

INVESTOR Presentation



...*"n minds, n! knowledge"*

March 2020

Safe Harbor



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“Causing Systems Perform Business”



Our Vision...

“To be Technology led Business Solution Provider in Fintech & Healthcare Space”

Financial Technology

“To build Globally Inclusive Solutions

- Over 15mn short term loans, including payday loans, to sub-prime customers
- Proprietary machine learning credit underwriting tools
- ‘Downloadable credit card’ in India together with leading banks & NBFCs

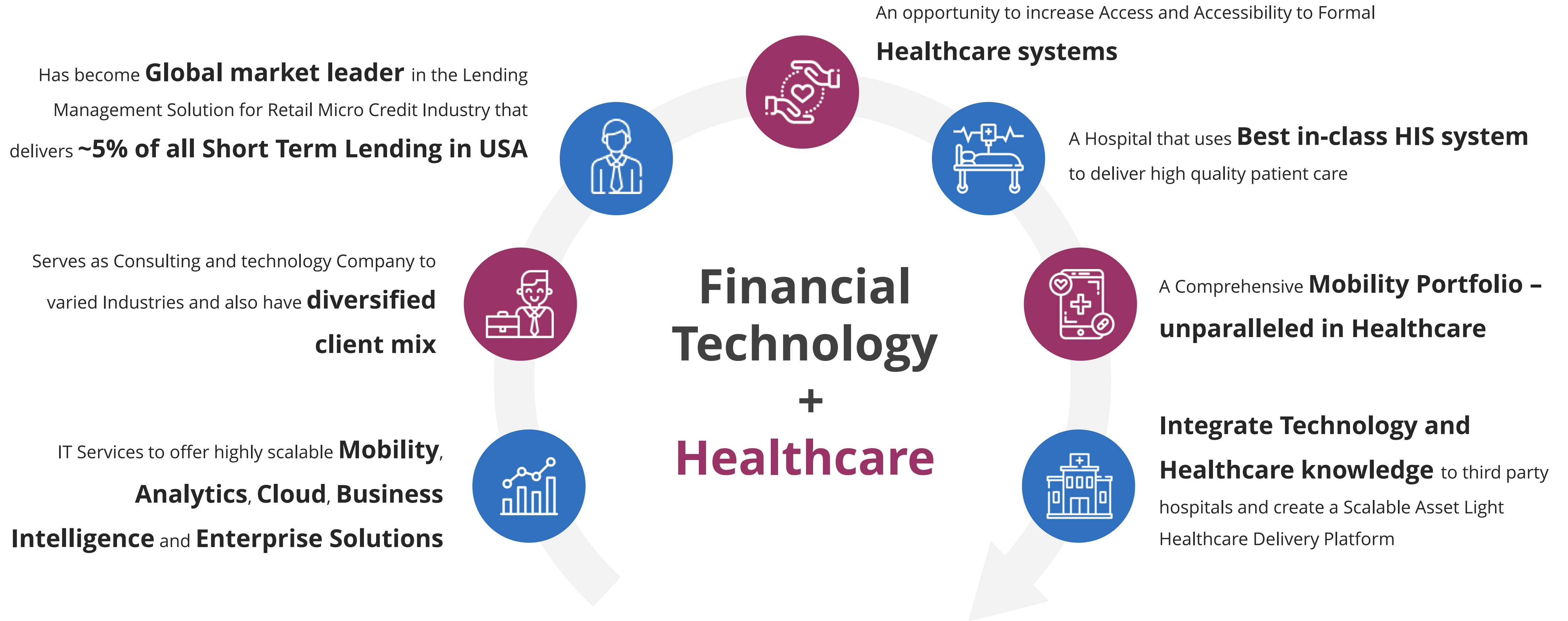


Healthcare

“To serve a Billion Patients”

- Existing 800 bed facilities across 3 locations in Hyderabad, to grow to 5,000 beds in 5 years
- Leading HIS/EMR solution with 100+ installs
- Healthcare Ecosystem mobility solution to target 1mn Integrated Healthcare Providers

Technology Driven Business Solutions...



Blend of Cash Cow & Sunrise Businesses



Financial Technology – US Market

Flagship product QFund and an innovative POS Credit Service PayEz in US market



IT Services

Enterprise applications for Social, Mobility, Analytics & Cloud computing (SMAC) focused solutions



Healthcare Delivery

Chain of multispecialty hospitals in Hyderabad with advanced medical technology & sophisticated IT / mobility driven patient care. Unique mobility platform with over 50 healthcare apps connecting the patients and outpatient ecosystem



Financial Technology – Indian Market

Launch of Downloadable Credit Card – Vcard for Indian market

Chairman Emeritus's Strategic Overview



Viswanath Kompella

Chairman Emeritus, Founder – Promoter, Strategic Advisor

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

Commenting on the IT and Healthcare businesses

*“Fin-tech & Health-care, the two domains of Virinchi, which are increasingly depending on Artificial Intelligence to achieve precision at an individual customer level from “discovery to delivery” of service. With responsible use of data, **we see Virinchi transforming as a Data Science company with these two industries as prime focus**, to deliver best returns to the Customer, Company & Capital, in the near future”*

Management Team



Satyajeet Prasad
Chief Executive Officer

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



G. Santi Priya
Group CFO &
Whole Time Director

- B.com, Grad CWA, ACA, DISA
- Has over 18 years of experience in the areas of auditing, corporate Finance and taxation



Vishal Ranjan
Group Head, New
Businesses

- IIT Delhi, IIM Calcutta (Rank Holder)
- Management Consultant at A.T. Kearney
- Co-founder Asclepius Consulting
- 15+ years of healthcare process technology & consulting



M.V. Srinivasa Rao
Group President &
Executive Director

- BE – ECE (OU), IIM Ahmedabad
- 18+ years with Deloitte Touche Tohmatsu India
- Total experience of 26 years in management consulting , Strategy & operations and corporate finance



Neeraj Kumar
Head, US Business
Development

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

Management Team



Amar Sivaji Pendyala
COO

- 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



Arvind Hiremath
CTO

- B.E (CSE)
- President – Technology & Co-founder Ascepius Consulting Worked in GE Healthcare
- More than 22 years experience in Design & Development of global technology solutions including Enterprise Applications, Mobility, AI & ML and Cloud Solutions



K. Ravindranath Tagore
Company Secretary

- ACS, LLB
- Company Secretary, Chief Investors Relations Officer & Compliance Officer,
- 15+ Years of Experience in Corporate Laws, Secretarial matters, Corporate Restructuring and Fund Raising by Equity and Debt instruments.
- National 8th Rank holder in CS Final.



Suyog Desarda
AVP – New Business

- IIM Ahmedabad, CA (All India rank holder), Grad CS (All India rank holder, Silver medalist)
- 3.5 years of experience in Ernst & Young
- Total 6+ years of finance, tax and consulting experience



Vineet Mahajan
Sr. Manager, Business Development

- IIM Calcutta, IIT Guwahati
- Enhanced distribution system efficiency for World No. 1 Medical Devices Company
- Operations experience in Renewable Energy Sector

Management Team



M. Sampath

Sr Manager, Business
Development

- IIM Calcutta (MBA)
- B.Tech (Electronics and Communication)
- Experienced in Service tax Consulting
- Ministry of Defence Scholarship Holder

Management Team - Healthcare



Dr. Srinivas Samavedam
Medical Director,
Virinchi Hospitals

- MD, FRCP, MRCP, MHA
- 15+ years of Critical Care across leading organizations
- Director, Healthcare Quality, Healthcare Law & Ethics
- Senior Faculty Critical Care DNB Programs across India
- Secretary elect for Indian Society of Critical Care Medicine for 2019-20 & Secretary General elect thereafter



Dr. Y. Krishna Mohan
Director, Consultant Engagement
Virinchi Hospitals

- MS, FAIS, FMIS, FIAGES, FICS (USA)
- 21+ years of experience in advanced laparoscopic, inclusive of 13 years of Bariatric Surgery
- Expert in Single-incision Laparoscopic cholecystectomy, Laparoscopic fundoplication for GERD, Laparoscopic Gastrointestinal oncosurgery



Dr. Charuta J Puranik
Director, Right to Science,
Virinchi Hospitals

- MBBS, DNB (Ophthalmology), Cornea Fellowship LVPEI
- Consultant Ophthalmologist Cornea & Anterior Segment Specialist
- Expert in Cataract, Cornea and Anterior Segment surgeries
- Multiple research publications in Indian and International Journals



Srinivas Myana
Chief Marketing Officer
Virinchi Hospitals

- ICWAI, ACS
- He has 20 years experience in tax, finance, investment banking and real estate
- Also has experience in retail, SME and corporate banking



K. Sri Kalyan
Facility Director
Virinchi Hospitals

- B.E (Mech. Engg.), MBA (SCM)
- Experience in Tecumseh Products in Quality Assurance, Production and Project Mgt, has 12 years of Admin & Ops experience

“Great Products, Sell themselves”

- Kevin Systrom, Co-Founder Instagram

Retail Microfinance Industry in USA

Industry Dynamics

Heavily Regulated

High Entry Barriers

Continuously Evolving


B2B Model



CFPB Regulations
Revised regulations on refinance, APR and Lenders' Profile lead to Industry innovations on products and business models



Consolidation
Increasing consolidation bringing scale and efficiencies amongst lenders



Co-existence
Increased online lending while coexisting with store front models



RENEWED FOCUS

**TO CHOOSE
'APPROPRIATELY
PROFITABLE CUSTOMERS'**

Over 15 mn short term loans, including payday loans to sub-prime customers serviced via QFund

Qfund : Flagship Lending Management System

What does QFund Do?



- We have 12 out of 20 top clients from this space
- The 2nd largest in this segment is just 40% of our US based company. Thus cannot compete with scale or cost
- No competition from large Indian IT players as they prefer to stay away from small & niche assignments with steep learning curve
- Consolidation in the segment with changing regulations. Highly knowledge driven business; different from conventional IT products and solutions

USD 12bn New Loans

Monthly **~450,000** loans are processed

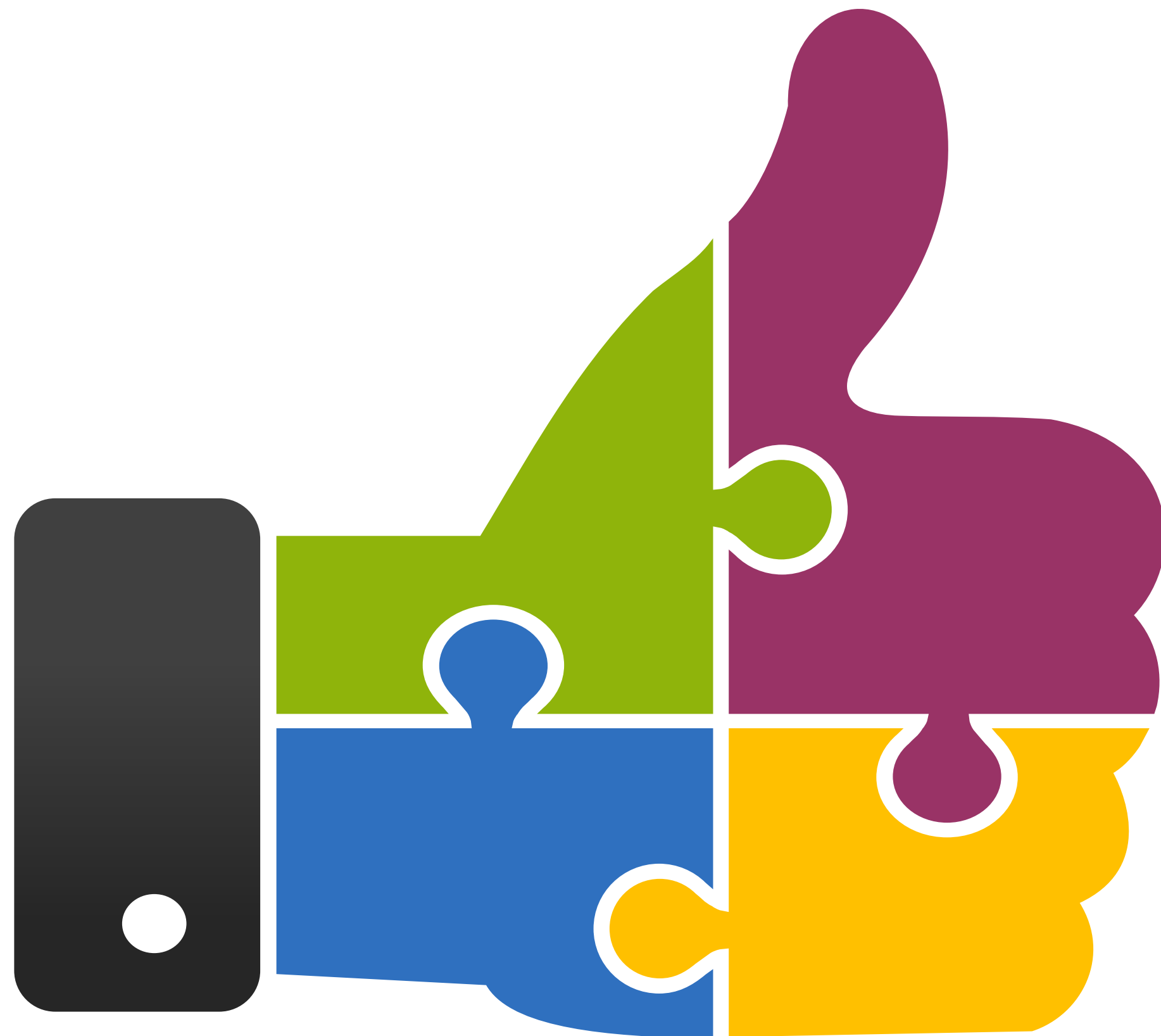
12mn Borrowers growing at **8%** CAGR

Loan value from **\$500-\$1000** with tenure of 30 to 60 days

20,000 Lender Stores

More **Payday Outlets** than McDonalds stores in the USA

Qfund Strengths



**Global Market Leader in Lending Management
Solution for Retail Micro Credit Industry**

Versatility

Agile product with configurability to adapt varied business models

Product Footprint

Expanded product footprint across related consumer lending segments

Intelligent Tool

Sophisticated mobility enabled business intelligence dashboards.

Single Identity

Coexisting models for online, offline and hybrid lending on single identity

Software Experience

Experience of Software successfully executed over 15mn transactions

Machine Learning

Built machine learning underwriting tools to support heuristics decisions

Expand footprint across Retail Lending by PayEz & vCard

... goes Mobile

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

Loan Marketing Organization

Credit Service Organizations

Lending Organization

Credit Rating Agencies

Credit Card Issuers

Clearing Organizations

ACH & Payment Organizations

Customer Relationship Orgs

Loan Marketing & Lead Generation

Loan Underwriting & Integration

Loan Processing

Fund Supply

Settlement & Collections

CRM

Consumer Lending Industry

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

Digital Marketing

Online LMS

Lending Organization

Machine Underwriting

Digital Line of Credit

Payment Banks

Mobile Wallet

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

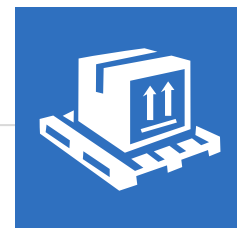
**“Opportunities don't happen.
You create them” - *Chris Grosser***

IT Services - Enterprise Applications & SMAC Focus



Focus

Six Competencies - Social, Mobility, Analytics, Cloud, Package Product Services & Application Services



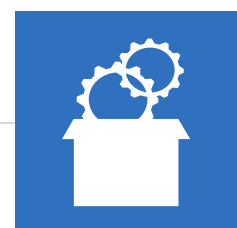
Client Mix

Diversified across technology, telecom and banking sectors who account for more than 50% of revenues



Strength

Strengthened our offering around an application availability of 99.9999% and maximum contracted response time of 3 seconds per transaction



Goal

Critical cloud infrastructure supporting distributed operations



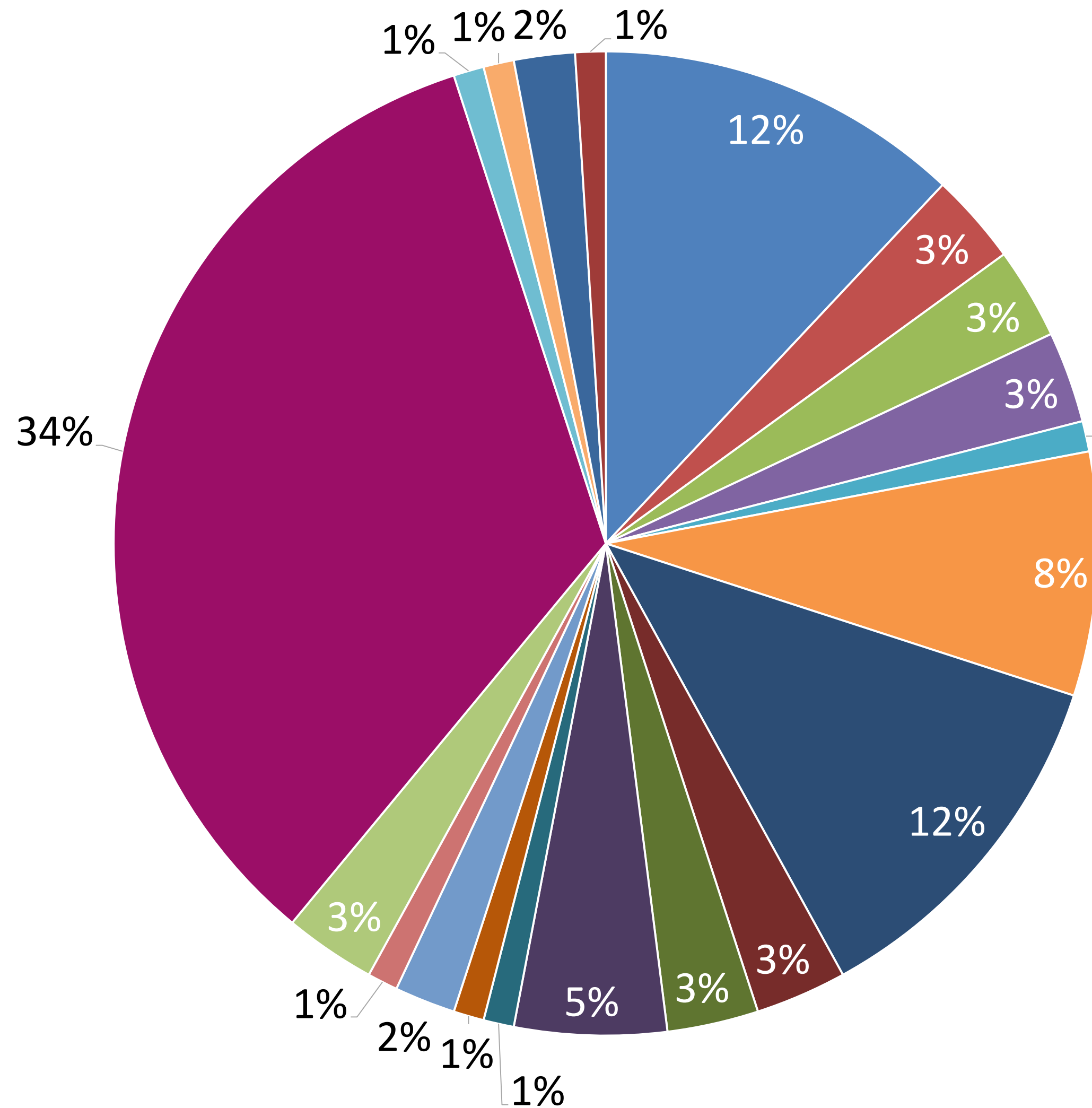
Revenue Growth

Services revenues grew six-fold in 24 months



IT Enabled Services

Diversified Client Portfolio



- Banking
- Consumer Products
- Consumer Products/F&B
- Education
- Engineering & Construction
- Healthcare & Life Science
- Housekeeping Services
- HR Solutions
- Insurance
- Manufacturing
- Mobility
- NGO
- Oil & Gas
- Power
- Retail/Apparel/Footwear
- Technology
- Telecommunication
- Telecommunications
- Transportation & Logistics
- Utilities, Consumer Durables

SMAC Focus Strategy

SOCIAL

- Digital Marketing
- Social Management

MOBILITY

- Healthcare
- Enterprise Mobility
- Games
- CRM

ANALYTICS

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

CLOUD

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

PACKAGE PRODUCT SERVICES

- SAP/ SAP HANA
- Oracle
- App Development

APPLICATION SERVICES

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

Our Approach to IT Business



Focus on Products & Services

De-risking the business from a complete dependence on either; the company possesses the flexibility of extending Product sales & strengthening annuity revenues to enduring service engagement

Maintained Realization

Unique technology driven service offerings & global reach through volumes, client mix & geographies have enabled to sustain our realisations

Offshore-Driven Approach

Our competence is built around quality onshore and offshore personnel

Domain Expertise

Investing in the cutting edge spaces of ChatBots, Machine Learning, Big Data Analytics, Cohort Analysis and Enterprise Mobility

Unique Market Positioning

Presence in complex technology spaces insulated from commoditised competition

Healthcare Delivery

“A Goal without a Plan is Just a Wish”- *By Jay Samit*

Strategy to Serve a Billion Patients

Strong mobility backed business processes for replicable and scalable patient experience

Build 'the widest healthcare mobility ecosystem'. Open API for new developer partnerships

Provide free cloud based Clinic Management, Lab Management, Hospital Information System

Asset Light Physical Hospital Infrastructure to scale from existing 800 beds

Build Physical Infrastructure

Build Wide Mobility Ecosystem

1 Billion Patients

Build 360° Biomarker & Genetic Data

Build Data Analytics for Predictive Tools

Provide trained workforce to healthcare providers for managing healthcare delivery

Create quality transaction data and electronic medical records through ecosystem

Develop machine learning predictive tools to build data backed healthcare analytics vertical

Work with Government Departments to offer free Mobility Network Services & achieve volume

Differentiation Through Cutting Edge Medical Technology & Big Data in Healthcare Delivery

01

Right to Science in Therapy

To advance diagnosis and therapy as part of Right to Science; we offer stem cell-based therapies, organ regeneration, adoptive immune therapies, nanotechnology for disease detection, drug delivery and cell/tissue corrections among others

02

Personalized Medicine

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

03

Technology Intervention through Machine Learning

Choice is to study few parameters and treat based on population statistics or study all parameters to give a personalized treatment

Engaging 'Technology and Big Data' to offer life saving therapies and diagnosis

Integrating IT with Healthcare Delivery...

 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 Question	 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

...to Connect all Stakeholders

Focused to **REACH**
1bn patients

Comprehensive
Mobility Portfolio

Building a cohesive
ecosystem for
Healthcare

Engaged in cutting
edge experiential
service today



In-house Mobility Expertise leveraged to Provide unmatched Patient Experience

Virinchi Hospitals



Phase I of the Flagship hospital at Banjara Hills, Hyderabad consisting of 350 beds commissioned in Nov 2016.

Strategic landmark location- 11 OTs, 140 ICU beds, 3T MRI, 128 Slice Spectral CT, Ceiling Mounted Cath Lab

NABH and NABL accredited.

250 super-specialists on board. Single Integrated HIS/ EMR

The flagship hospital achieved Cash Breakeven in FY 2019, within 30 months of commission

2 additional city hospitals of 140 bed & 60 beds with ~5 years of operations at 60% occupancy. 140 bed facility is NABH accredited

Multi-Dimensional Patient Engagement...

Business Model Innovation

- Highest Capital Efficiency
- Scale Benefits across Delivery Chain
- IT-Driven Cost Control
- **Full Time Senior Medical Team on Salary**
- Population Data Partnership – AADHAAR
- NSDC for High Patient Provider ratio

Healthcare Tech Innovations

- Personalized Preventive Healthcare
- Public Health Evidence Based Treatment
- Clinical Collaboration Tools
- Targeted Therapy
- 'Functional' mobile-medicine virtual visits
- Inter-Disciplinary Therapies

Marketing Innovation

- Own/Partner Hospital & Outreach Centers
- Mobility App & Patient Portal
- Accountable Care Organization
- Analytics and focused Patient CRM
- Mobility based Doctor Referral Network
- Leadership in Content Marketing



....to focus on Patient Life Time Value

Healthcare Delivery Innovation

- Mobility backed Medical Devices
- Color Changing Dressing
- Robotic Interventions
- Ingestible Sensors
- Image Guided Minimal Invasive Surgery
- Rapid Diagnostics Kits

Medical Science Innovations

- Gene Therapy
- Clinical Trail Drug Availability
- Stem Cell Growth
- Regenerative Medicine
- Xenograft/GEMM models for in-vivo study
- Genomics based Preventive Care

Process Innovation

- Technology Integrated Ecosystem
- IT enabled Checklist based Processes
- Digital Targeted Medical Literacy
- Patient Centric IT enabled Processes
- Cross Chain Patient Identity Integration
- Payment Integrations

Bristlecone - Economy Brand



200 beds in two locations

50,000 satisfied patient base

400 trained employees

Experience of well-oiled NABH processes

State-of-the-art medical infrastructure

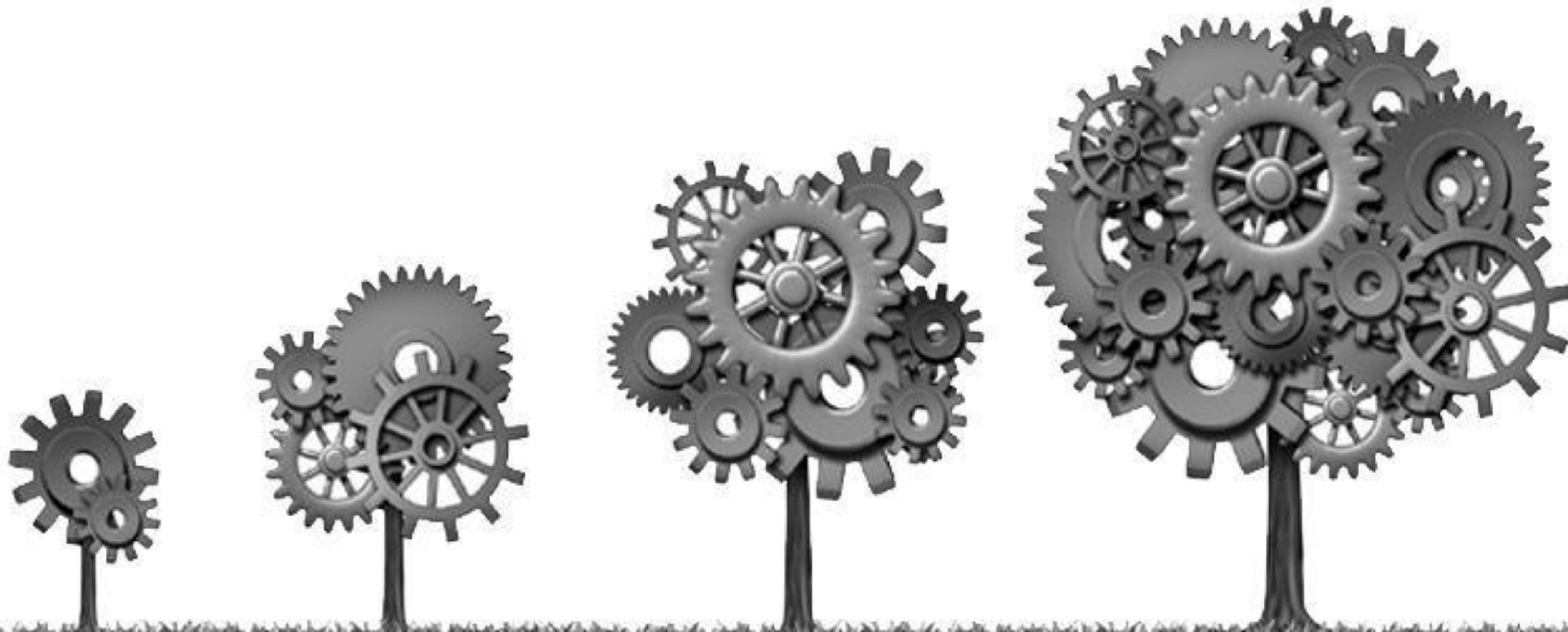
Serviced by 100 doctor panel

Strategic locations in old Hyderabad city and busy highway to Vijayawada & Chennai

Transferred from Virinchi Limited to Virinchi Healthcare Pvt. Ltd., in FY2018-19

This business, run as a division of Virinchi Limited comprising of the 60 bed Unit at Barkatpura and 140 bed unit at Hayathnagar, Hyderabad, adding up to 200 beds is transferred to Virinchi Healthcare Private Limited through slump sale, effective April 1, 2018

Causing Systems Perform Business



Performance Analysis: 9MFY20

Consolidated

- Consolidated Revenue for 9MFY20 stood at Rs. 287.48 cr vis-à-vis Rs. 307.29 Cr during 9MFY19. The revenues in FY19 were higher on account of one time license sale in the IT Product business
- Consolidated EBITDA for 9MFY20 stood at Rs. 82.07 Cr compared to Rs. 94.73 Cr during 9MFY19
- Consolidated PAT for 9MFY20 stood at Rs. 35.69 Cr compared to Rs. 42.03 Cr during 9MFY19.

IT Products

- 9MFY20 IT Product Revenue stood at Rs. 117.18 Cr compared to Rs. 147.31 Cr the same period last year. The one time license revenue during FY19 is not available in FY20.
- The Product's SaaS and Implementation income has historically grown in line with the Industry growth of 7-8%

IT Services

- The 9MFY20 IT Services revenue stood at Rs. 43.22 Cr compared to Rs. 54.91Cr during the same period last year.
- Over the last 8-9 quarters, given the visa regime, we have seen a decline in onshore revenue together with a steady improvement in the offshore revenue mix - with decline in average billing rates

Healthcare

- 9MFY20 Healthcare revenue stood at Rs. 123.40 Cr vis-à-vis Rs. 102.14 Cr for the same period last year.
- 9MFY20 Healthcare EBIT stood at Rs. 13.81 Cr vis-à-vis Rs. 11.89 Cr in 9MFY19.

Consolidated Income Statement



Particulars (Rs. Cr.)	Q3FY20	Q3FY19	Change	9MFY20	9MFY19	Change
Consolidated Revenue	96.90	106.67	-9.16%	287.48	307.29	-6.16%
Material Cost	7.84	6.21		18.13	17.43	
Employee Expenses	29.24	31.68		93.91	96.02	
Administration Expenses	31.89	34.63		93.37	101.58	
EBITDA	27.93	34.14	-18.19%	82.07	94.73	-13.36%
<i>EBITDA %</i>	<i>28.82%</i>	<i>32.01%</i>		<i>28.55%</i>	<i>30.83%</i>	
Depreciation/Amortization	11.55	10.51		34.33	26.79	
Finance Cost	5.38	6.41		16.46	17.27	
Profit before Tax	11.00	17.22	-36.12%	31.27	50.67	-38.29%
Tax	-1.98	2.01		-4.42	8.64	
Profit after Tax	12.98	15.22	-14.72%	35.69	42.03	-15.08%
Cash Profit	24.53	25.72		70.02	68.82	
EPS (Basic)	3.97	4.88		10.91	13.49	

Consolidated Balance Sheet



Rs. Cr.	Sept 19	Mar-19
Equity		
Equity Share Capital	32.72	31.17
Other Equity	315.87	280.50
Money Received Against Share Warrant	-	6.10
Non controlling interest	(0.50)	(0.50)
NET WORTH	348.09	317.27
Non-current liabilities		
Borrowings	84.59	106.31
Deferred Tax Liabilities (net)	0.51	5.07
Long-term provisions	2.92	2.49
TOTAL NON CURRENT LIABILITIES	88.02	113.87
Current liabilities		
Borrowings	58.96	55.90
Trade Payables	13.78	19.81
Provisions	23.64	27.95
TOTAL CURRENT LIABILITIES	96.37	103.66
Total Liabilities	532.49	534.81

Rs. Cr.	Sept 19	Mar-19
Fixed Assets		
Property, Plant & Equipment	291.94	293.34
Capital Work in Progress	-	-
Goodwill	41.42	41.42
Intangible Assets	44.45	40.93
TOTAL FIXED ASSETS	378.81	375.69
Financial Assets		
Non current investments	0.30	0.30
Long term Loans and advances	9.60	9.57
Other non current assets	1.25	1.23
TOTAL FINANCIAL ASSETS	11.15	11.10
Current Assets		
Inventories	9.97	8.49
Trade Receivables	70.30	76.66
Cash and cash equivalent	9.79	9.04
Short term loans and advances	44.15	47.17
Other current assets	9.32	6.66
TOTAL CURRENT ASSETS	143.53	148.02
Total Assets	532.49	543.81

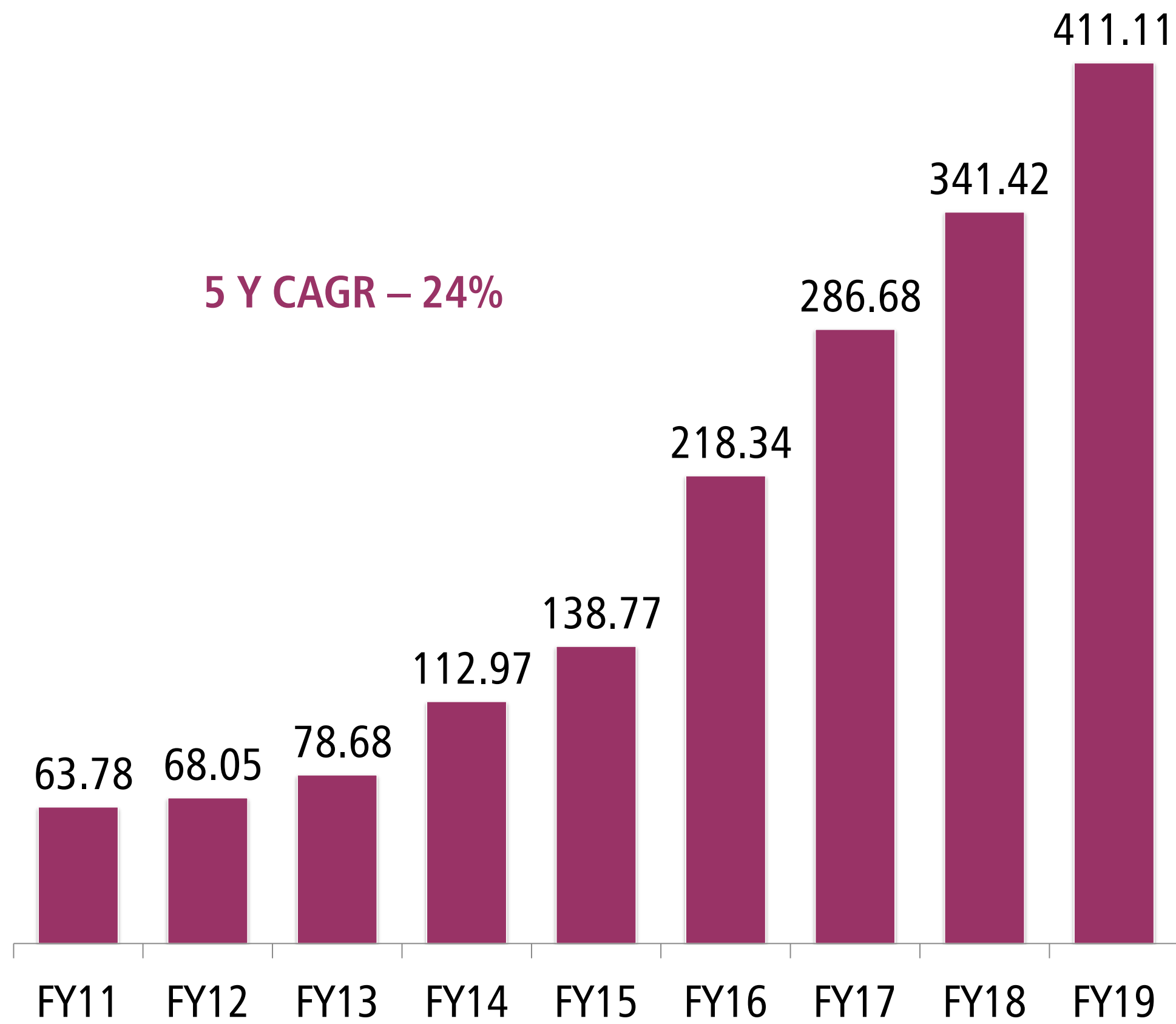
Historical Performance

Particulars (Rs. Cr.)	FY15	FY16	FY17	FY18	FY19	CAGR
Consolidated Revenue	138.77	218.34	286.68	341.42	411.11	24%
Employee Expenses	49	93	1,23	1,31	128	
Administration Expenses	68	95	100	102	134	
EBITDA	24.57	33.25	65.78	96.92	124.18	46.9%
<i>EBITDA %</i>	<i>17.70%</i>	<i>15.23%</i>	<i>22.95%</i>	<i>28.39%</i>	<i>30.21%</i>	
Depreciation/Amortization	11.4	12.1	23.2	33.4	36.0	
Finance Cost		3	11.5	18.0	22.1	
Profit before Tax	11	18.2	29.5	45.5	66.2	43%
Tax	2.8	1.9	5.9	12.5	7.22	
Profit after Tax	8.3	16.2	23.6	33.0	58.9	55.8%
Cash Profit	19.7	28.3	48.4	66.4	94.9	43.3%
EPS	4.6	9.0	8.8	11.8	18.9	33%

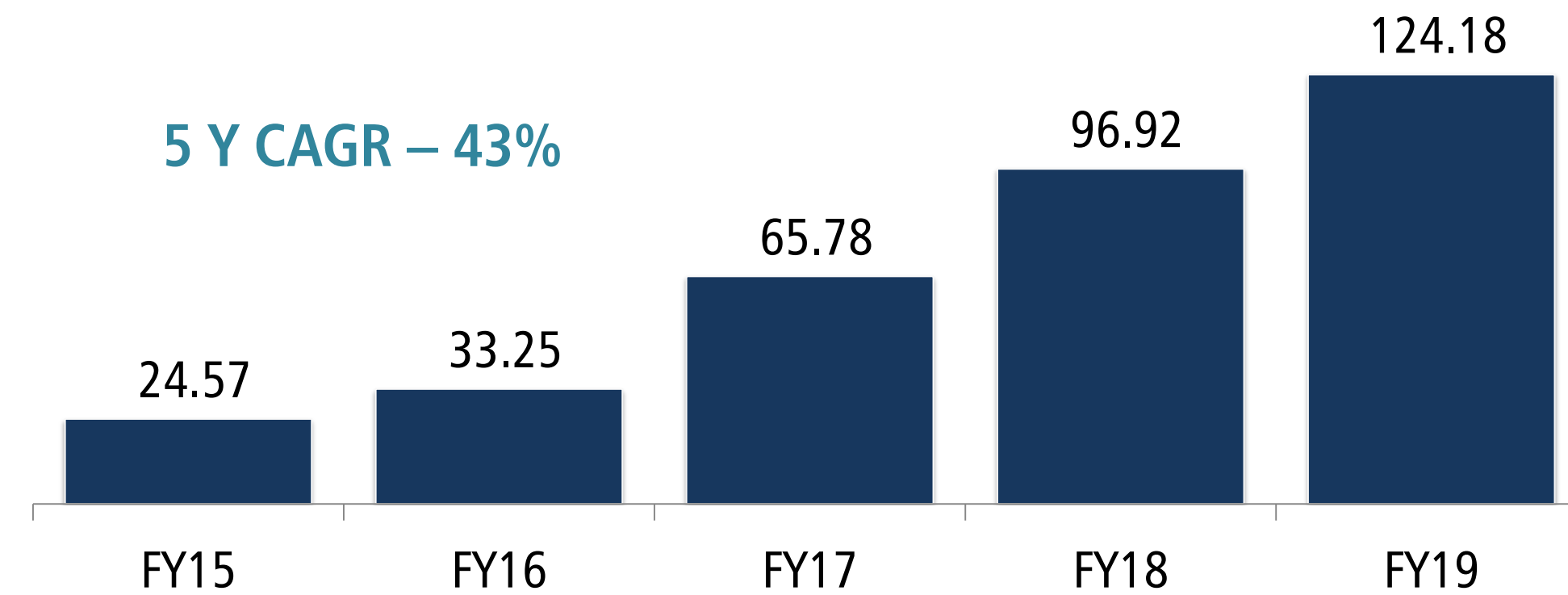
Historic Financials (Rs. Cr.)



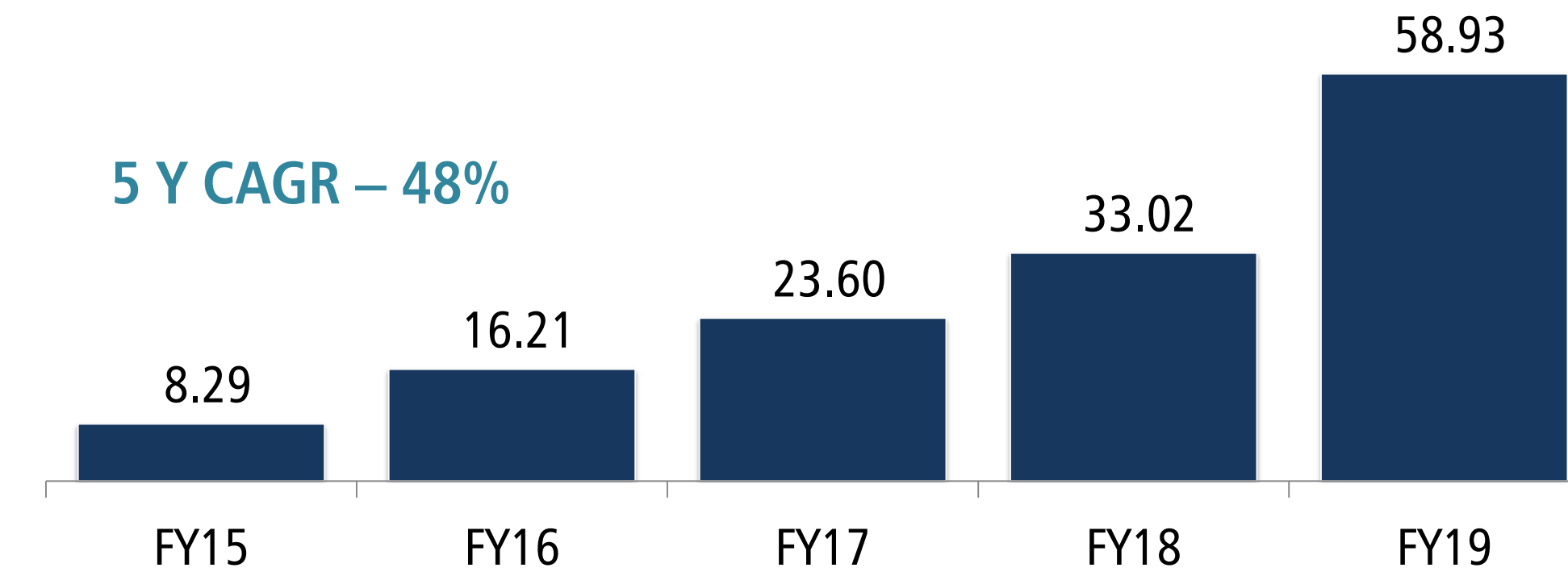
Consolidated Revenue



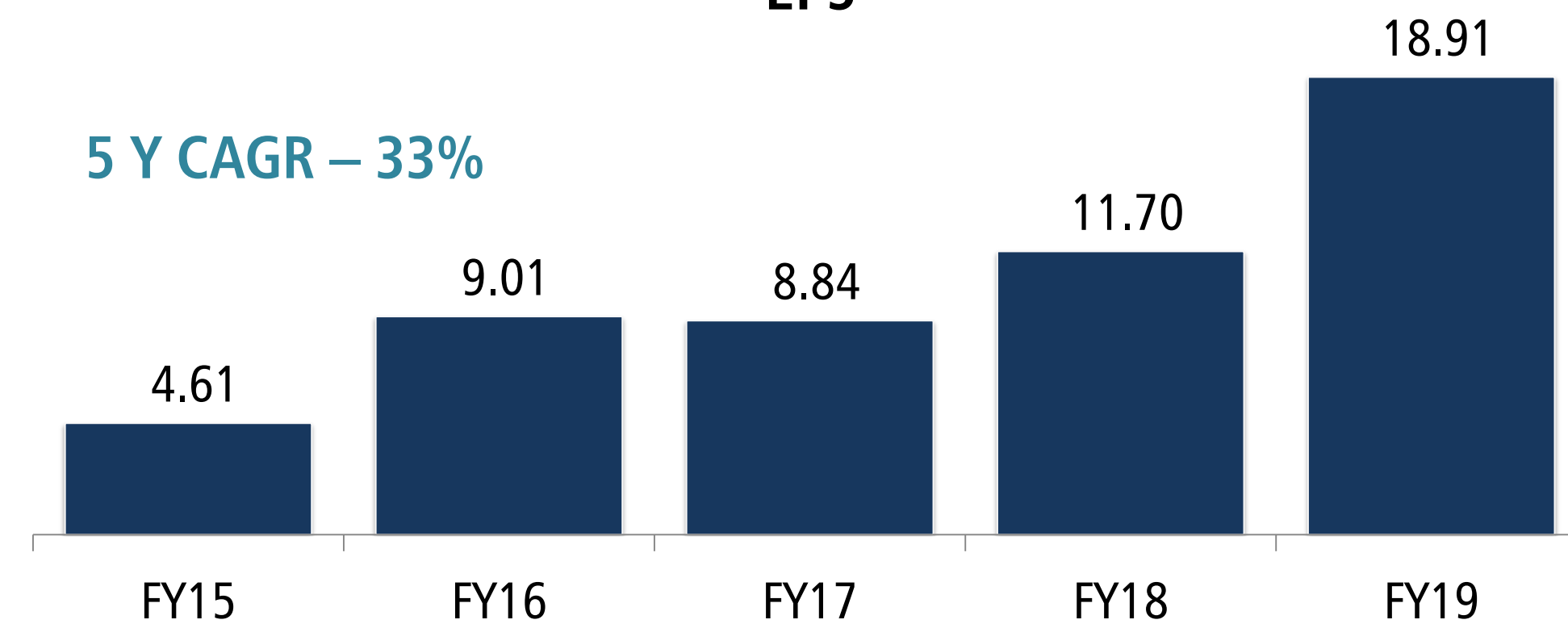
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PAT



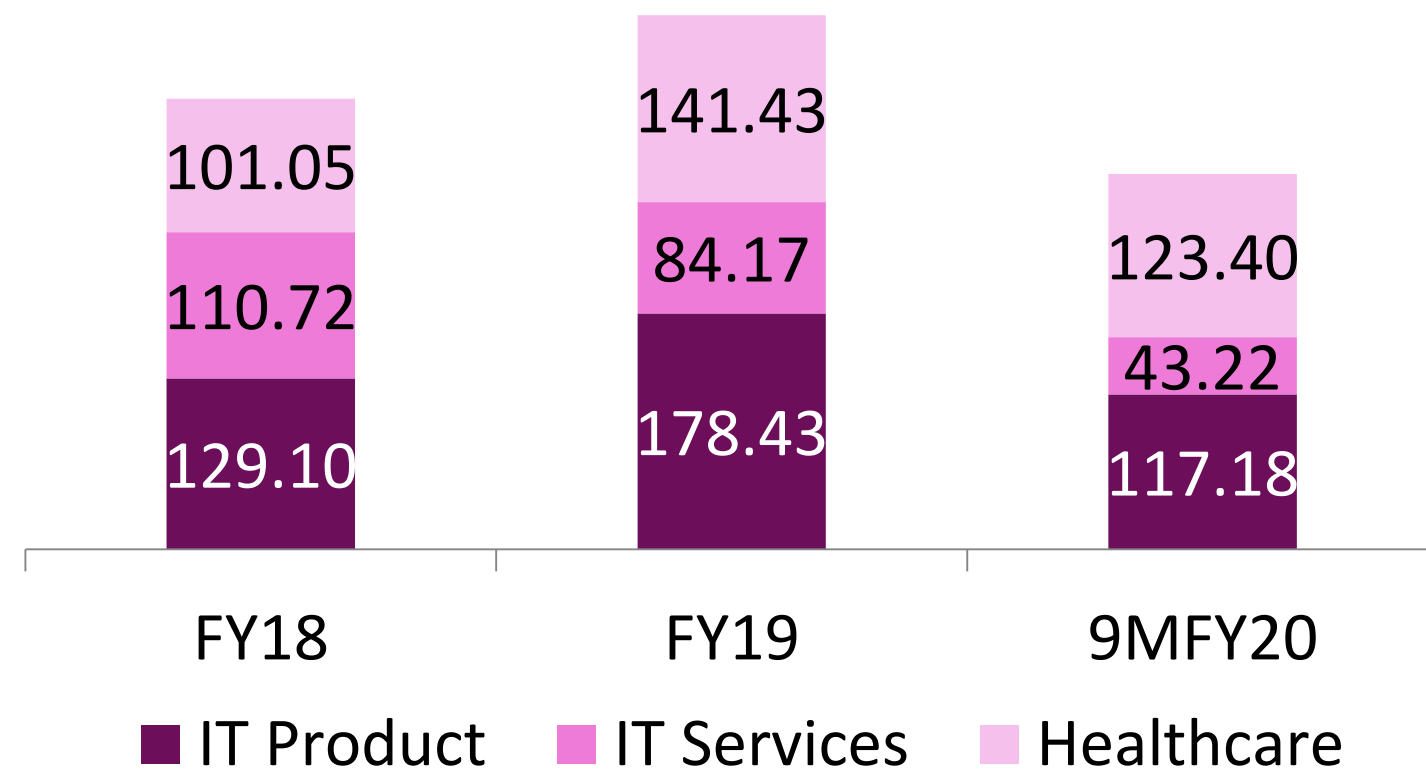
EPS



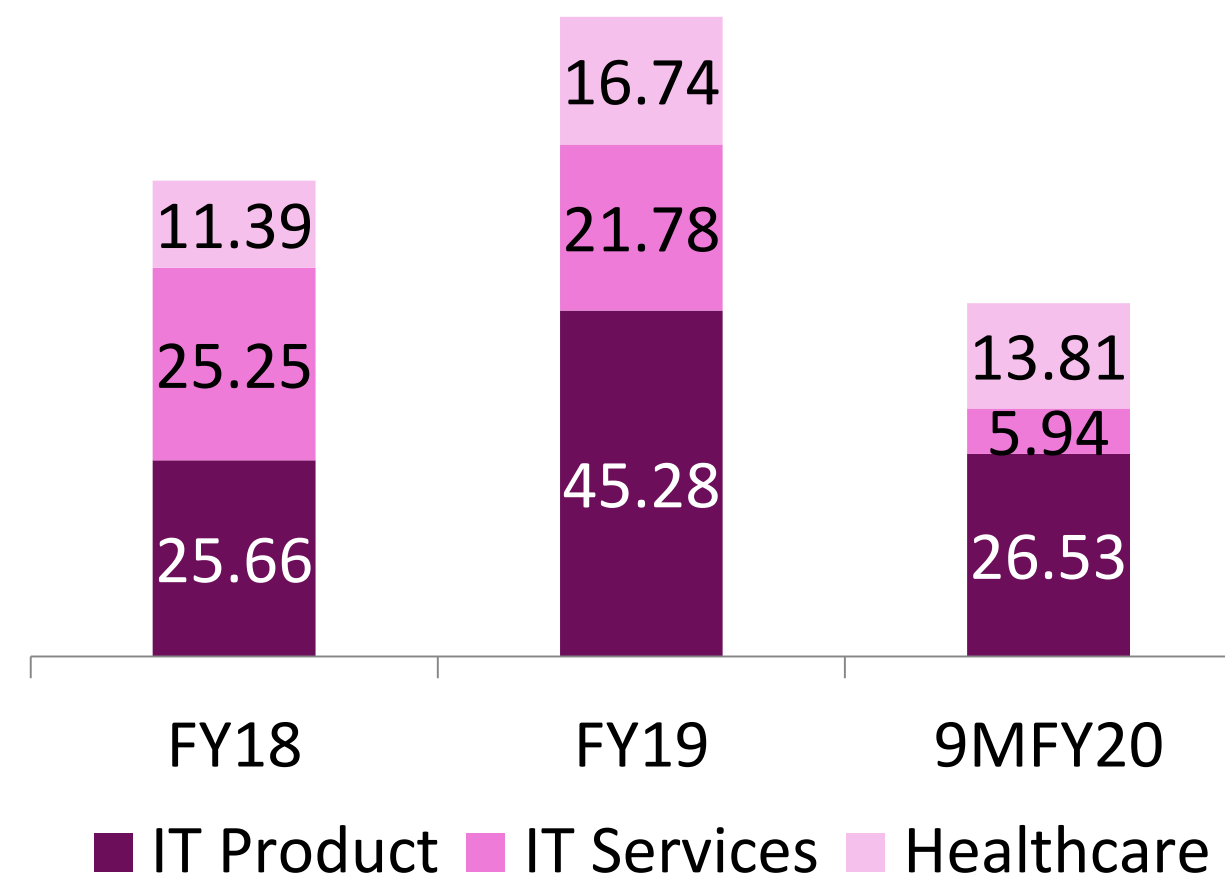
Segmental Performance (Rs. Cr.)



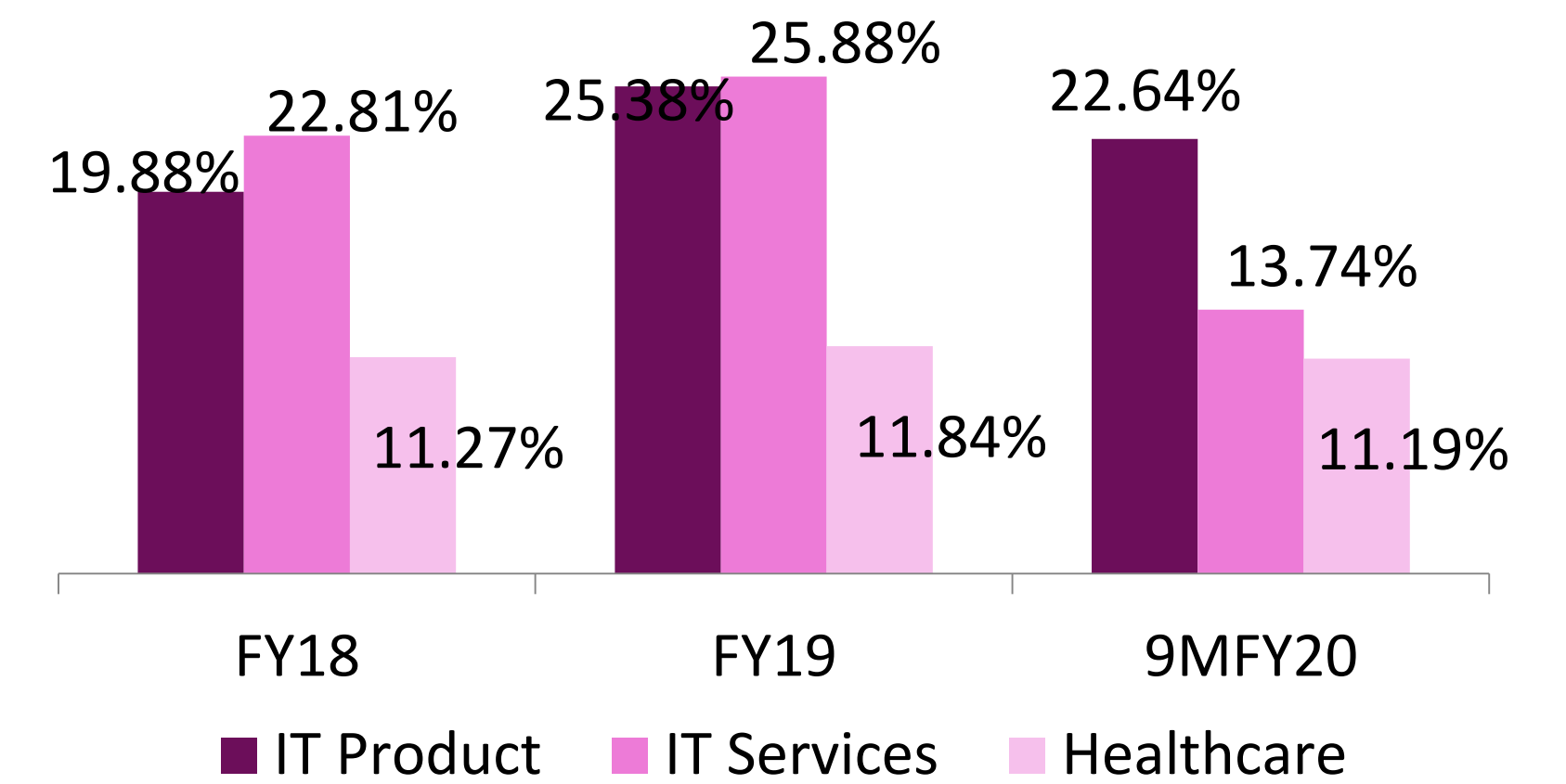
Segmental Revenue



Segmental EBIT



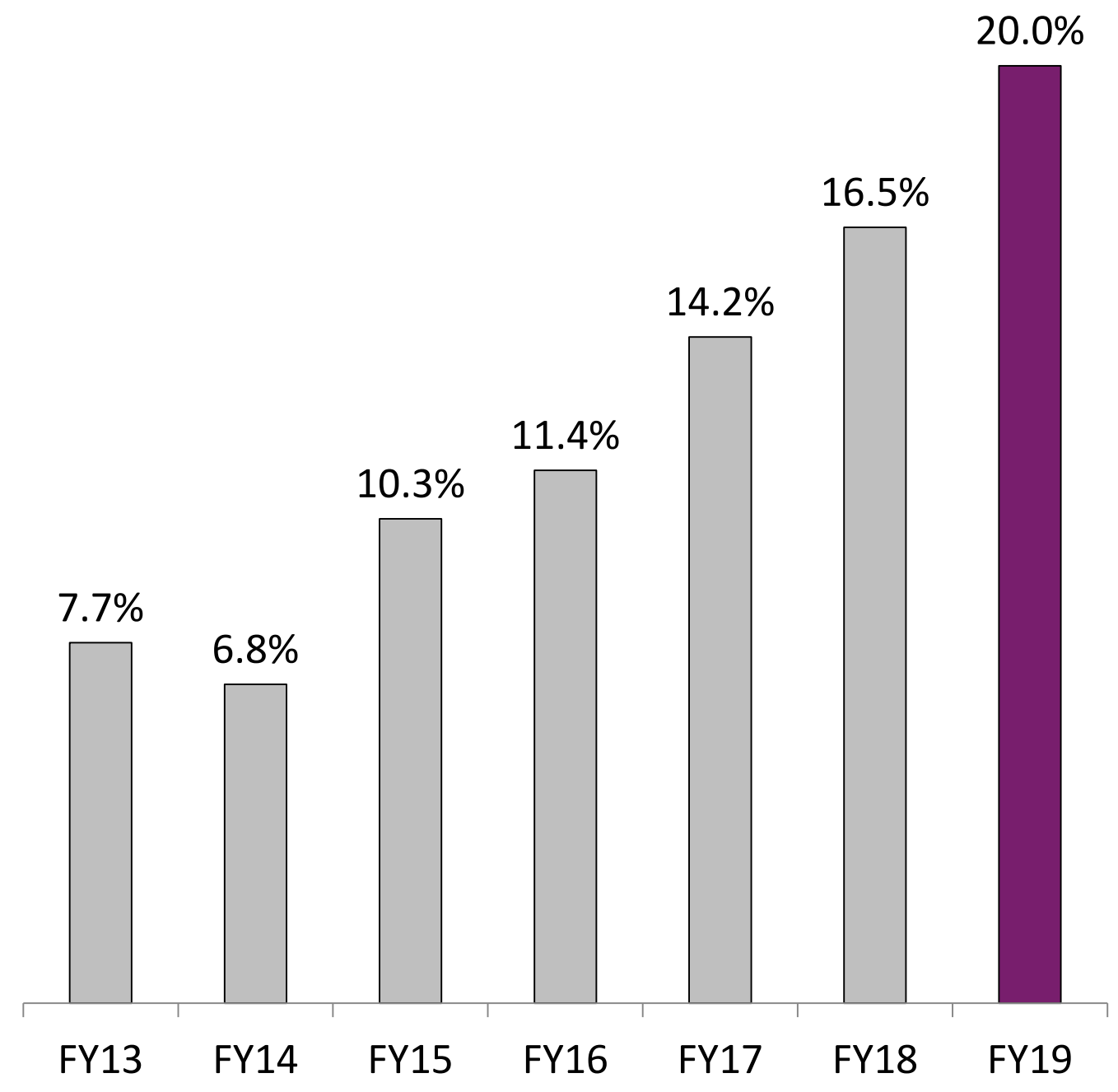
Segmental EBIT Margin



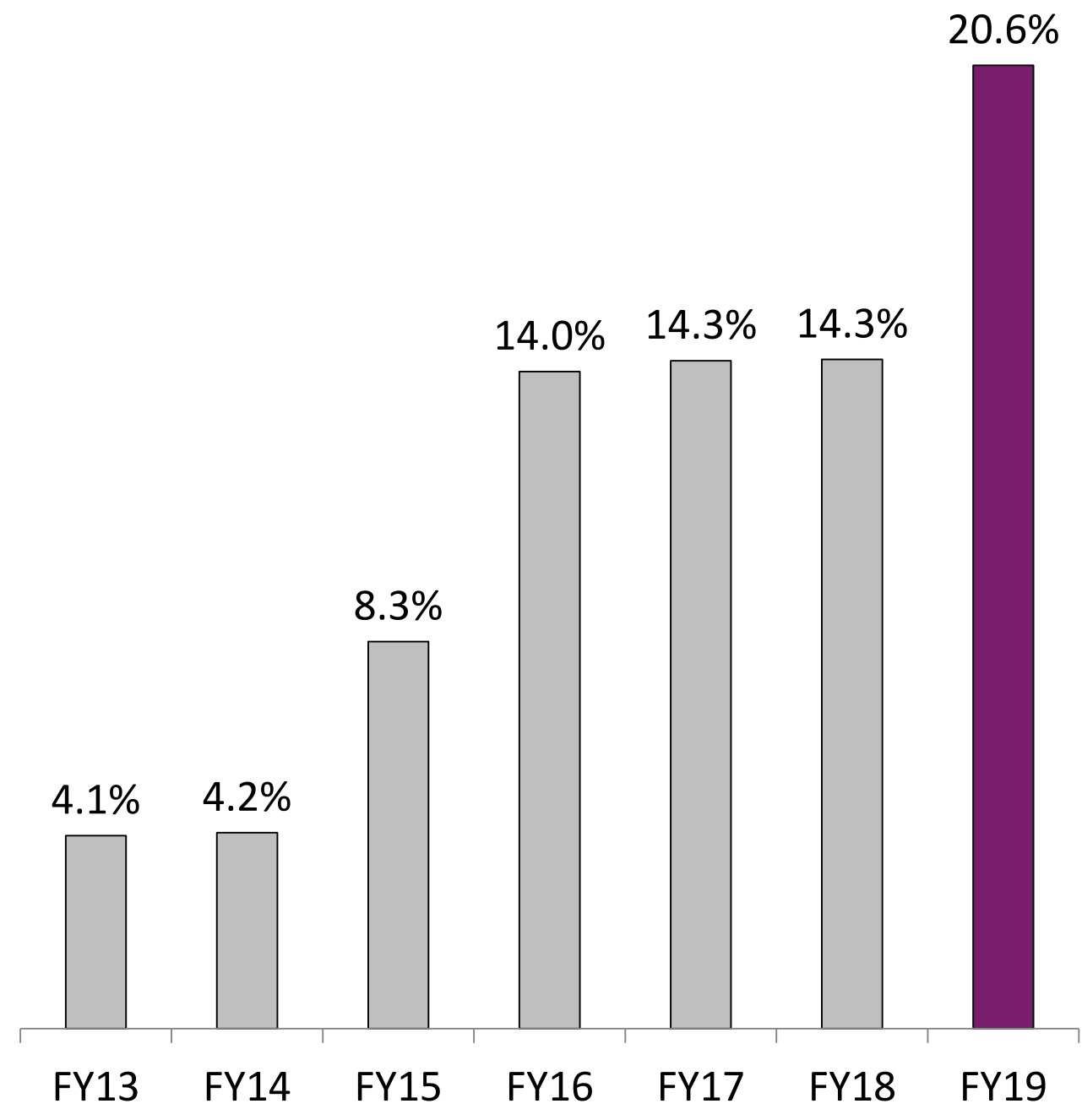
Performance Metrix



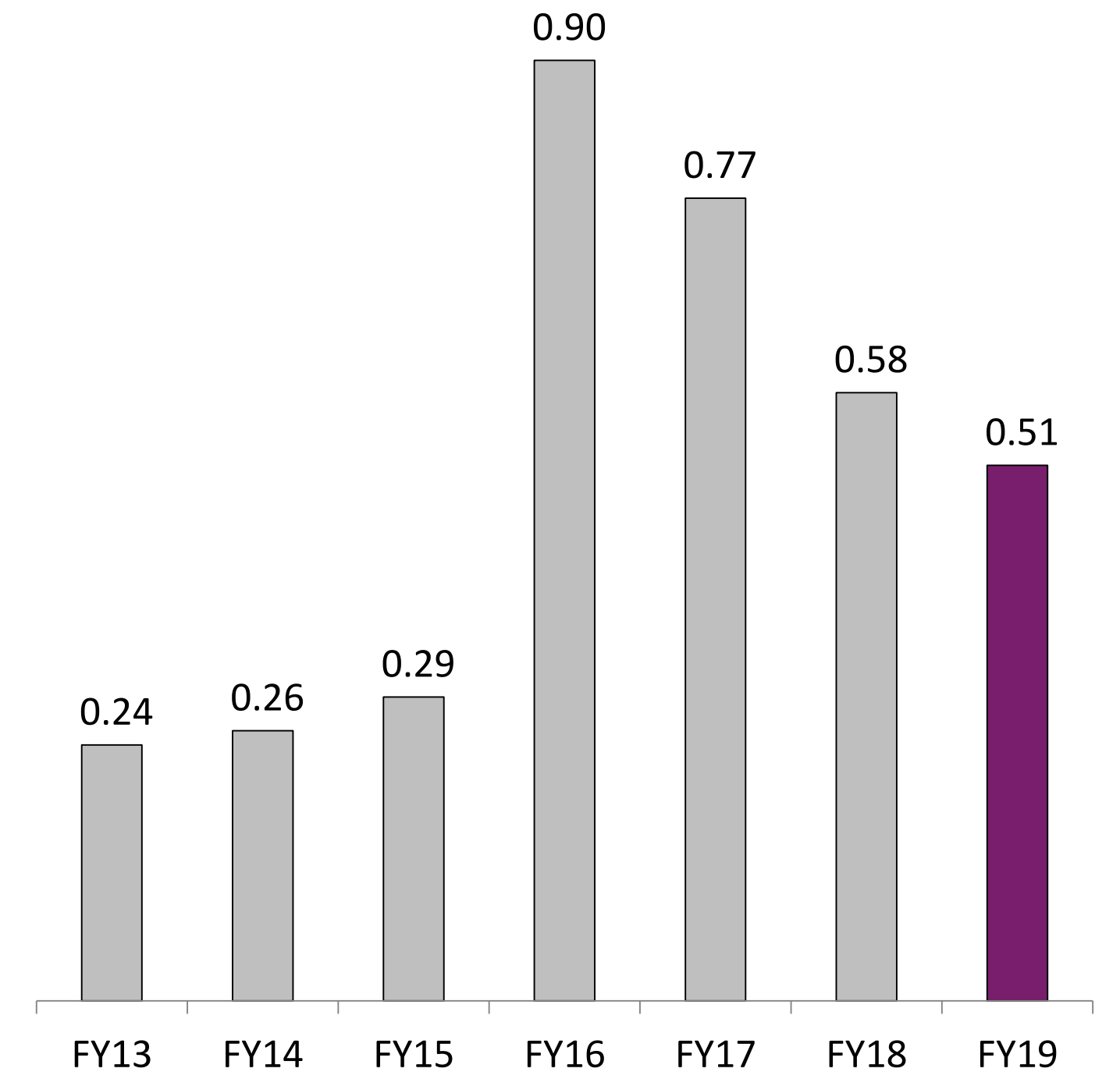
Average Return on Capital Employed



Average Return on Equity



Total Debt : Equity



**“The world is changing very fast. Big will not beat small anymore.
It will be the fast beating the slow” – *Rupert Murdoch***

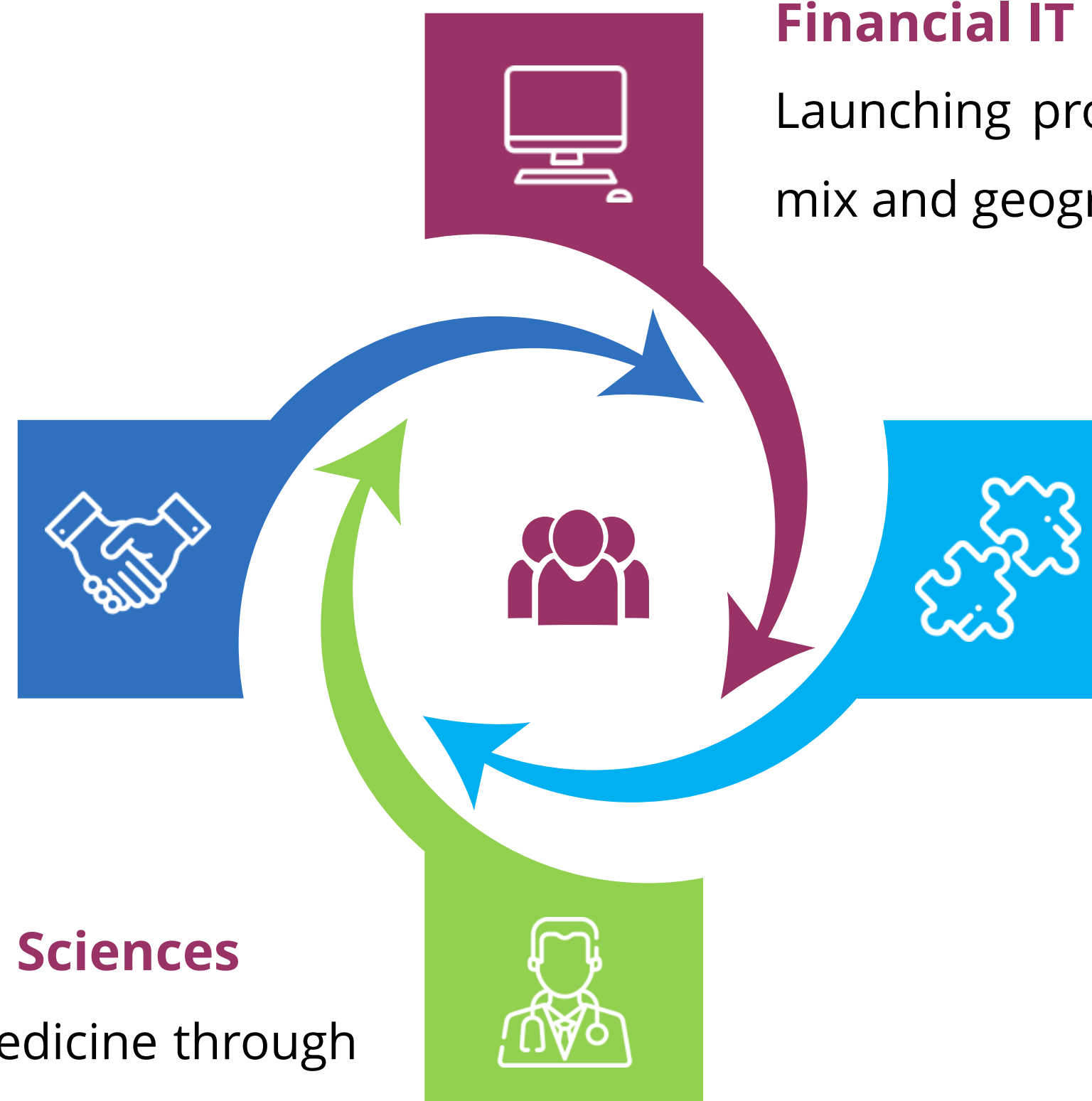
Our Strategy for Value Creation...

Healthcare Delivery

Make quality healthcare accessible through brick and click model. Brick model for the medically underserved markets in India and click model (mobile app based ecosystem) to provide quality out-patient care pan-India

Healthcare & Data Sciences

Personalization of medicine through deployment of data sciences



Financial IT Products

Launching products and building scale through volumes, client mix and geographies to enhance user reach and experience

IT Services

The bedrock of IT Business providing scale and creating opportunities for deployment of new technologies and facilitating deeper understanding of new business verticals. Strategic deployment of Bench strength for new product development

...Provides a solid foundation for sustainable growth

For further information, Please contact



Company :

Virinchi Ltd.

CIN - L72200TG1990PLC011104

Mr. Ravindranath Tagore

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www.virinchi.com