

July 12, 2025

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

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

Dear Sir/Madam,

Subject : Corporate Presentation

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

With reference to the above cited subject and pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the Corporate Presentation.

This

This for your information and records.

Thanking You,

Yours faithfully

For Virinchi Limited

Kolli
Ravindran
ath Tagore

Digitally signed by
Kolli Ravindranath
Tagore
Date: 2025.07.12
19:10:23 +05'30'

K Ravindranath Tagore
Company Secretary
M.No.A18894

Encl as above

Corporate Presentation



Business Overview

2. IDC & IT Services

Datacenters at California and Atlanta
IT Services (Security and Cloud)

Revenue: Rs. 573 Mn
EBITDA: Rs. 337 Mn



1. SaaS

Loan management solution for
NBFC's in US

Revenue: Rs. 1333 Mn
EBITDA: Rs. 309 Mn



4. Healthcare

Chain of 3 Hospitals with 700 beds

Revenue: Rs. 1041 Mn
EBITDA Rs. 247 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

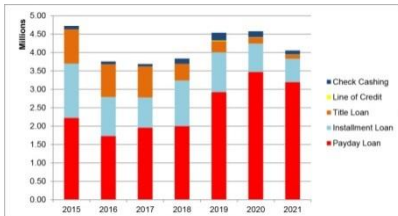
Buy Now, Pay Later (BNPL)

Line of Credit (Secured / Unsecured)

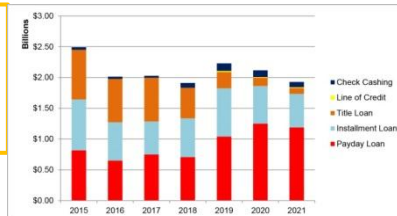
SaaS

SaaS – 7 Years' KPIs

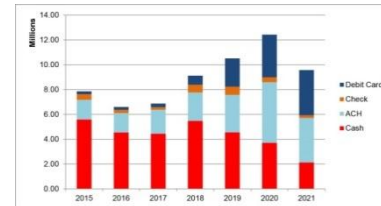
Year wise Loans (# in Million)



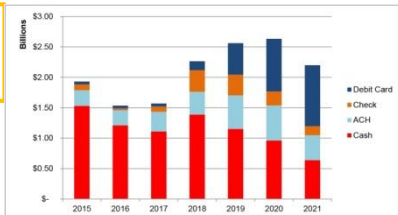
Year wise Loans (\$ Billion)



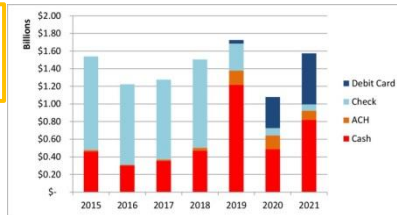
Year wise Payments (# in Million)



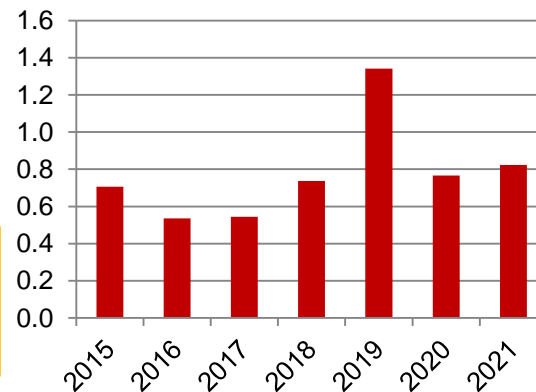
Year wise Payments (\$ Billion)



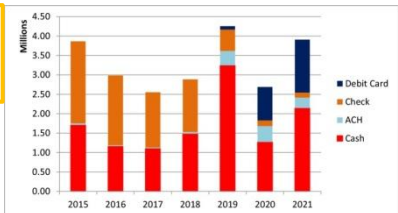
Year wise Disbursements (\$ Billion)



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 varying colors (blue, purple, pink, red) extending upwards from the buildings, and a complex network of horizontal and diagonal lines connecting these points, creating a digital or data network overlay.

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.**



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



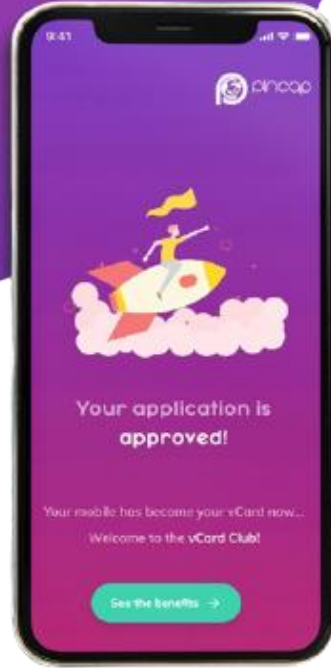
Data replication via
Storage & DB level.



Implementation spread
across more than **25
states** in the **US.**



SOC 2
CERTIFICATION



Payment & Credit Services

Credit Service Aggregator Business

vCard™

Line of Credit for UPI Payments via Mobile App

Industry Opportunity and Growth Prospect



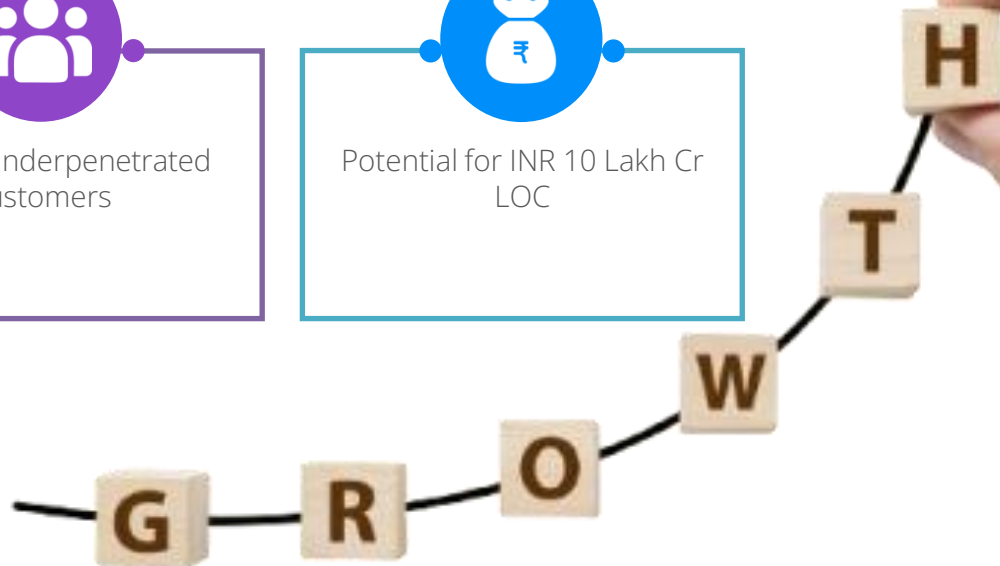
Existing 5.89 Cr Credit Card holders are <5% of the potential market



~80 Cr+ underpenetrated customers



Potential for INR 10 Lakh Cr LOC



13.44 billion UPI transactions in Mar 2024

*Source: NPCI website

Month on month growth of 9.09 % in transaction volume

7.06% month on month growth in value of transactions

vCard USP's

Product Variant - Credit Line Program with NBFC

“**Acceptance network-Independent**” credit platform using UPI rails for transaction closure.

Credit decisioning based on Machine learning based multi-parametric model

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

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



KPIs of vCard as on 31st March 2025

Product Variant 1: Co-branded Credit Card with Bank

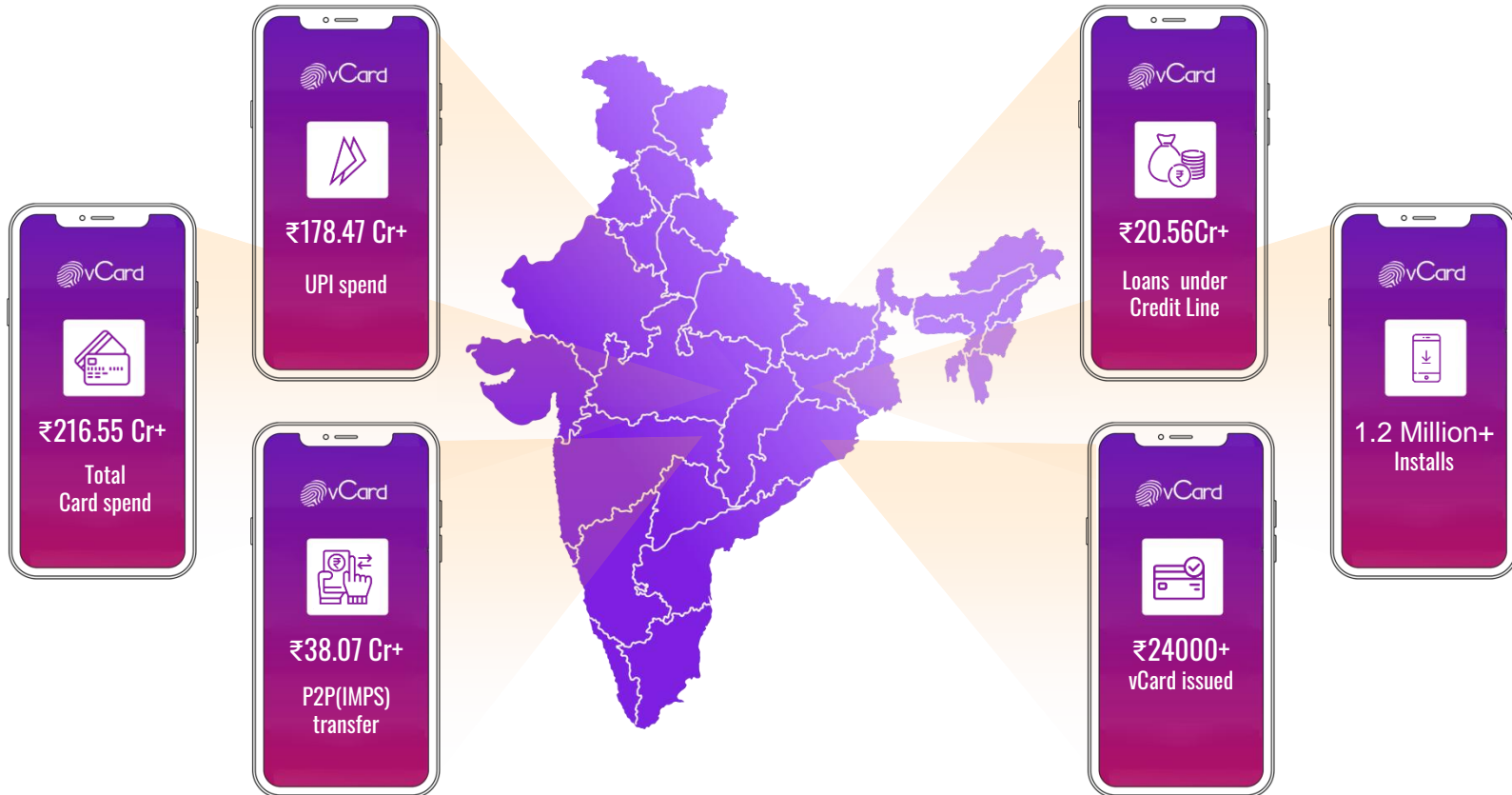
1. Credit card with 1 to 5 lac Credit limit.
2. Carved out sub limit for UPI transactions



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)

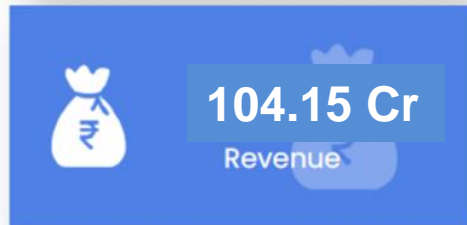
KPIs of vCard as on 31st March 2025



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/>

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)

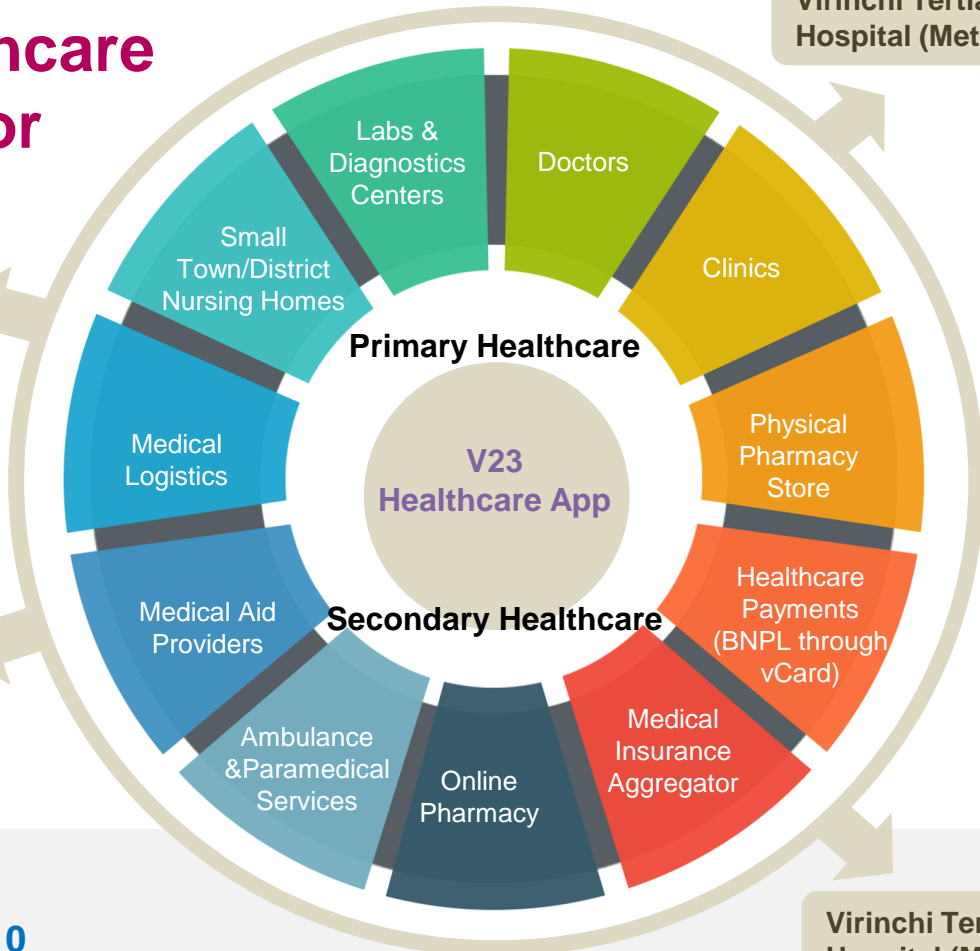
Virinchi Tertiary Care Hospital (Metro 5)

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.



M.V. SRINIVASA 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



Kompella Sri Kalyan
Director
B.E (Mech. Engg.), MBA (SCM)

- Experience in Tecumseh Products in Quality Assurance, Production and Project Mgt
- Has 10 years of Admin Leadership experience



SUYOG DESARDA
SVP Strategy
MBA (IIM-A), CA, CS

- 15+ years of finance, tax and management strategy experience
- 2+ years tax experience at EY
- 7+ years management experience in IT and Healthcare industries

Technology Team



Amar Sivaji Pendyala
CEO, Qfund
MS (IT)

- 18+ years in Development & Delivery of Enterprise IT Solutions.



Aravind Hiremath
President IT
B.E (CSE)

- 22 years experience in Design & Development including Enterprise Applications, Mobility, AI & ML and Cloud 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.



Chandrasekhar K
Chief Architect
BE (IT)

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



John E. Weiss
Head – US Sales, QFund

- 20+ years of experience leading scalable, high-impact teams across the eCommerce, healthcare, and financial services, developing key relationships with clients

Healthcare Team



Dr. Y Krishna Mohan
Chief Medical Director

MBBS, MS, FAIS, FICS, FMIS, FIAGS
Director Dept. of Bariatric Minimum
Invasive Surgery



Dr. Shyam Sunder Tipparaju
Independent Director

MBBS, MD (Critical Care), PDCC



Mr. Sam Davala
Chief Operating Officer

M.Sc - Biotechnology
Biotechnology Research,
Biotherapeutic Manufacturing



Dr. Sree Durga Patchava

Fertility Specialist & Gynaecologist
MBBS, MD(Obs & Gynaec)
(OSM) MRCOG(UK)



Dr. Kolusu Natesh

Chief Growth Officer
MBBS, MS (Ortho), FIJR, FIA, FISS,
Sr Consultant Orthopaedics Surgeon

Finance & Compliance Team



Vaishali Sabita D.
Sr. Manager (Finance & Strategy)

CA

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

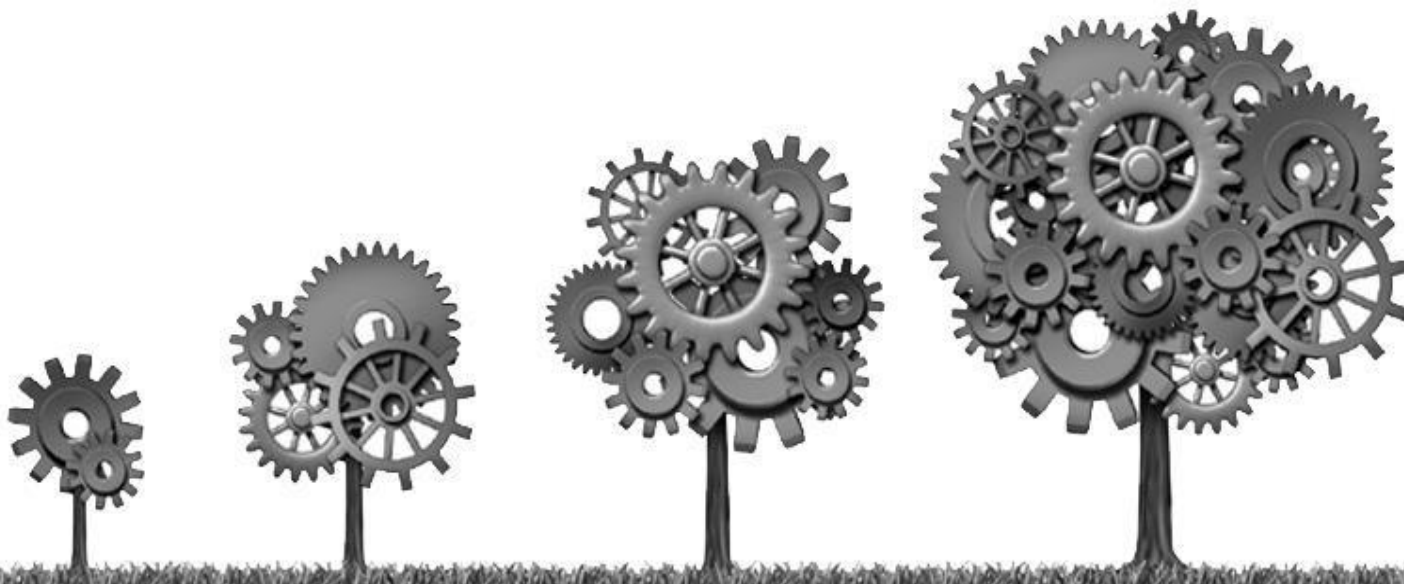


Ravindranath Tagore Kolli
Company Secretary

CS

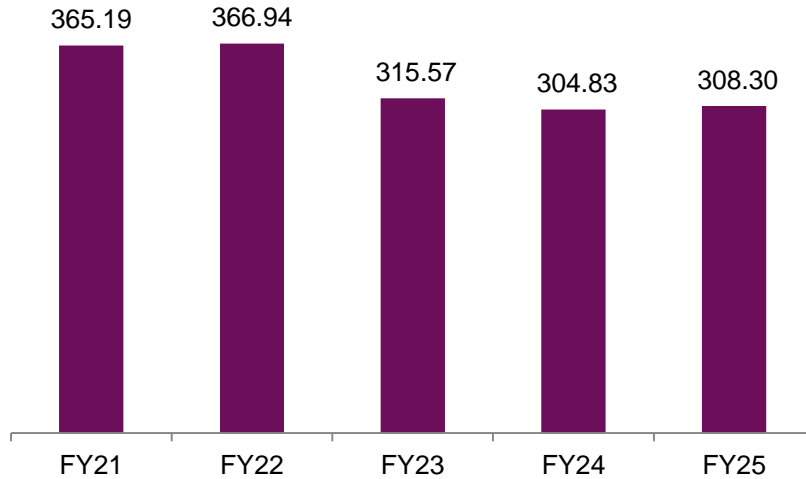
- 16 years of experience in corporate laws, corporate restructuring, raising of funds, US immigration.

Financials

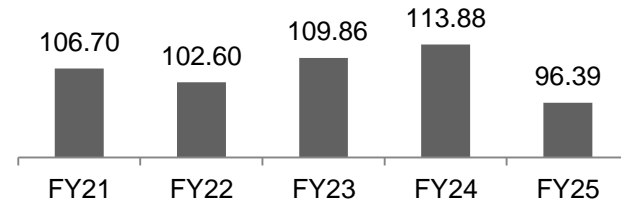


Historical Performance (Rs. Cr.)

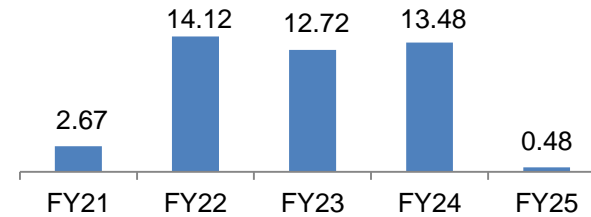
Total Revenue



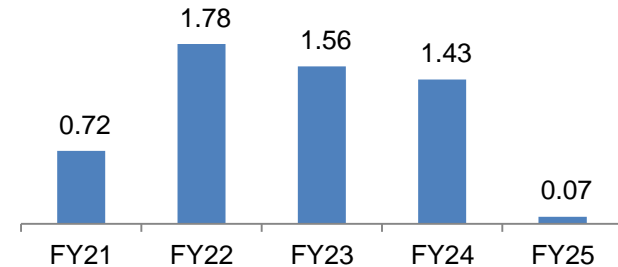
EBITDA



PAT



EPS



Historical Performance (Rs. Cr.)

Segmental Performance

Revenue	FY 2021	FY 2022	FY 2023	FY2024	FY2025
SaaS Business	135.44	122.61	122.72	127.69	133.37
IDC & IT Services	54.77	55.28	45.07	44.91	57.30
Healthcare	160.85	179.39	135.16	119.07	104.15
Payment and Credit Services	2.95	6.72	8.98	8.36	6.31
Total income from operations	354.01	364.01	311.93	300.03	301.13
EBIDTA	FY 2021	FY 2022	FY 2023	FY2024	FY2025
SaaS Business	35.25	30.04	28.33	26.70	30.98
SaaS Business EBITDA Margin	24.45%	24.50%	23.09%	20.91%	23.23%
IDC & IT Services	11.47	18.58	11.27	21.34	33.74
IDC & IT Services EBITDA Margin	20.78%	33.61%	25.00%	47.52%	58.88%
Healthcare	49.73	52.64	46.74	59.68	24.73
VHPL EBITDA Margin	30.98%	29.34%	34.58%	50.12%	23.74%
Payment and Credit Services	1.20	-1.59	0.76	1.35	-0.25
Total EBITDA from operations	95.51	99.67	87.10	109.07	89.20

12M FY2025 Performance (Rs. Cr.)

Segmental Performance

Revenue	Q1 FY2025	Q2 FY2025	Q3 FY 2025	Q4 FY 2025	FY2025
SaaS Business	31.89	32.41	34.45	34.63	133.38
IDC & IT Services	14.74	15.06	21.42	6.08	57.30
Healthcare	27.26	25.76	25.06	26.06	104.14
Payment and Credit Services	1.63	1.05	1.48	2.15	6.31
Total income from operations	75.52	74.27	82.40	68.92	301.13
EBIDTA	Q1 FY2025	Q2 FY2025	Q3 FY 2025	Q4 FY 2025	FY2025
SaaS Business	6.65	8.06	8.19	8.08	30.98
IDC & IT Services	8.73	9.96	11.97	3.08	33.74
Healthcare	6.31	6.22	6.31	5.89	24.73
Payment and Credit Services	0.02	0.00	0.00	-0.27	-0.25
Total EBITDA from operations	21.71	24.24	26.47	16.78	89.20

Bundling to Achieve Scale and Size



SaaS



Increase business from existing customers



Acquire new customers



Add new customer segments



Acquire similar or complementary businesses



IDC & IT



Add IT Teams



Add Server Farms



Payment & Credit Services



Increase Marketing Spend to acquire Customers



Add Lending Partners (Banks & NBFCs)



Healthcare



Acquire hospitals and increase beds.



Start Brownfield Projects



Pan India Digitalized Primary and Secondary Healthcare



Expand Geographies

THANK YOU

For further information, Please contact

Virinchi Ltd.

CIN - L72200TG1990PLC011104

Mr. Ravindranath Tagore



tagore@virinchi.com



www.virinchi.com