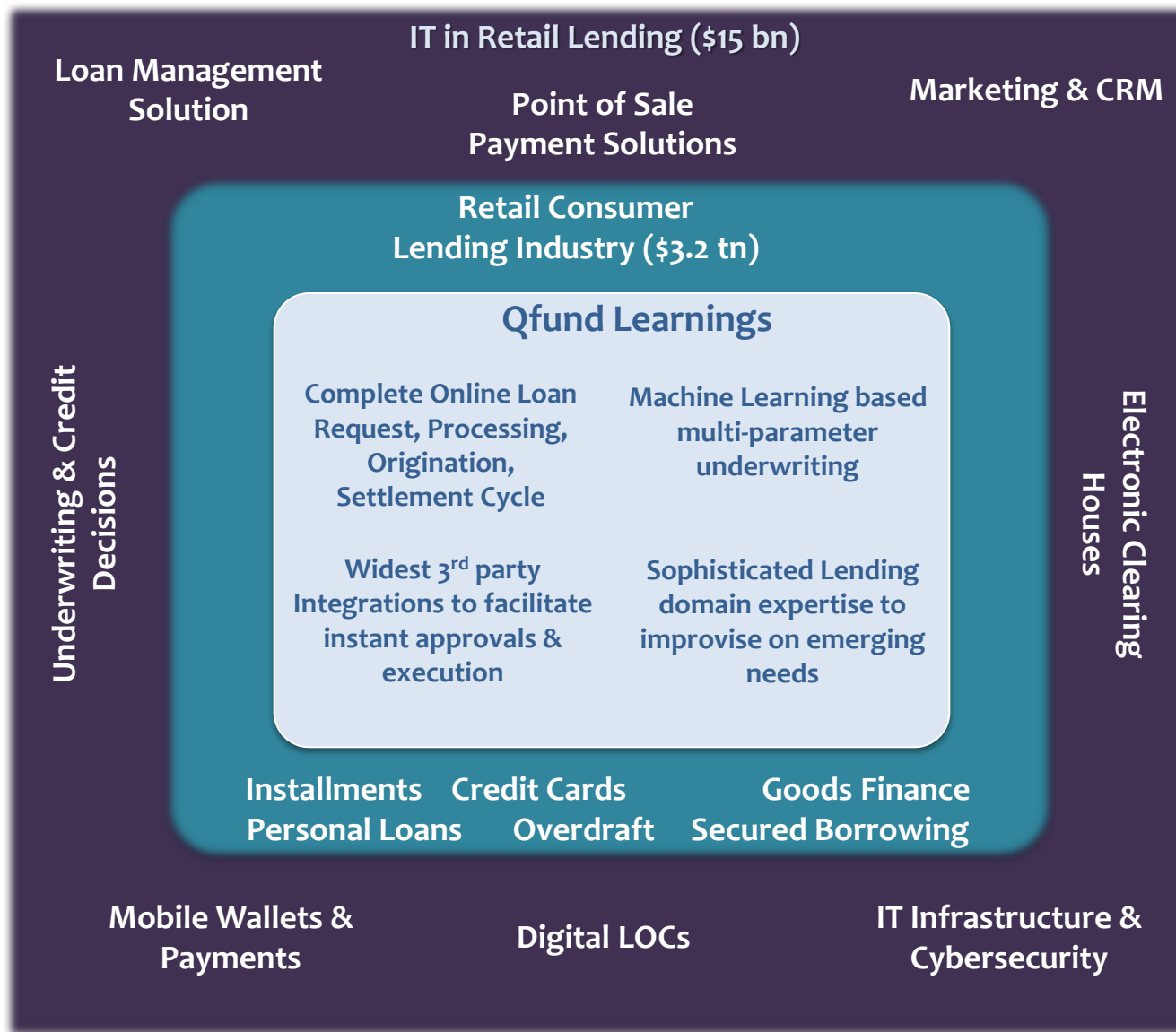

Industry Trends
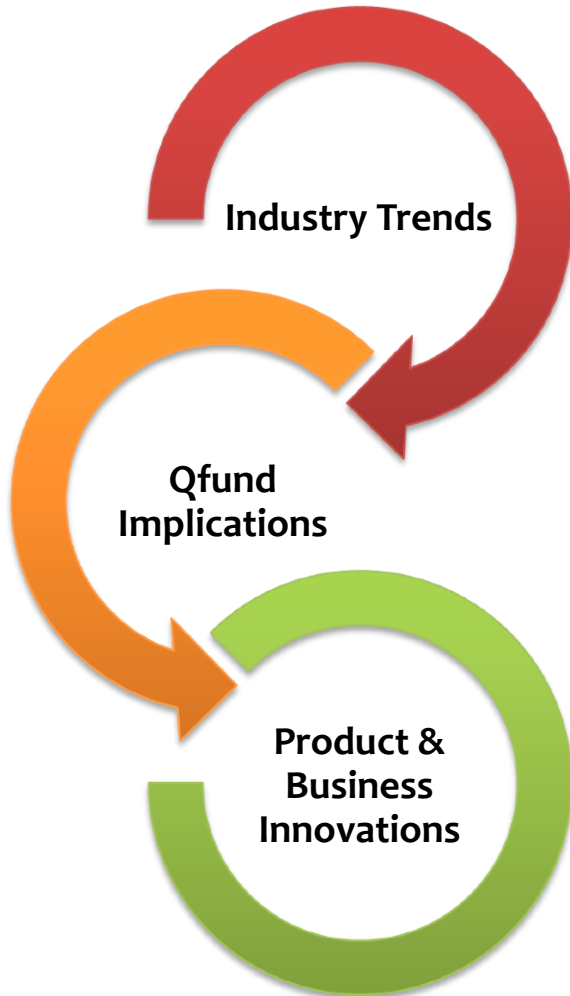
- CFPB revised regulations on refinance, APR and Lenders' Profile lead to Industry innovations on products and business models
- Increasing consolidation bringing scale and efficiencies amongst lenders
- Increased online lending while coexisting with store front models
- Renewed focus by lenders to chose "appropriately profitable customers"

Qfund Implications

- 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

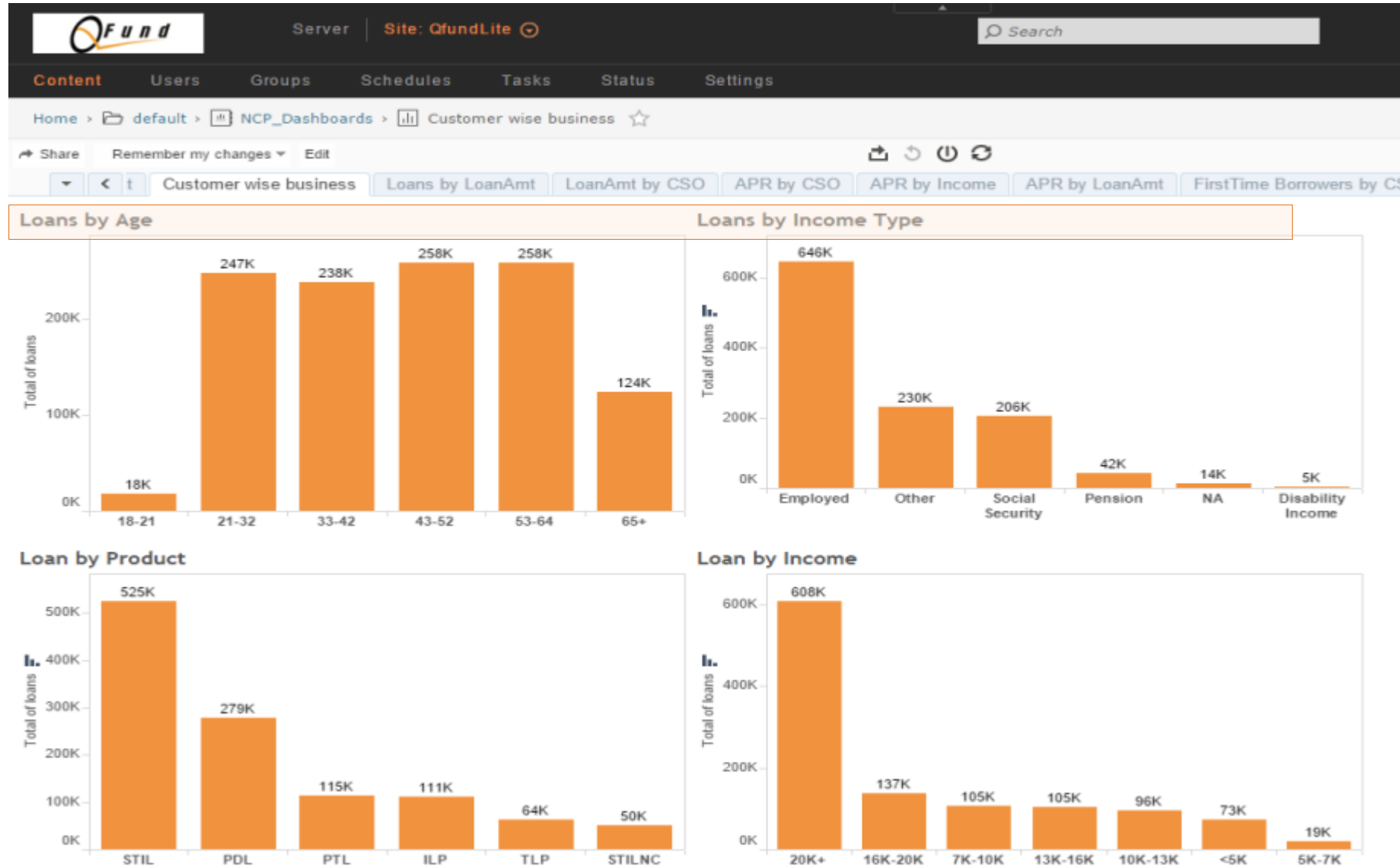**Product & Business Innovations**

- 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

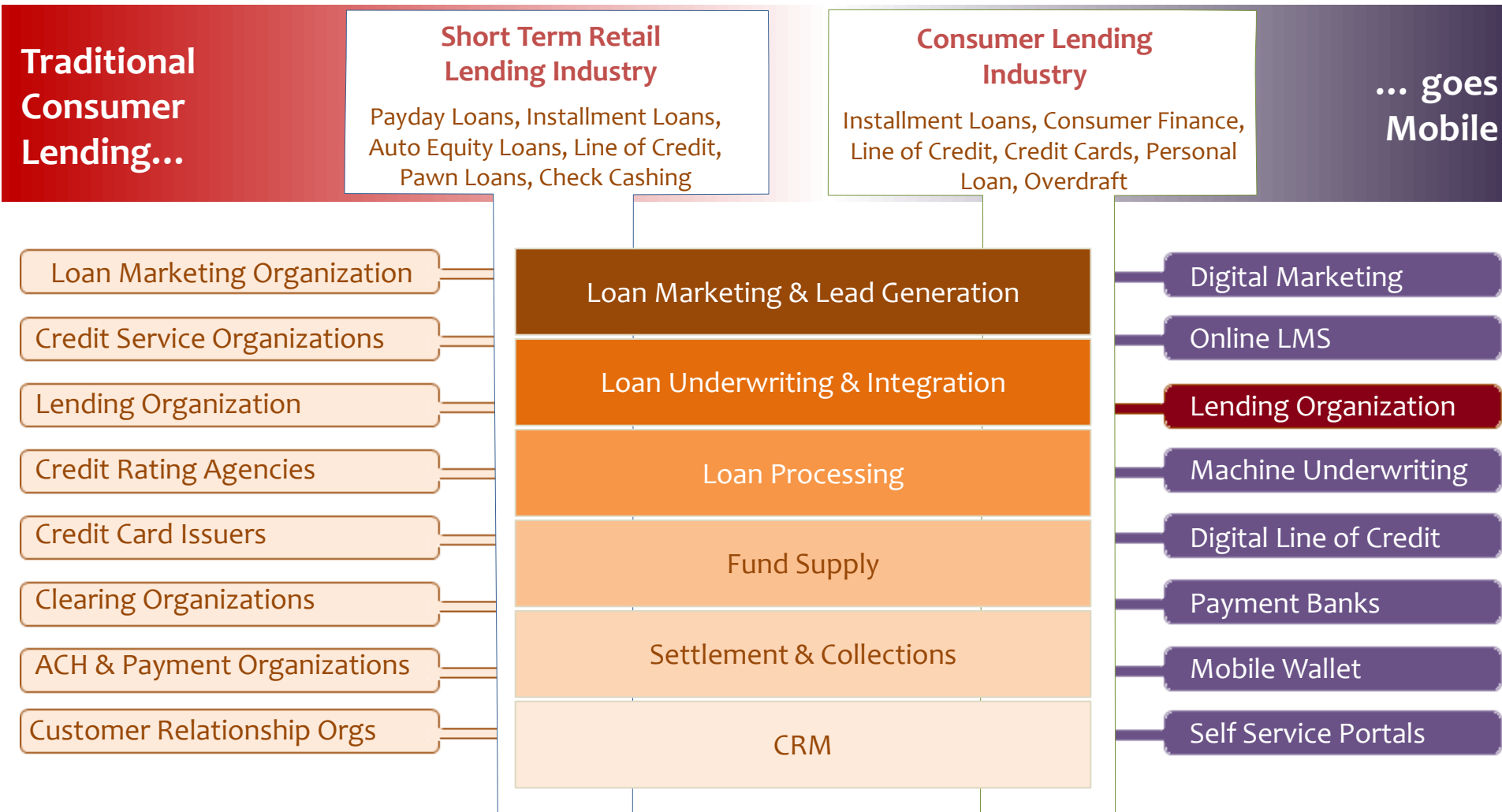## Lending, Underwriting, Loan Servicing and associated technology core to all loans

IT in Retail Lending ($15 bn)

Loan Management Solution

Point of Sale Payment Solutions

Marketing & CRM

Underwriting & Credit Decisions

Retail Consumer Lending Industry ($3.2 tn)

Electronic Clearing Houses

Qfund Learnings

Complete Online Loan Request, Processing, Origination, Settlement Cycle

Machine Learning based multi-parameter underwriting

Widest 3rd party Integrations to facilitate instant approvals & execution

Sophisticated Lending domain expertise to improvise on emerging needs

Installments Personal Loans

Credit Cards Overdraft

Goods Finance Secured Borrowing

Mobile Wallets & Payments

Digital LOCs

IT Infrastructure & Cybersecurity

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

Technology already replacing critical parts of the Lending Value Chain

Traditional Consumer Lending...

Short Term Retail Lending Industry
Payday Loans, Installment Loans, Auto Equity Loans, Line of Credit, Pawn Loans, Check Cashing

Consumer Lending Industry
Installment Loans, Consumer Finance, Line of Credit, Credit Cards, Personal Loan, Overdraft

... goes Mobile

Traditional Consumer Lending	Lending Value Chain	... goes Mobile
Loan Marketing Organization	Loan Marketing & Lead Generation	Digital Marketing
Credit Service Organizations	Loan Underwriting & Integration	Online LMS
Lending Organization	Loan Processing	Lending Organization
Credit Rating Agencies	Fund Supply	Machine Underwriting
Credit Card Issuers	Settlement & Collections	Digital Line of Credit
Clearing Organizations	CRM	Payment Banks
ACH & Payment Organizations		Mobile Wallet
Customer Relationship Orgs		Self Service Portals

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

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Competency built around High Quality Onshore and Offshore Personnel

KSoft IT Services

- Packaged Product Implementation
- Testing & Maintenance Services
- Staff Augmentation
- Cloud App Dev/ Migration
- Data Centre Hosting Services
- Business Intelligence & Analytics
- Outsourced IT Services
- Digital Marketing Services
- Enterprise Mobility Solutions

IT Services revenue has grow 6 times in 24 months

Monthly Revenue ($ 000)

Revenue

6x
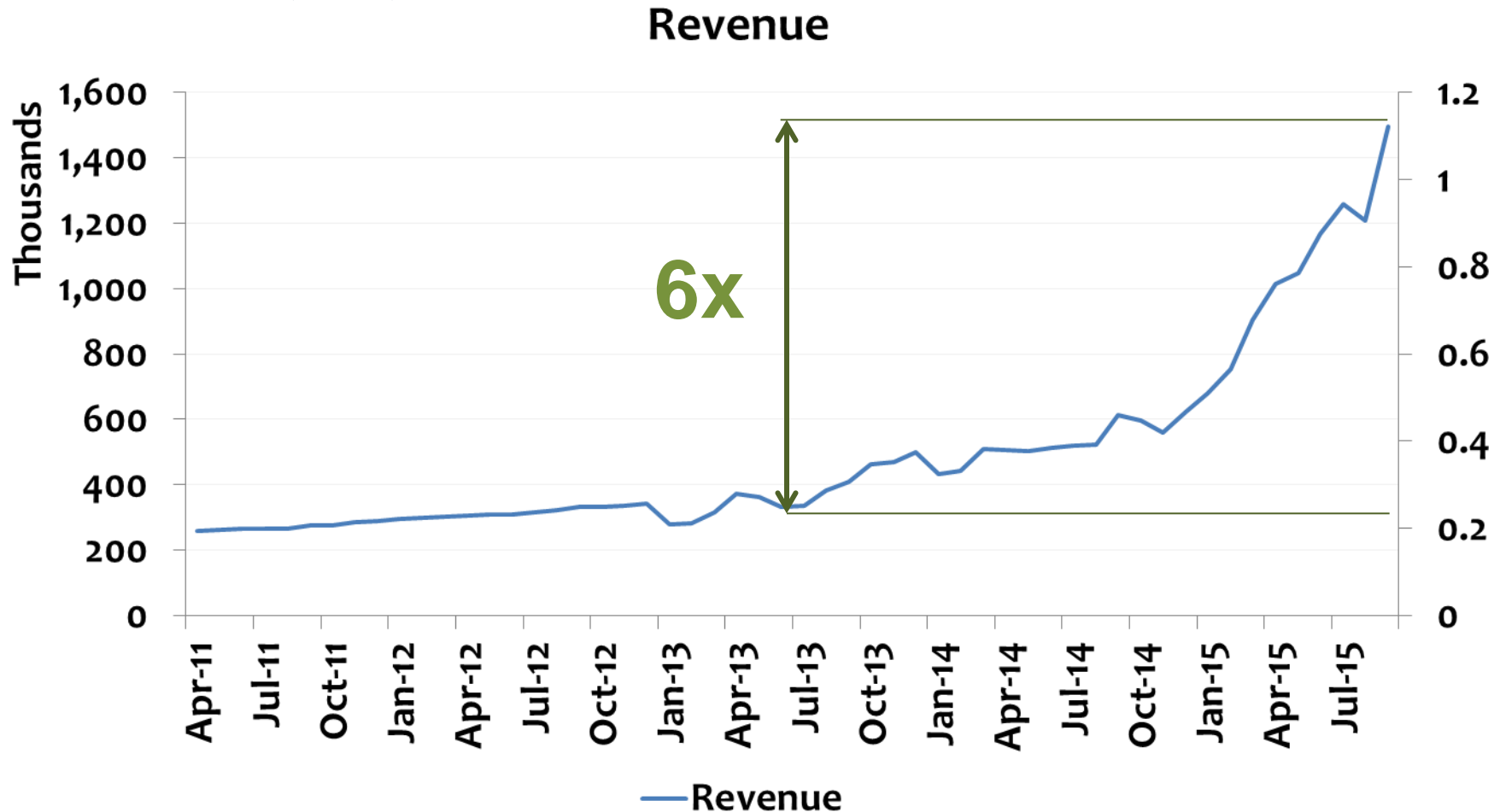
Senior Resources to build Wide Delivery Capabilities

Significant focus on ERP and SMAC technologies

Years of experience

Technology

Category	Value
0 - 3 Y	114
3 - 5 Y	209
5 - 10 Y	112
10 - 15 Y	141
15 Y +	42
TOTAL	618
Mobility	109
Java	79
.Net	76
SAP ERP	68
Oracle DB	64
SQL	49
QA	48
Oracle ERP	46
Other Technology	34
PHP	32
PM, VP, CxO	13
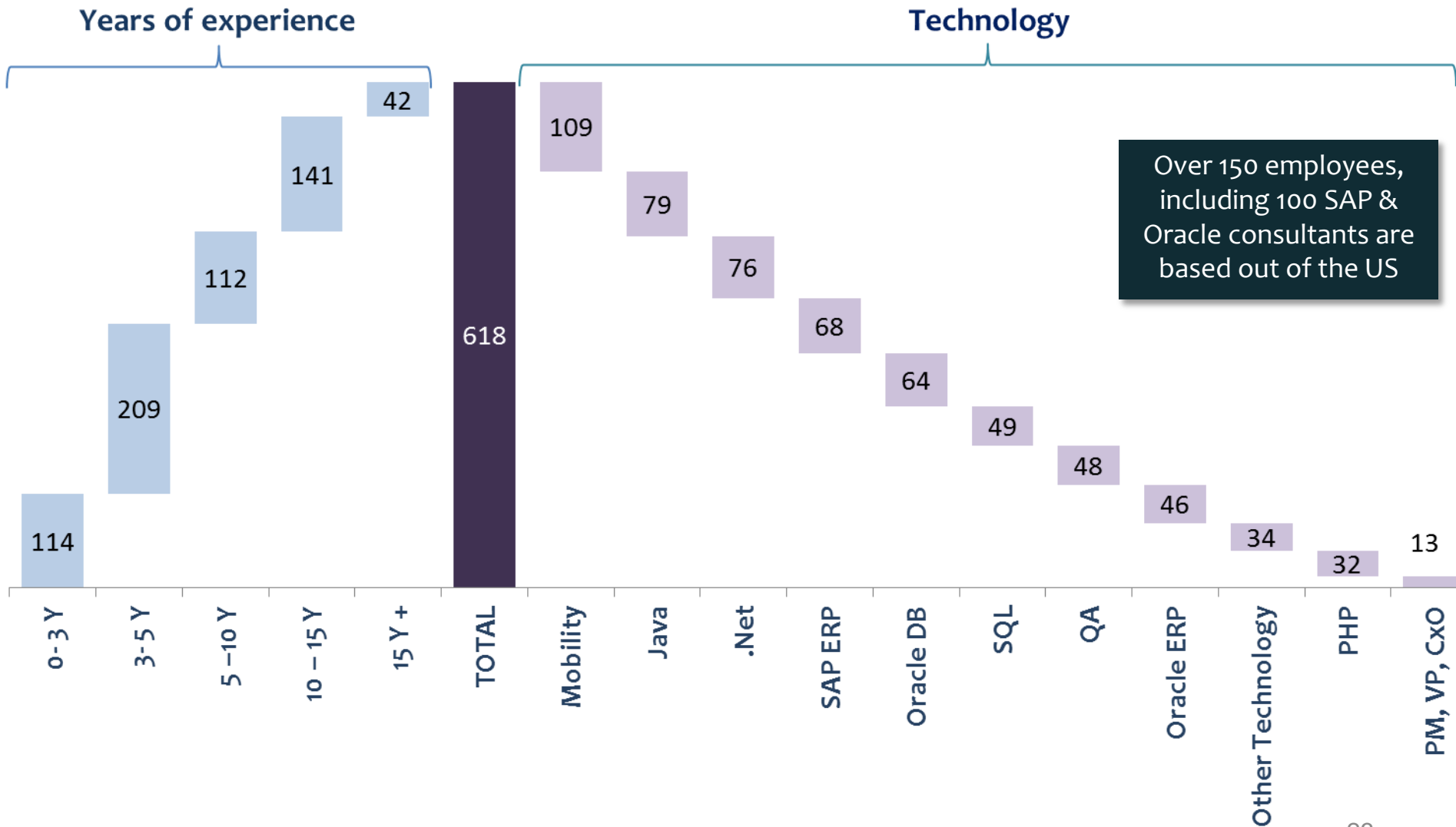
Over 150 employees, including 100 SAP & Oracle consultants are based out of the US

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

Legend:
- Banking
- Consumer Products
- Consumer Products/F&B
- Education
- Engineering and Construction
- Healthcare and Life Sciences
- Housekeeping Services
- HR Solutions
- Insurance
- Manufacturing
- mobility
- NGO
- Oil & Gas
- Power
- Retail/Appreal/footwear
- Technology
- Telecommunication
- Telecommunications
- Transportation and Logistics
- Utilities,Consumer duarable

Pie chart values: 12%, 3%, 3%, 3%, 1%, 8%, 1%, 5%, 3%, 1%, 3%, 1%, 1%, 2%, 1%, 4%, 34%, 1%, 11%, 2%, 1%

Six competencies form focus for investments

Business Development built around product and domain based sales

Focus Area

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

Goals

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

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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.

● Existing Hospitals
◆ Planned Hospitals
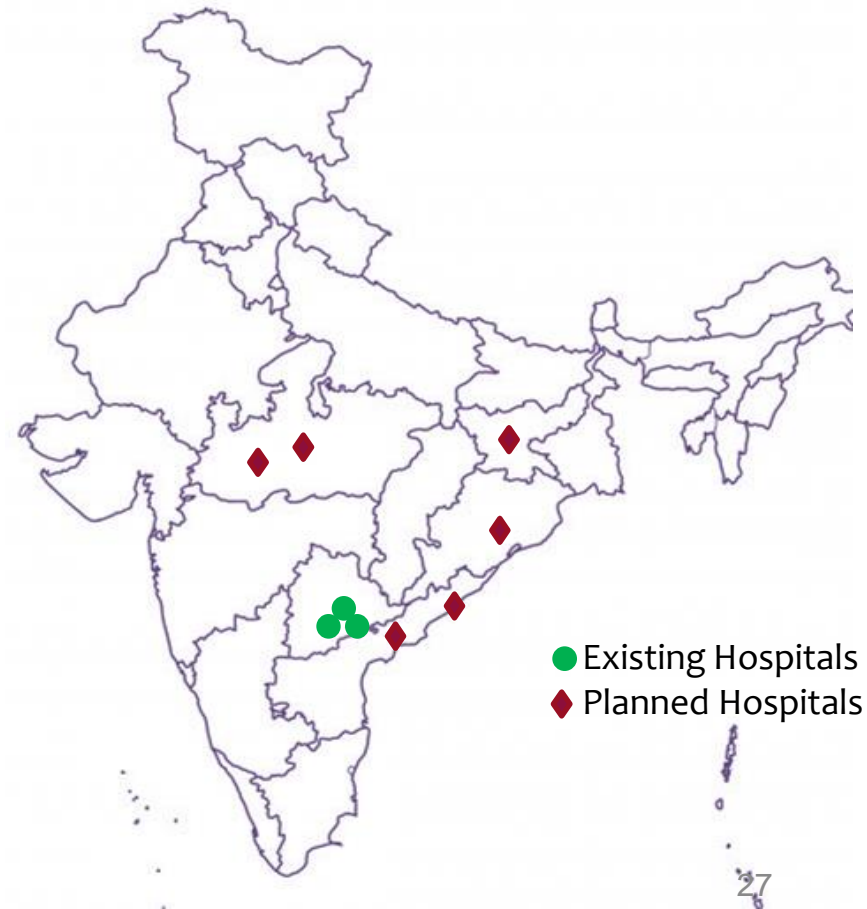
Virinchi Healthcare to grow to 800 bed hospital chain post merger

Acquisition of Existing Bristlecone Hospitals in process
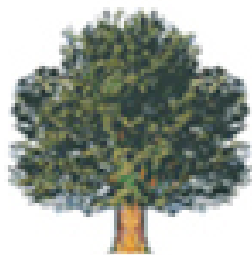
Bristlecone Hospitals
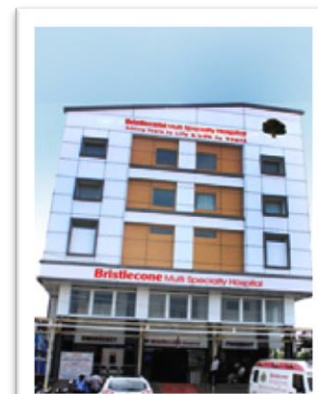
- Two fast growing hospitals adding to 225 beds
- State-of-art medical infrastructure
- 50,000 satisfied patient base served by over 100 Doctor-panel
- Strategic locations in old city & busy highway

- Experience of well-oiled NABH ready processes
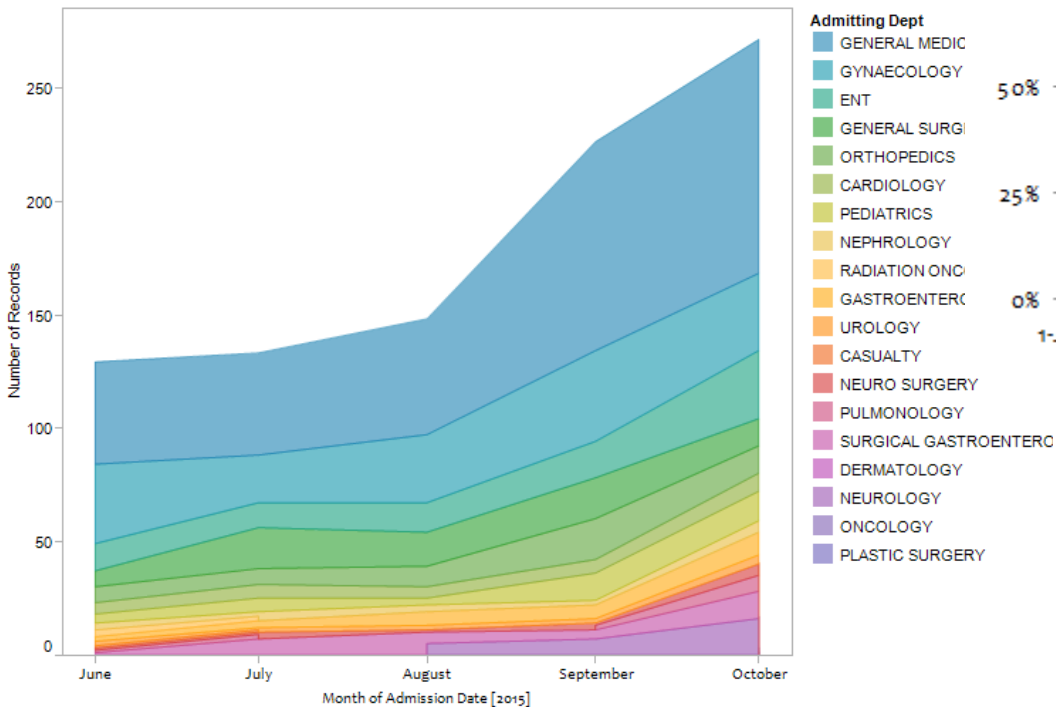- >500 payers & city-wide referral partnerships
- Economies of Scale of existing Hospital Chain
- 400 Trained Employees, 100 Doctors Team

Bristlecone has consistently delivered strong operating metrics

50,000+ patients, 80% average occupancy

Number of surgeries per month

Average Occupancy
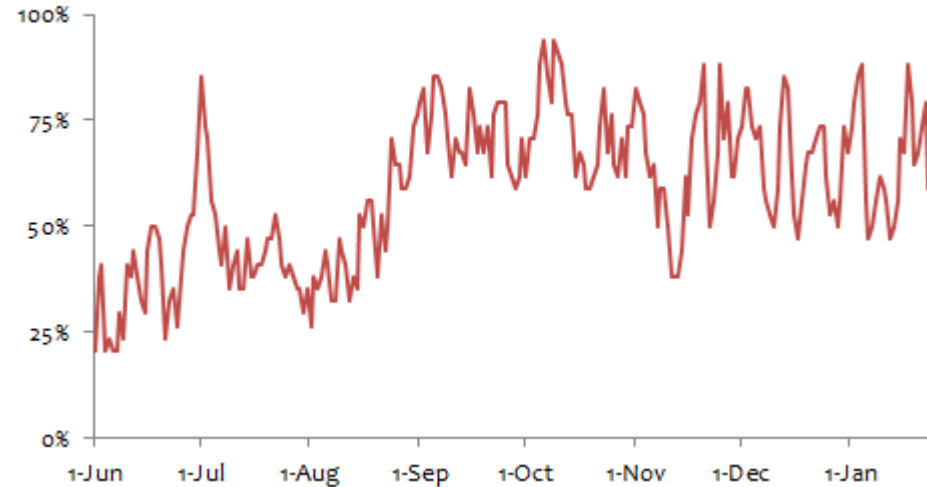
Department wise Outpatients
(Relative scale-12 months data)
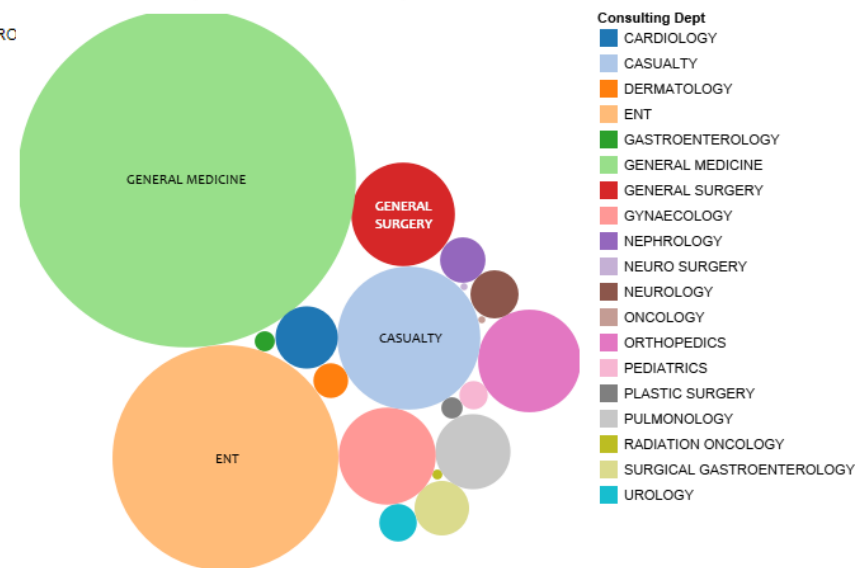
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    - Hospitals
    - Healthcare Services

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Virinchi Hospital, Banjara Hills, Hyderabad

600 beds, Four Towers, 350,000 sft

C.O.N.N.E.C.T.™ Super specialities

Landmark location @ Banjara Hills

140 critical care beds, 11 OTs, 2 Cath

Market Positioning on Science and Technology Innovations

Alignment across Architecture, Operations, Equipment & Branding

virinchi HOSPITALS Cell Correct

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*

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Virinchi Hospital Specialty Departments

Allergy Clinic

Bariatric & Metabolic Surgery

Cardiology

Cardiothoracic Surgery

Critical Care Management

Dental & Maxillofacial Surgery

Pain Management

Dermatology

Endocrinology & Diabetology

ENT

Fetal Medicine

Gastroenterology

Infertility & Andrology

General Surgery

Internal Medicine

Laparoscopic Surgery

Neonatology

Nephrology

Neurology & Neurosurgery

Nutrition

Paediatrics and Paediatric Surgery

Obstetrics & Gynaecology

Ophthalmology

Organ Transplant

Orthopaedics

Vascular Surgery

Psychiatry

Rheumatology

Physiotherapy

Plastic & Cosmetic Surgery

Pulmonology

Urology

Spine Clinic

Radiology

Sports Medicine

Cancer Care

Emergency Care

Eleven Operation Theatres, One Forty ICU Beds

Higher share of Facilities Commensurate to Super speciality focus

Integrated OT-CSSD-Transplant Complex

Class 100,000 Clean Room ICU

- 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

- 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

Video Consultation | Download Lab/ Radiology Report | Cell Correct Game | Live Healthy | Hospital Facebook / Twitter | Participate in Survey

Videos & Tools | Specialties | Find a Doctor | Virtual Tour | Find a Health Coupon | Directions | Report an Accident

Chat Online | Contact Us | Ask a Quetion | Vaccination Reminder | Set a Reminder | Download Bills

Generate Estimate | Book An Appointment | Book a Health Check | Download Discharge Summary | Give a Feedback | Make Payment Online | Register Online | Gift Health

Forms the backbone EMR & HIS for paperless IT system

Clinical information system (CIS)

| Clinical integration | Clinical documentation | Orders | Patient monitoring | Device data integration | Clinical decision support |

Process flow: Pre-admission → Admission → History & Physical → Examination → Provisional diagnosis → Investigation → Diagnosis → Treatment → Monitoring → Discharge → Post-Discharge

Hospital information system (HIS)
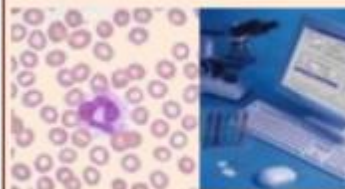
- Admission discharge transfer
- Billing & finance
- Material & inventory

Lab information system (LIS)

- Lab tests
- Lab reports

Radiology Information System (RIS)

- Image viewing
- Image storage (PACS)

Electronic medical record (EMR)

EMR Card
RIMS072201223
Aditya Kumar
11 NOV 2005
B +ve

- Past and present history
- Problems and complaints
- Allergies
- Diagnosis
- Investigations
- Flowsheets
- Vitals data
- Surgery notes
- Medications

Unique innovations to build competitive advantage

Patient Engagement through Data Analytics at Core of Business Model

Innovation Framework

- 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

Virinchi possesses a significant technology/ business head start in delivering each of the innovations

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

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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

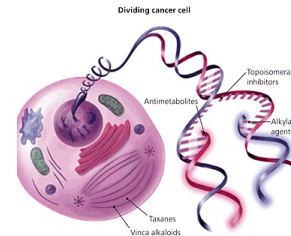## Public Health Evidence Based Treatment

- 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 tele-medicine
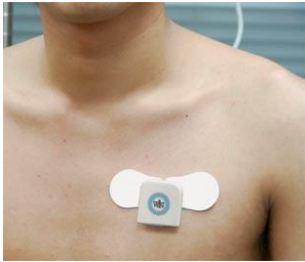- Provide free tablets to RMPs for point of care data capture

Inter-Disciplinary Therapies

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

40

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 auto-analyzers

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

Accountable Care Organization

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

Mobility based Doctor Referral Network

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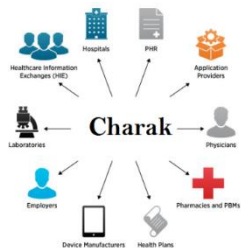- Control both incoming & outgoing referrals

Mobility app & Patient Portal

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

Analytics and focused Patient CRM
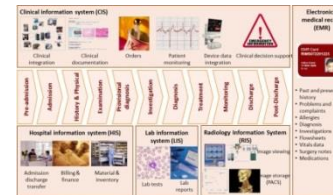
- Big Data analytics to deliver targeted patient experience for medication, repeat visits and predicting outcomes

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

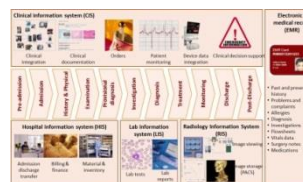## IT enabled Checklist based Processes

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

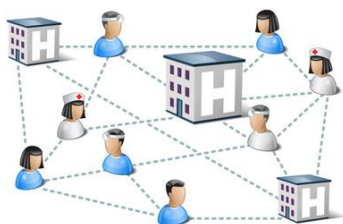## Digital Targeted Medical Literacy

- 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

Contents

- **Company Overview**

- **Business Overview**
  - Fintech Products
  - IT Services
  - Healthcare Delivery & Services
    - Hospitals
    - Healthcare Services

- **Financial Overview**

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
Anaesthesia 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

Virtual Hospital ecosystem on Mobile

○ Teleradiology support (PACS)

○ eICU support
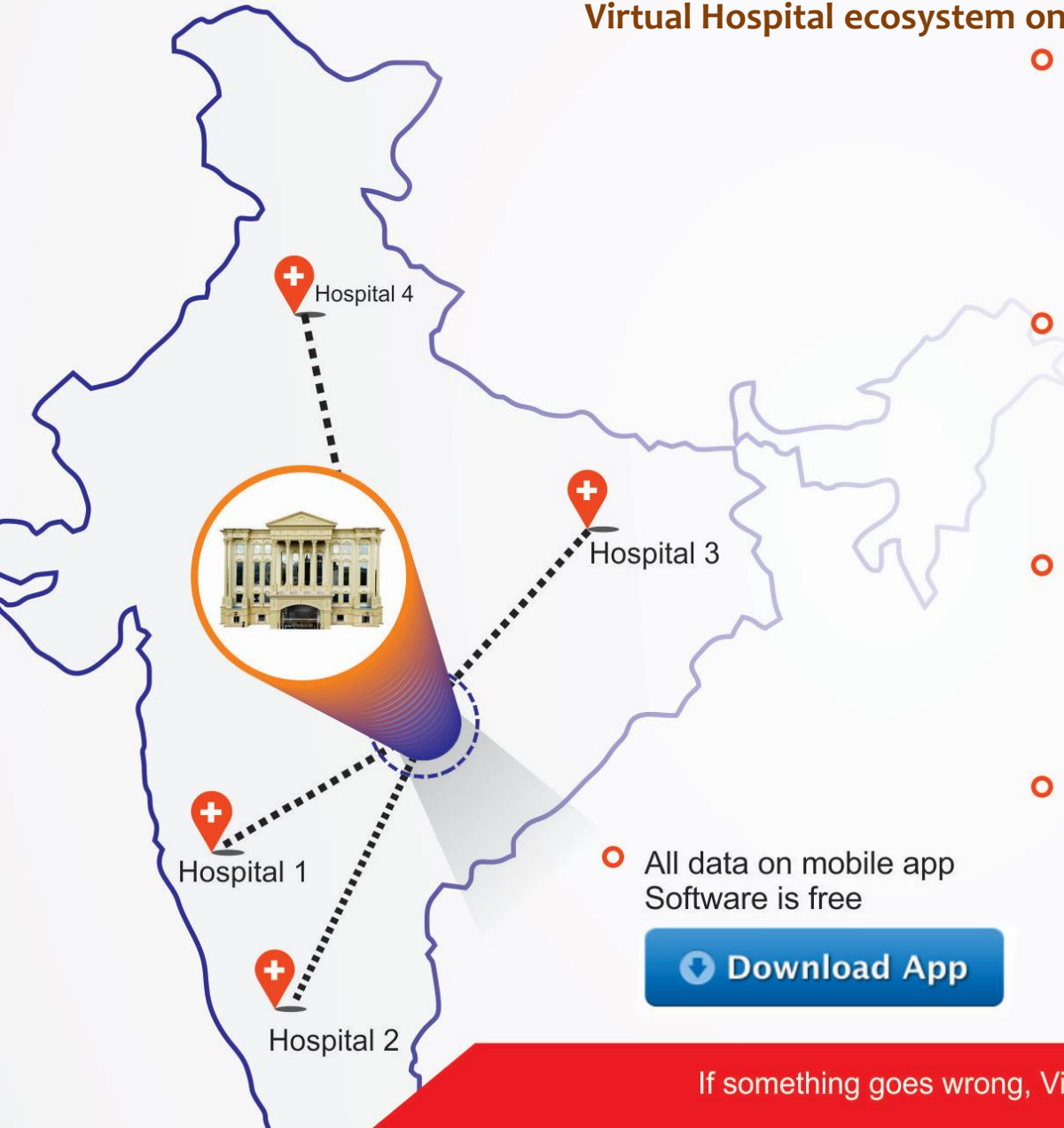

○ Lab support

○ Ambulance Support
Will send ambulance whenever required

Hospital 4

Hospital 3

Hospital 1

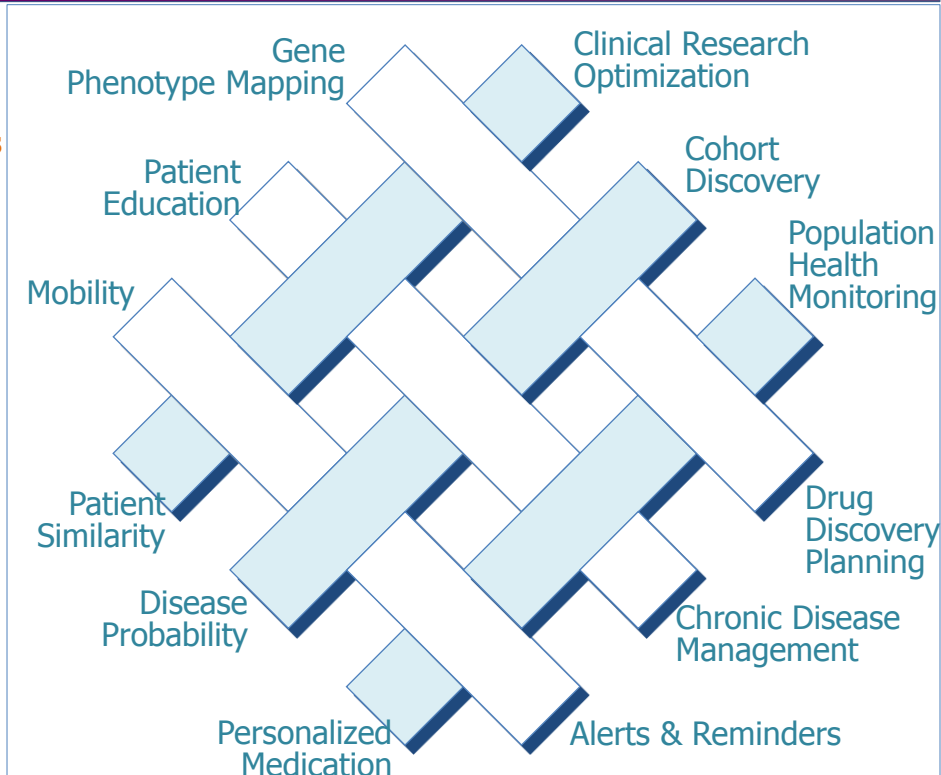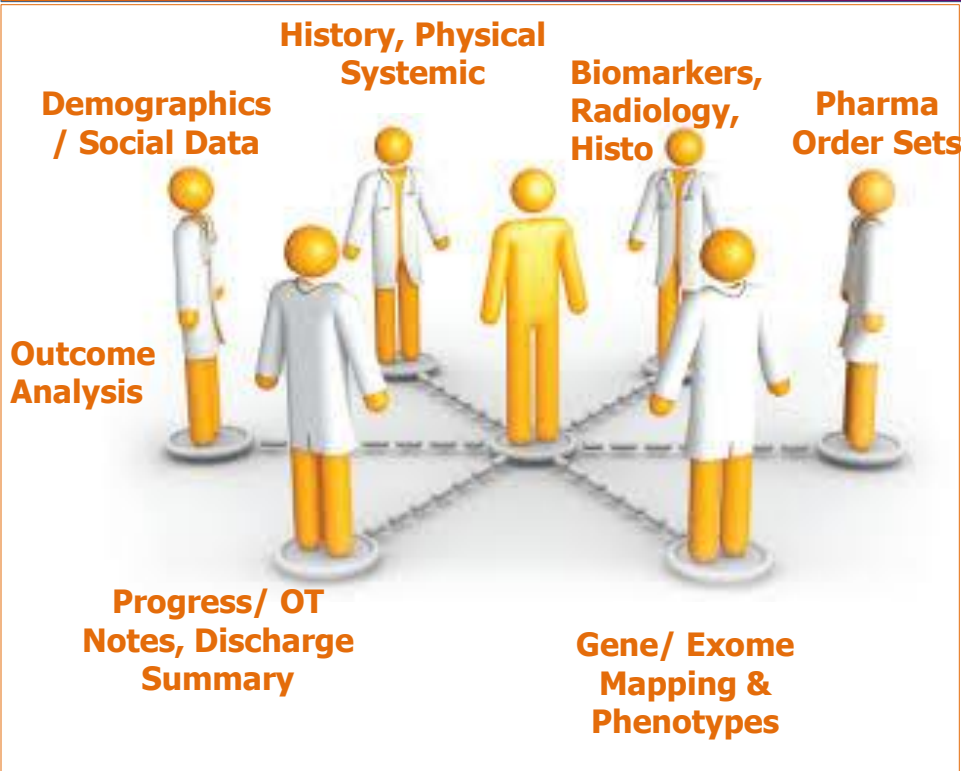Hospital 2

○ All data on mobile app
Software is free

Download App

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

Demographics / Social Data, **History, Physical Systemic**, **Biomarkers, Radiology, Histo**, **Pharma Order Sets**, **Outcome Analysis**, **Progress/ OT Notes, Discharge Summary**, **Gene/ Exome Mapping & Phenotypes**

Gene Phenotype Mapping, Clinical Research Optimization, Patient Education, Cohort Discovery, Mobility, Population Health Monitoring, Patient Similarity, Drug Discovery Planning, Disease Probability, Chronic Disease Management, Personalized Medication, Alerts & Reminders

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

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Over past 18 months, Virinchi has consistently outperformed Sensex

VIRINCHIBQ vs ^BSESN

Sep 18, 2015: ■ VIRNICHIQ.BO 20.90 ■ ^BSESN 26218.91

NSDC funding received

Management change in US & India

68.75 cr Debt raised for Healthcare

Virinchi Healthcare Incorporated

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2013   Apr   Jul   Oct   2014   Apr   Jul   Oct   2015   Apr   Jul   Oct   2016

■ Volume: 4,000

1D 5D   FROM: 14 Feb 2013   TO: 1 Feb 2016   +400.00%
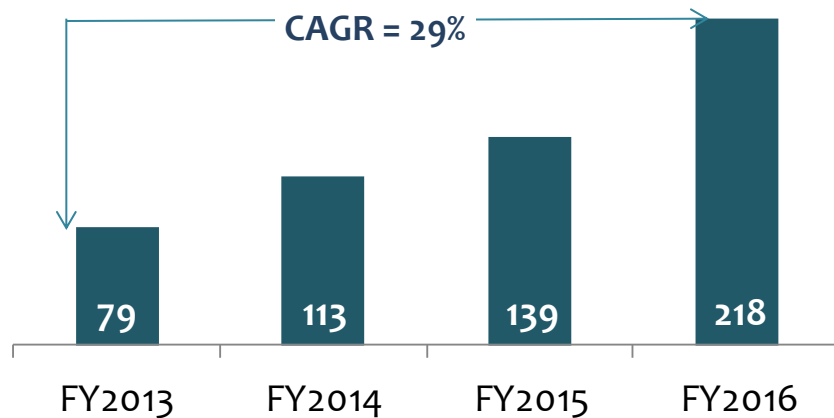
- Zero Dilution by Promoter over past 10 years
- Book Value/ Share: 68.74

- Trading volume   = 48,500
- 52wk Range   = 18.4 – 79.0

Virinchi has seen consistent growth in Revenue and EBIDTA
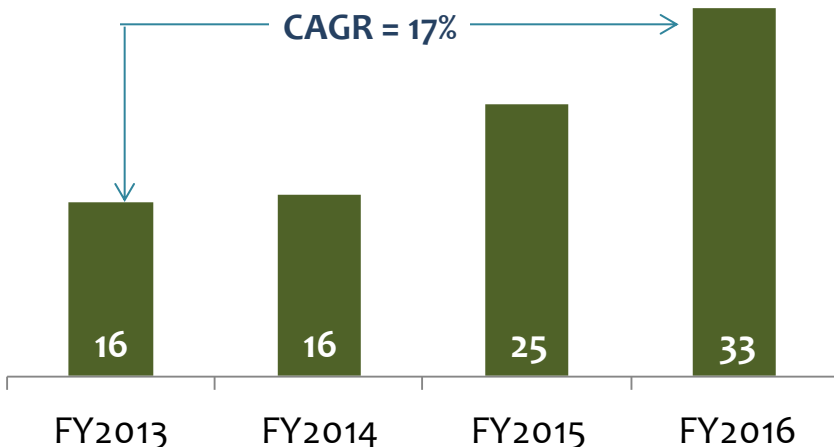
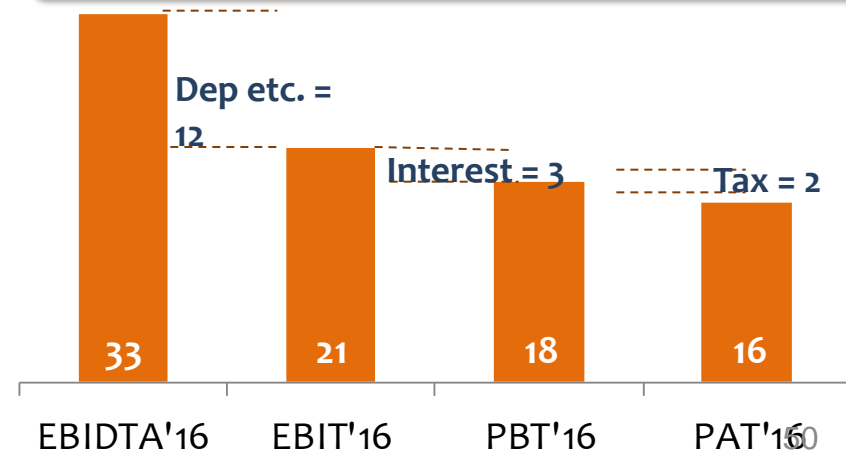## 15% EBIDTA translates to 7.4% PAT margin

Revenue (in Rs Cr.)

CAGR = 29%

FY2013	FY2014	FY2015	FY2016
79	113	139	218

Revenue Build up – 2016 (in Rs Cr.)

CONSOL'16	QFUND'16	KSOFT'16	OTHERS'16
218	79	112	27

EBIDTA (in Rs Cr.)

CAGR = 17%

FY2013	FY2014	FY2015	FY2016
16	16	25	33

Profitability 2016(in Rs Cr.)

Dep etc. = 12

Interest = 3

Tax = 2

EBIDTA'16	EBIT'16	PBT'16	PAT'16
33	21	18	16

PAT and EPS growth has exceeded industry benchmarks

7% PAT margin

PAT (in Rs Cr.)

CAGR = 45%

FY2013	FY2014	FY2015	FY2016
3.63	3.88	8.29	16.21

EPS (Rs/ Share)

CAGR = 45%

FY2013	FY2014	FY2015	FY2016
2.02	2.16	4.61	9.01

CEPS (Rs/ Share)

CAGR = 27%

FY2013	FY2014	FY2015	FY2016
6.11	6.88	10.94	15.72
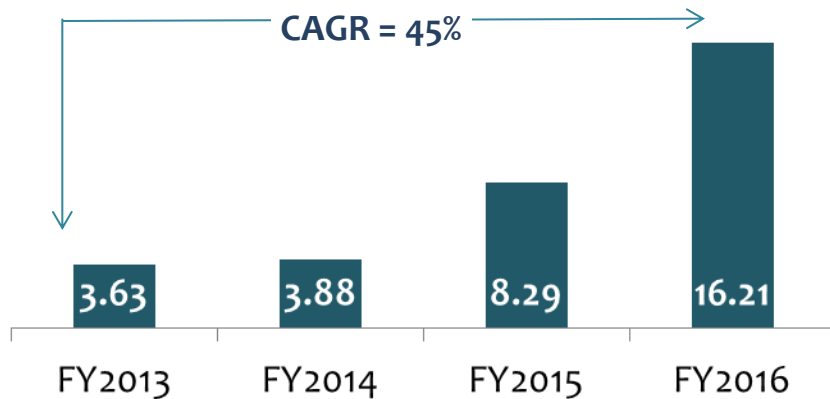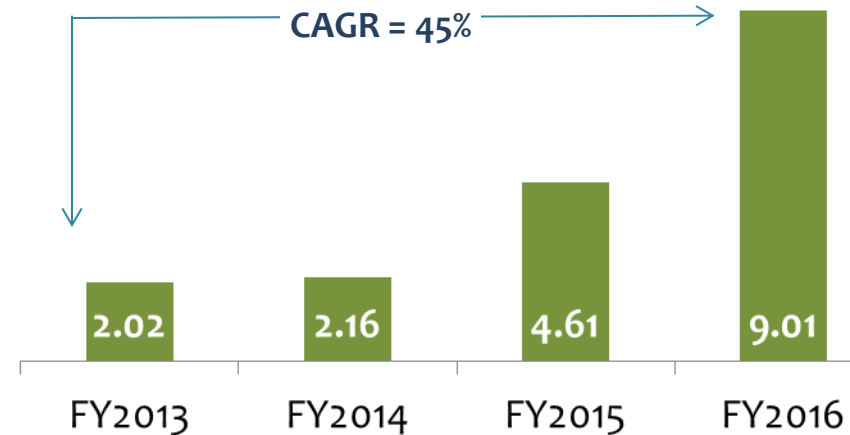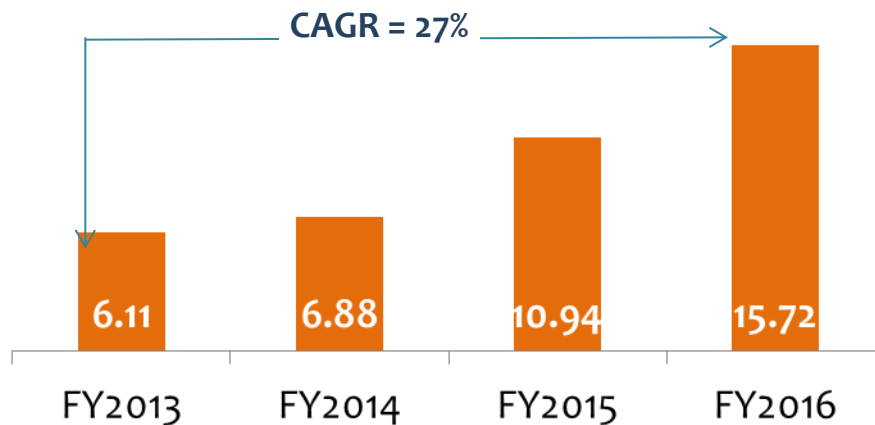
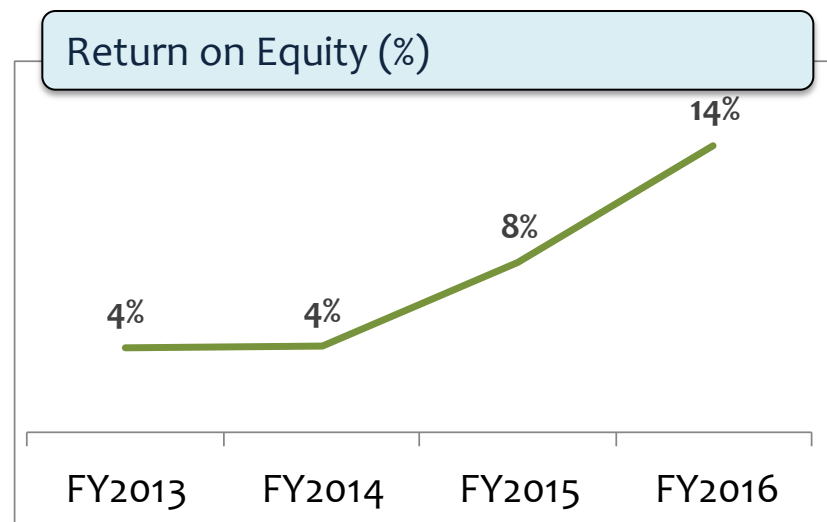| 2016-17 HY Financial Highlights	
Operating Income (Rs Cr)	115.88
EBITDA (Rs Cr)	21.27
EBITDA Margin	18.35%
PAT (Rs Cr)	8.14
Net Margin	7.02%
EPS - Basic (Rs)	4.52

The P/CEPS multiple based on TTM CEPS as on March 31, 2016 and closing price as on September 06, 2016 is 4.76 and the corresponding P/E multiple is 8.31
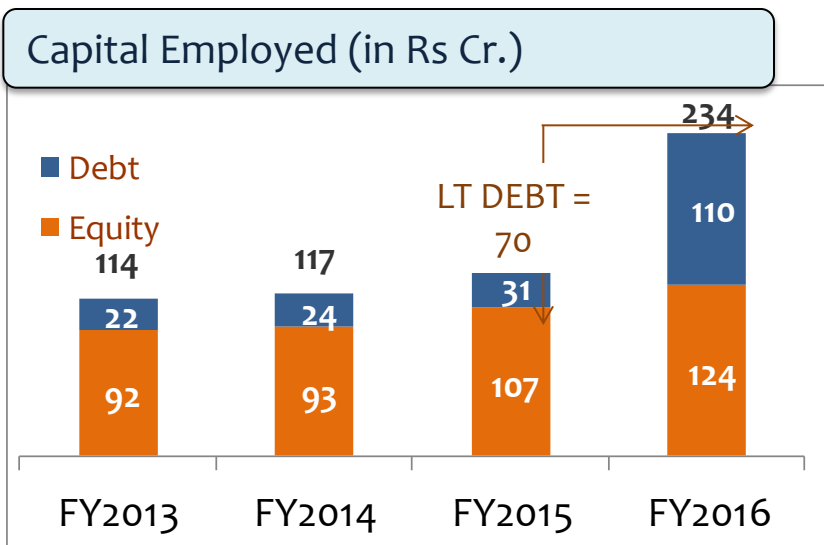
Strong and Liquid Balance Sheet
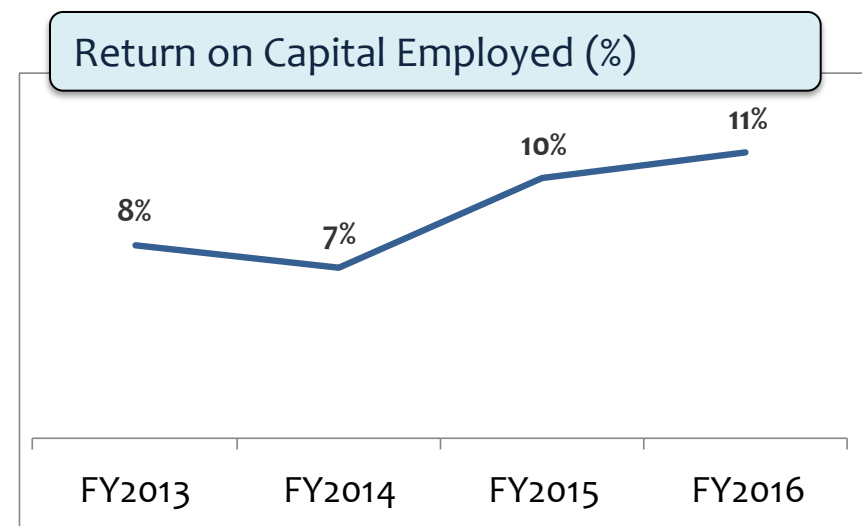

Net Worth (in Rs Cr.)

- Reserves
- Equity

	FY2013	FY2014	FY2015	FY2016
Total	92	93	107	124
Reserves	74	75	89	106
Equity	18	18	18	18

Return on Equity (%)

FY2013	FY2014	FY2015	FY2016
4%	4%	8%	14%
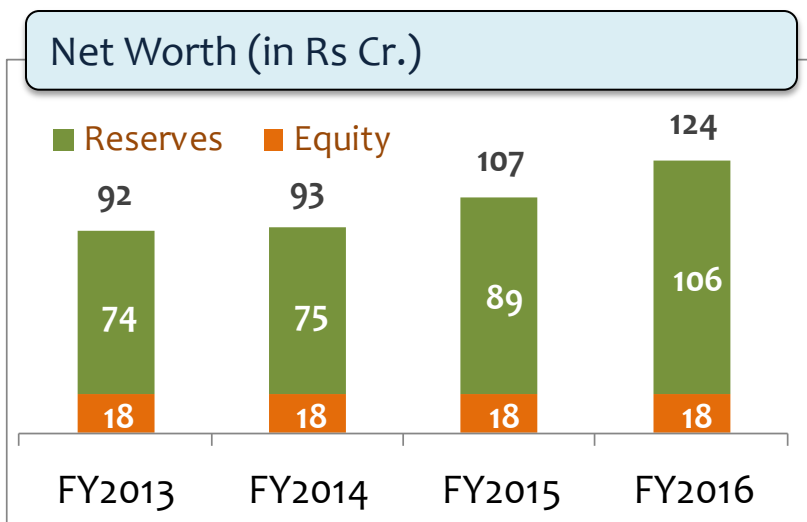
Capital Employed (in Rs Cr.)

- Debt
- Equity

LT DEBT = 70

	FY2013	FY2014	FY2015	FY2016
Total	114	117		234
Debt	22	24	31	110
Equity	92	93	107	124

Return on Capital Employed (%)

FY2013	FY2014	FY2015	FY2016
8%	7%	10%	11%

Recent Project Financing lead to Increase in Capital Employed
Highly liquid, cash & cash equivalents stand at Rs. 27.16 Cr and high quality receivables of Rs. 54.08 Cr, less than 60 days

Contacts

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