

# Corporate Presentation

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# 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



## 4. Healthcare

Chain of 3 Hospitals with 700 beds

Revenue: Rs. 1794 Mn  
EBITDA: Rs. 504 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

# 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**

QFund™ provides a complete solution for managing the Payday loan transactions for loans that are disbursed to borrowers in return for checks drawn on the lending company.

Loan against Salary

Instalment Loan

Title / Auto Equity Loan

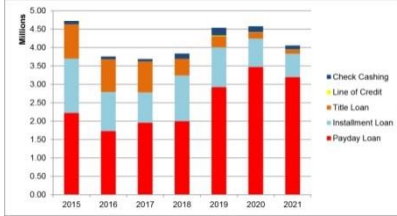
Buy Now, Pay Later (BNPL)

Line of Credit (Secured / Unsecured)

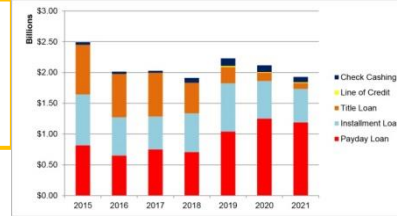
**SaaS**

# SaaS – 7 Years' KPIs

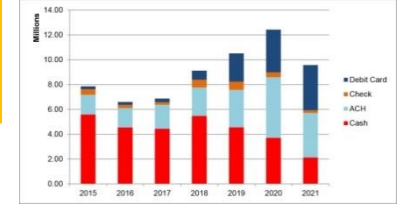
Year wise Loans (# in Million)



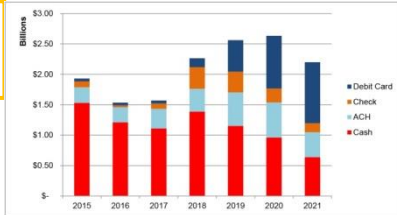
Year wise Loans (\$ Billion)



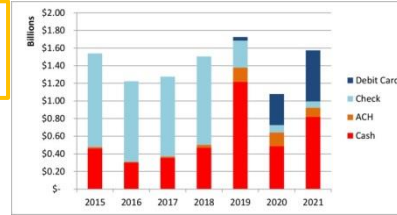
Year wise Payments (# in Million)



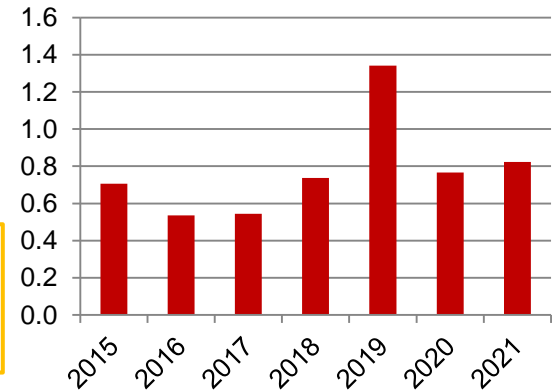
Year wise Payments (\$ Billion)



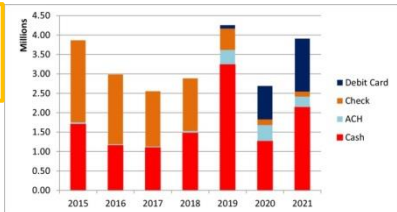
Year wise Disbursements (\$ Billion)



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



Year wise Disbursements (# in Million)





# Data Centres & IT Services

A night-time aerial view of a city skyline, likely Kuala Lumpur, with numerous skyscrapers illuminated. Overlaid on the city are numerous vertical lines of various colors (blue, purple, pink, red) extending upwards from the buildings, and a complex network of horizontal and diagonal lines connecting them, representing a data network or digital infrastructure.

Speed, Scalability and Agility

# IDC & IT Services - Journey so far

Boutique Web hosting services  
with data centers in California &  
Atlanta



SOC-2 Certified data centers for  
application hosting



Manages turnkey projects for US clients  
across industries with multiple  
engagements in Healthcare and Financial  
Technology



A 75 people US team together with a 150  
people offshore team operating across two  
development centers in Hyderabad



IDC  
&  
IT

Deep delivery capabilities in the areas of  
Business Analytics, Artificial Intelligence  
and Enterprise Mobility



# 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.**



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



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



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



Data replication via  
**Storage & DB level.**

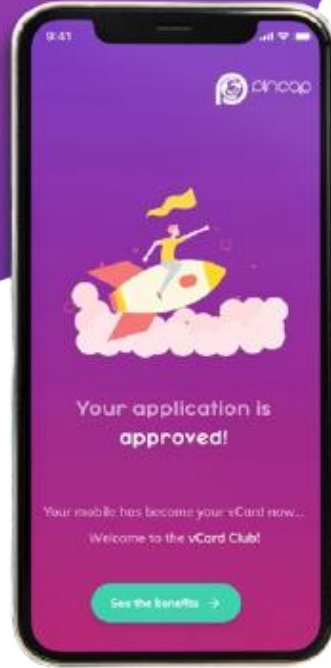


Multi-level **data  
backups,**  
**24/7 monitoring &  
automated alerts.**



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)



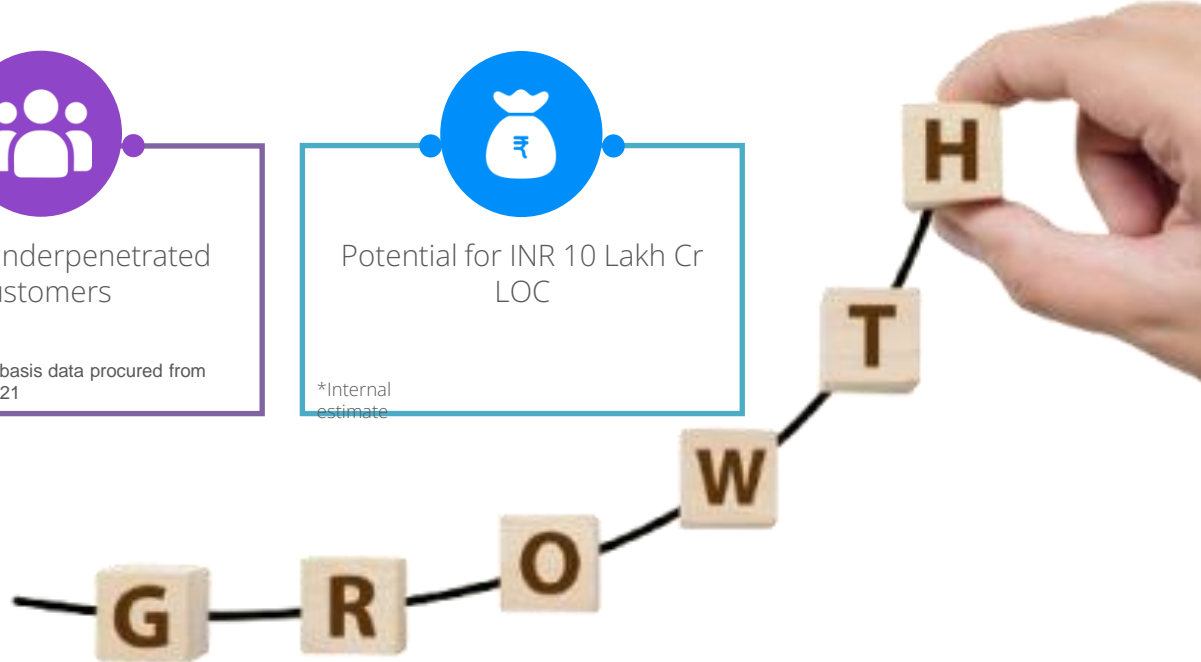
~80 Cr+ underpenetrated customers

\*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.

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Credit decisioning based on Machine learning based multi-parametric model

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

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

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# KPIs of vCard as on 30<sup>th</sup> June 2022

## Product Variant 1: Co-branded Credit Card with Bank

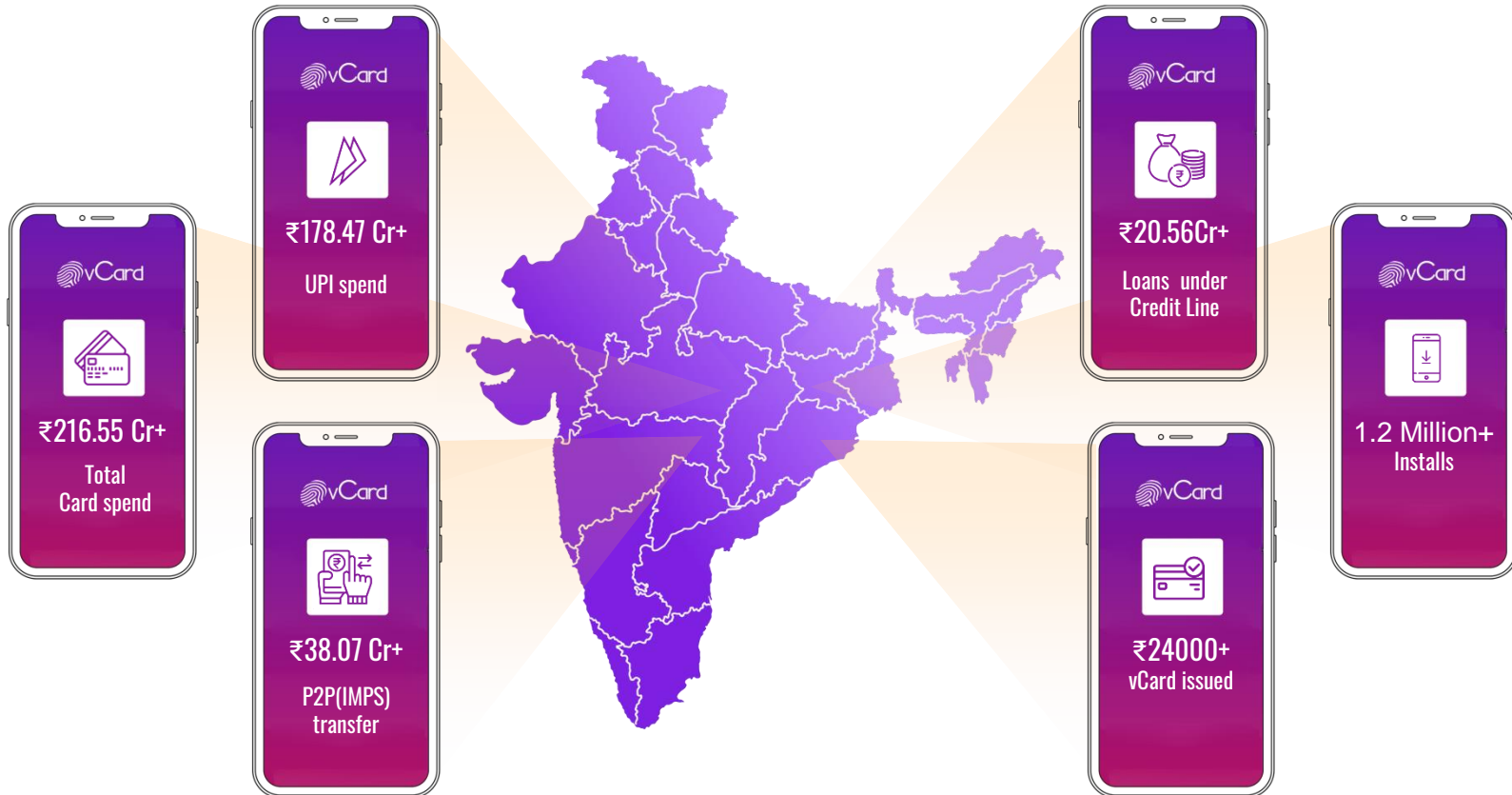
1. Credit card with 1 to 5 lac Credit limit.
2. Carved out sub limit for UPI transactions



## 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 30<sup>th</sup> June 2022

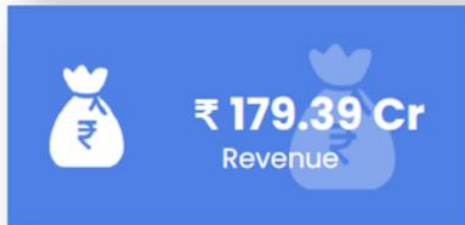
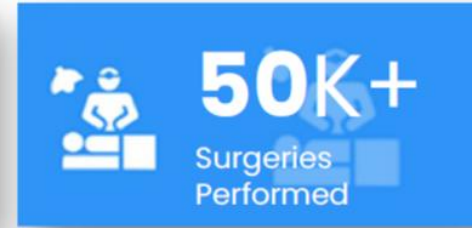


# Healthcare Business





# 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



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

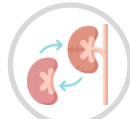
Key Faculties	Associated Doctors	Treated Patients
5	47	1,76,879

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

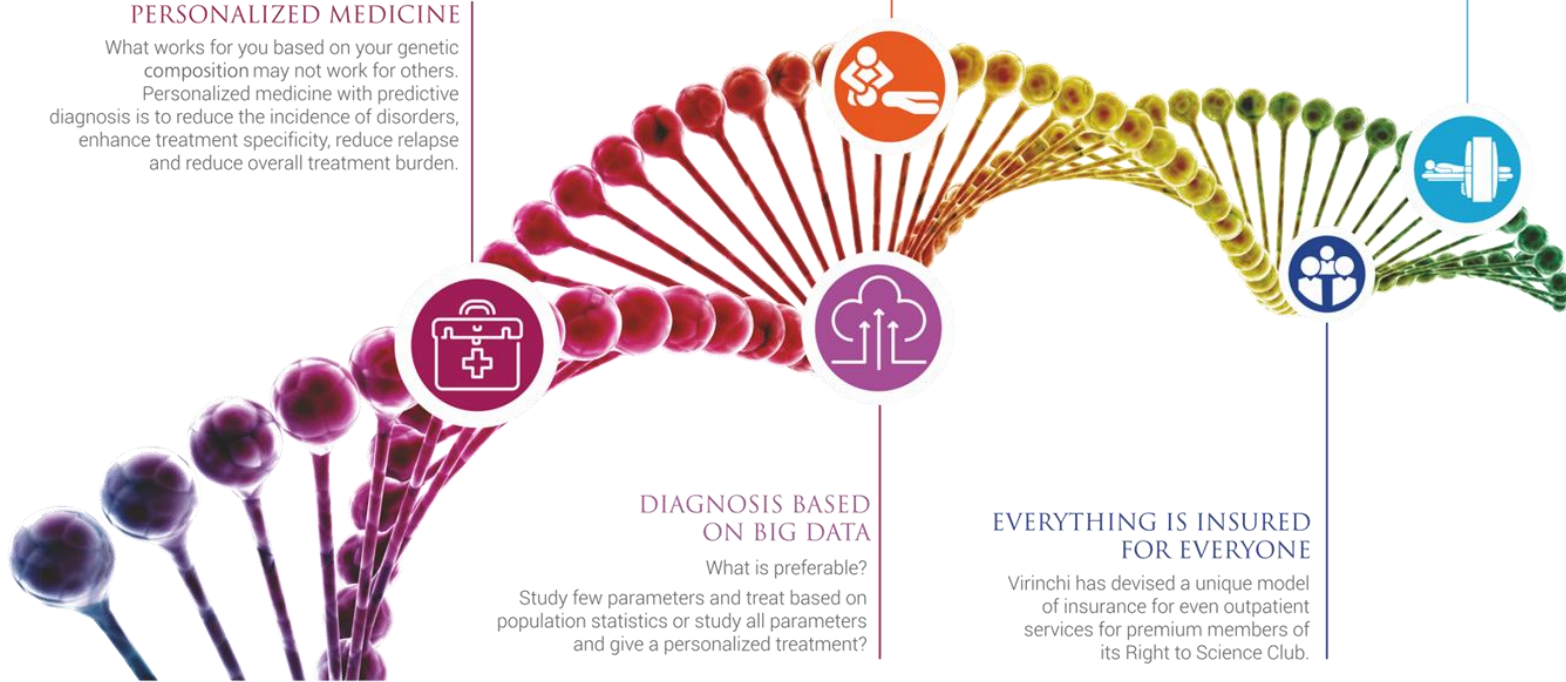
What works for you based on your genetic composition may not work for others. Personalized medicine with predictive diagnosis is to reduce the incidence of disorders, enhance treatment specificity, reduce relapse and reduce overall treatment burden.

## 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?

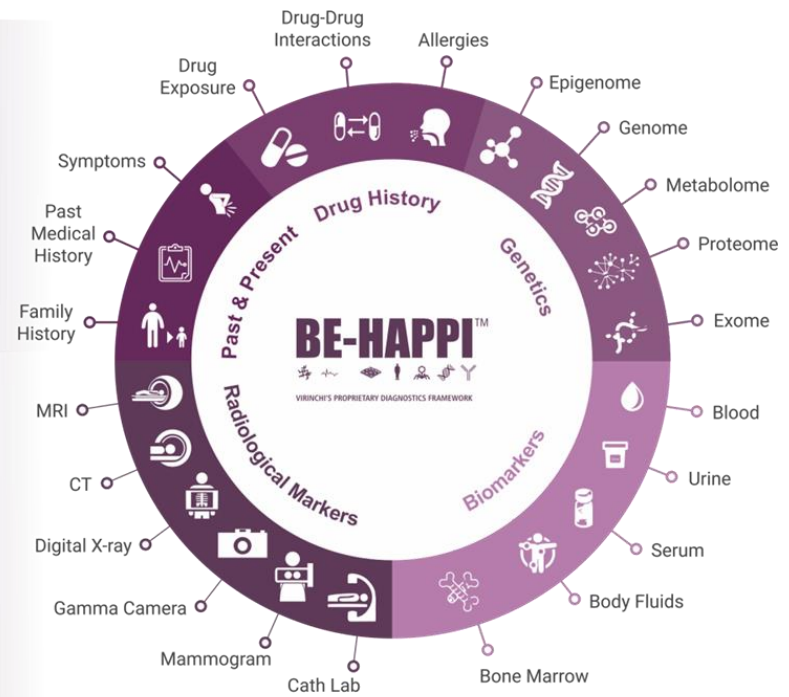
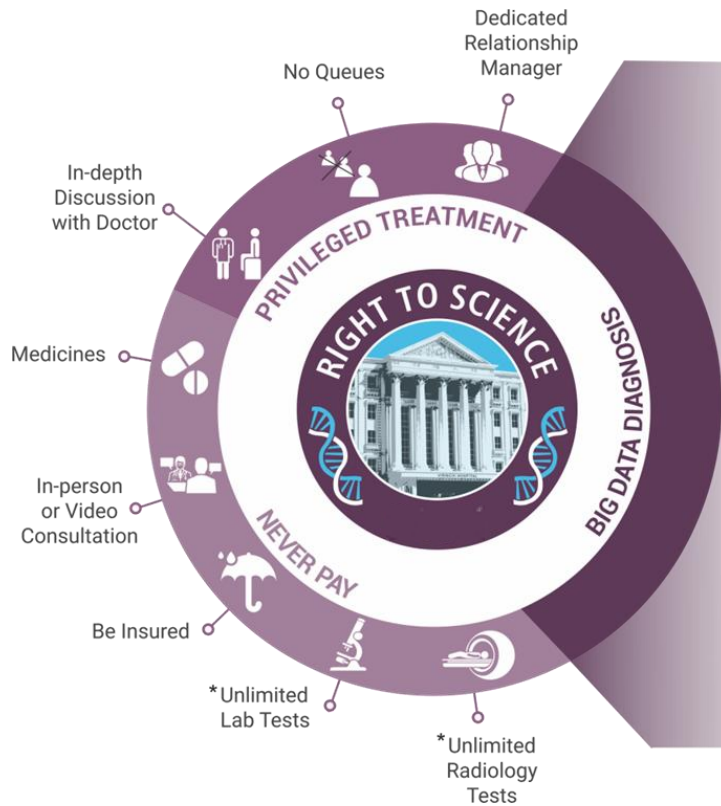
## EVERYTHING IS INSURED FOR EVERYONE

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)

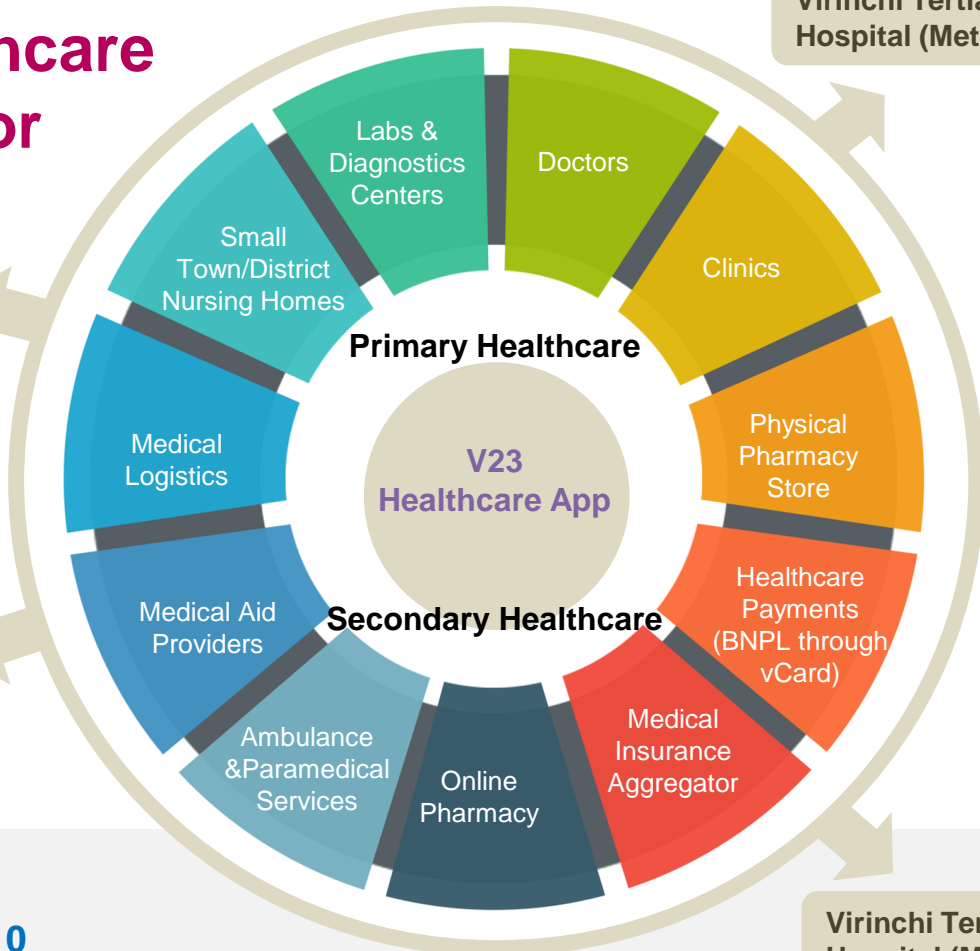
Virinchi Tertiary Care Hospital (Metro 5)

Virinchi Tertiary Care Hospital (Metro 4)

Virinchi Tertiary Care Hospital (Metro 1)

Virinchi Tertiary Care Hospital (Metro 2)

Virinchi Tertiary Care Hospital (Metro 3)



- Revenue Source**  
(per transaction based):
1. On Patient discovery
  2. Lab and Diagnostic services fulfillment
  3. Consultation services
  4. Delivery of Medicines
  5. Delivery of medical aids
  6. Finders-fee for medical insurance services
  7. Processing fee of BNPL

Targets to **REACH**  
100 Million Families in 10  
years



# 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

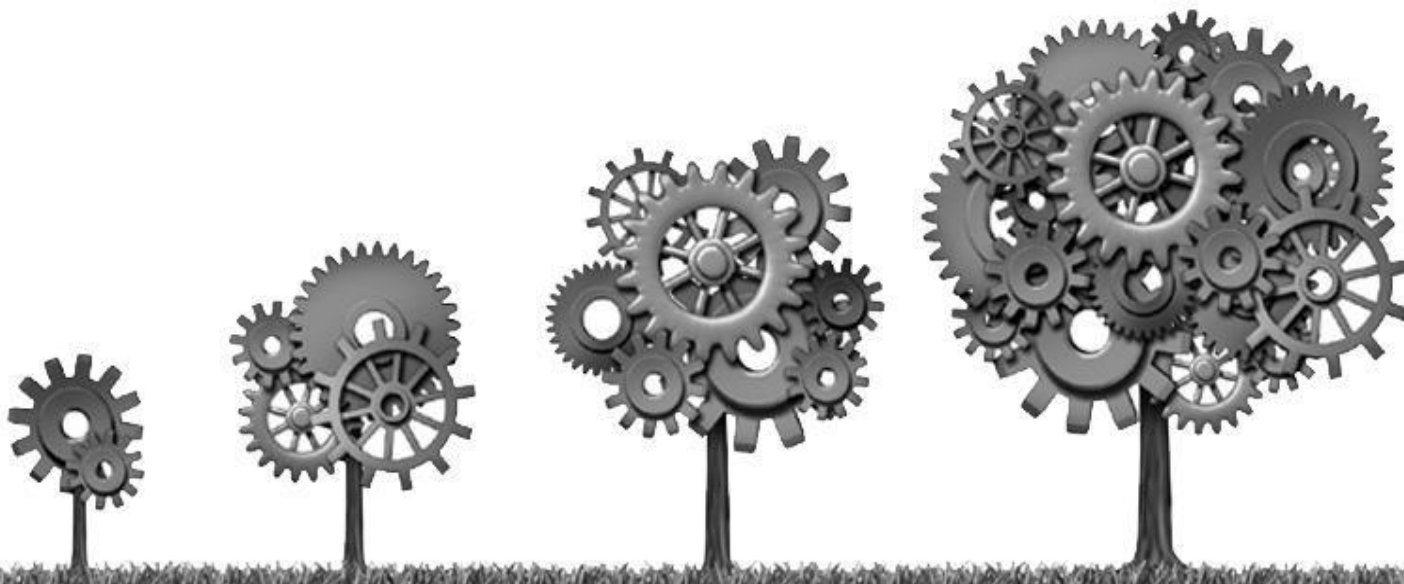
- 3 years of experience in handling Finance and Audit. Skilled at setting internal controls and SOPs.



**Ravindranath Tagore Kolli**  
**Company Secretary**  
CS

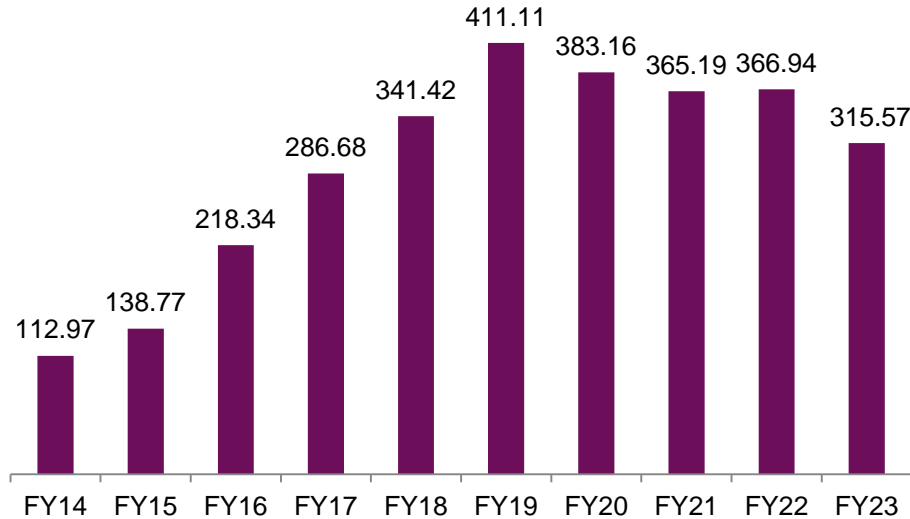
- 16 years of experience in corporate laws, corporate restructuring, raising of funds, US immigration.

# Financials

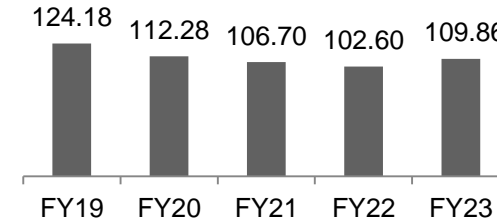


# Historical Performance (Rs. Cr.)

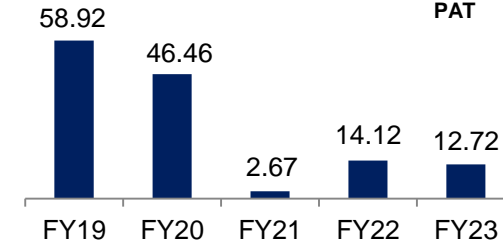
Revenue



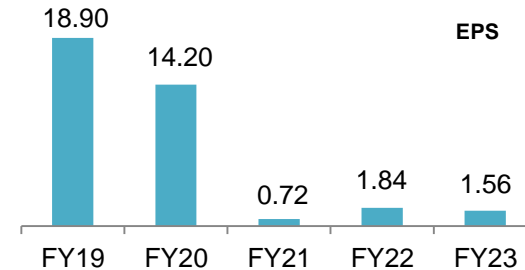
EBITDA



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



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[www.virinchi.com](http://www.virinchi.com)