

SASTASUNDAR VENTURES LIMITED

(Formerly known as Microsec Financial Services Limited)

Azimganj House, 2nd Floor

7 Abanindra Nath Thakur Sarani (Formerly Camac Street)

Kolkata - 700 017, India

Tel: 91 33 2282 9330, Fax: 91 33 2282 9335

Email: info@microsec.in, www.microsec.in

CIN - L65993WB1989PLC047002

Date: 13/12//2016

To
The General Manager
Department of Corporate Services
BSE Limited
(Designated Stock Exchange)
Phiroze Jeejeebhoy Tower
Dalal Street, Mumbai - 400 001

To
The Manager
Listing Department
National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex
Mumbai - 400 051

Ref: **BSE Scrip Code: 533259; NSE Symbol: SASTASUNDR**

Sub: **Intimation under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 please find attached herewith an update on the business and operations of the Company.

This is for your information and record.

Thanking you,

Yours faithfully,

For Sastasundar Ventures Limited
(Formerly known as Microsec Financial Services Limited)

For SASTASUNDAR VENTURES LIMITED



Biplab Kumar Mahapatra
Company Secretary and Compliance Officer



INVESTOR PRESENTATION

December 2016

SastaSundar.com
(A Venture of SastaSundar Ventures Limited)
Sastasundar.com is a 100% subsidiary of
SastaSundar Ventures Limited



OPPORTUNITY – COUNTRY & SECTOR (1/2)

INDIAN MARKET POTENTIAL:

Retail Pharmacy

15 Billion USD

Expected Growth

15% CAGR

Market Share of Organized Players

10%

Diagnostic LAB

06 Billion USD

Expected Growth

20% CAGR

Market Share of Organized Players

10-15%

FMCG

65 Billion USD

Expected Growth

14% CAGR

Market Share of Organized Players

2%

Pharmacy Store earning comparison /Sq.ft./Month

International Retail Pharmacy Store

\$120-180 /Month/Sq.ft

Indian Retail Pharmacy Store

\$20-38 /Month/Sq.ft

OPPORTUNITY – COUNTRY & SECTOR (2/2)

Walgreens Boots Alliance

Market CAP – **91 billion USD**

CVS Pharmacy

Market CAP – **80 billion USD**



Why are Walgreens & CVS not present in India?

Small size store

Store size of Walgreens is about 25,000 Sq.ft. in comparison to that India pharmacy store has around 500 Sq.ft. with largely prescribed medicine.

Low offering basket

Due to small size stores offering are very less. Even not able to fill the entire prescriptions.

High cost of operation

The unorganized supply chain leads to high cost.

Near absence of Private Labels and Consumer Engagement

No consumer engaged in stores due to small size of the stores and that leads to absence of private labeled products.



COMPANY OVERVIEW

SASTASUNDAR : ABOUT US

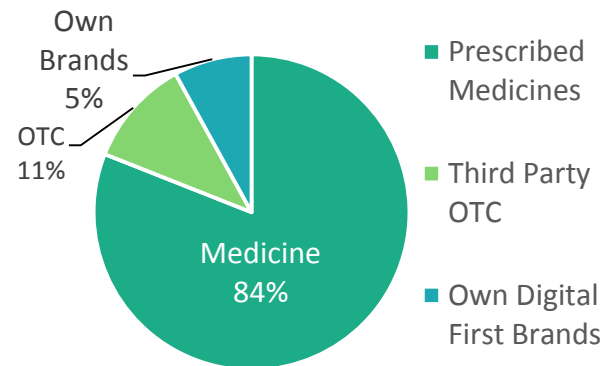
- “Sasta Sundar” is a famous Indian phrase which denotes consumer aspiration for “**High Quality at Low Cost**”.
- We are building Digital Network of Healthcare managing efficient Pharma & Wellness products Supply Chain & connecting Doctors, Diagnostic Services, Healthcare Clinics and Health Information Services.
- The Sastasundar Digital Network is being built upon **Online to Offline model** of healthcare delivery leveraging technology and inventory less service center of franchise called Healthbuddy.
- The healthbuddy service center provides access to the personal attention of pharmacists for counseling, facility to order, pick up, home delivery and other customer servicing. The company aims to leverage its healthbuddy network for multiple purposes like Telemedicine services & Pathology Services in the near future.



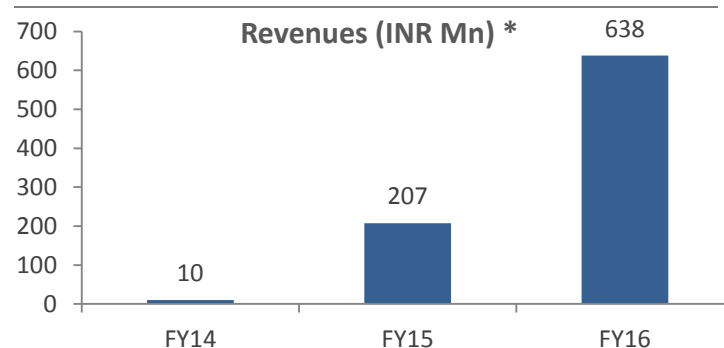
COMPANY SNAPSHOT (1/3)

- SastaSundar Ventures Limited (Previously known as Microsec Financial Services Ltd) is a NSE and BSE listed company.
- SastaSundar.com started its operations in September, 2013 with a mission to provide low cost, genuine and high quality of healthcare products and services to customers.
- The company has pioneered an innovative and sustainable hybrid model by leveraging upon the pros and cons of the online and offline retail models.
- It has created a strong backend technological central processing unit and central warehousing unit to execute its orders and also created a last mile Network of exclusive franchisees called “Healthbuddy”, which are Inventory-Less Micro Pharmacies which focus on last mile deliveries, counselling, customer relationships, cross selling and compliance.
- The company also launched various health products and services under its own brands by understanding the demand gaps in the consumer market.

FY16 Product Categories *



Revenues (INR Mn) *



* - Numbers provided are for Subsidiary of SastaSundar Ventures Ltd, “SastaSundar Helath Buddy Ltd” and not of consolidated entity

SASTASUNDAR AT A GLANCE

An online to Offline retailer for genuine Medicines and other high quality OTC & healthcare products



All kind of Medicines including Chronic medicines with **5K+** other healthcare and **FMCG** products



153 Healthbuddies covering **19 districts of West Bengal** around **3.60** lakh registered households



91% Customer Retention Ratio



144K orders in Nov' 16



1 healthbuddy within **3km radius** of Kolkata



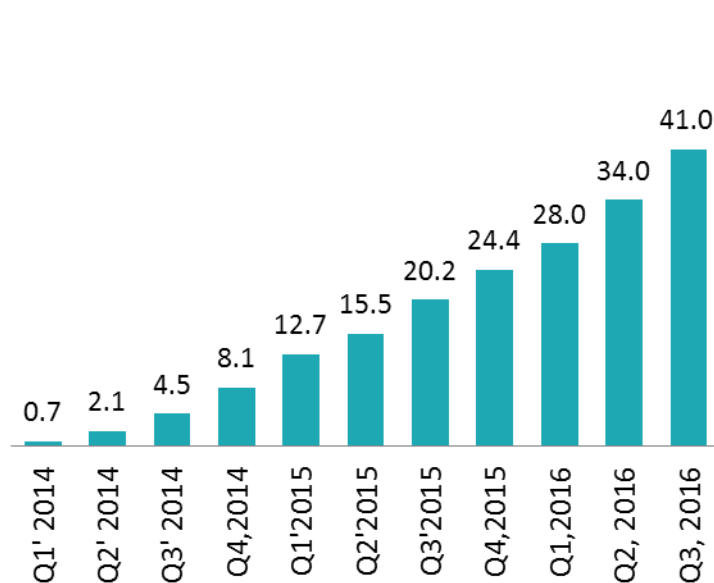
Fastest Delivery via Healthbuddy network over its radius of Zip Codes

COMPANY SNAPSHOT (3/3)

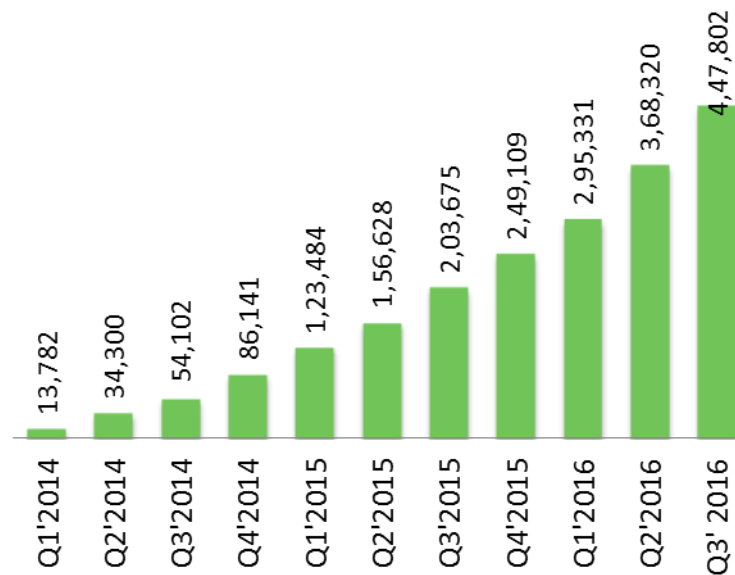
INDIA'S FASTEST GROWING PHARMACY

USD 25mn run rate in **JUST** 3 years of operations

Quarterly GMV (INR Crore)



Fulfilling close to 1,50,000 orders per month



Medicine orders constitute 84%+ of GMV with OTC orders making up the remaining



FOUNDERS



B L Mittal (Executive Chairman)

Banwari Lal Mittal is a fellow member of the Institute of Chartered Accountants - India, the Institute of Company Secretaries - India and the Institute of Costs and Works Accountants - India. He has over two decades of experience in nurturing businesses. He started his career with Birla Corporation Limited where he worked for eight years and thereafter founded financial services business in the year 2000. He has more than 3 years of experience in Healthcare. Innovative thinking, implementation with scale, networking and teaching are his personal strength.

View profile at
[LinkedIn](#)



Ravi Kant Sharma (CEO)

Ravi Kant Sharma is a fellow member of the Institute of Chartered Accountants of India. After completing his education, he along-with Banwari Lal Mittal founded financial services business in the year 2000 and in the last 14 years he has scaled the business from a team of two people to a team of 800 people. He has more than 3 years of experience in Healthcare. Deep analytical skills and having strong emotional connect are his personal strength.

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The founders have worked together for 16 years.

KEY MANAGERIAL PERSONNEL



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Dheer Singh - CTO

Dheer is an alumnus of DIT Delhi (now NSIT) in Instrumentation and Control, is a qualified technocrat and seasoned professional. He has rich and successful track record of over 17 years, inclusive of over 7 years of on-site working and Direct (5 years) engagement in International (USA) environment. He was involved in Participation/Leadership of Projects for Solution Development in both Web enabled as well as Client-server models. Before joining SastaSundar, Dheer has worked with organization like TCS, Art.com in US and Yepme.com.



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Vinay Khaitan - CIO

Vinay is a Software Engineer with more than 15 years of experience in software development, team management and project management. Vinay holds a B-Tech degree in Computer Science & Technology. He graduated from Kalyani Government Engineering College in the year 1999 with star marking. He brings with him enormous experience in various domains and technologies



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Amrit Daga - CFO

Amrit holds a bachelor's degree in commerce from Calcutta University and is a member of the Institute of Chartered Accountants of India. He is associated with the group since 2009. He has an experience of more than 8 years in Corporate Accounting, Finance, Taxation and capital market operations.



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Biplob Kumar Mani – Company Secretary

Biplob is a member of the Institute of Company Secretaries of India and also holds bachelors degree of Law. He is the Company Secretary & Compliance officer of the Company. He is associated with the group since 2007. He has 12+ years of experience in the area of corporate law, stock exchange compliances, SEBI Laws and other statutory matters.

COMPETITIVE ADVANTAGE

Country's 5 "D" Advantage

Drugs

Doctor

Demand

Demography

Democracy

Company's Advantage

- Mission Oriented Business
- Brand SastaSundar.Com
- Household relationship
- Elastically Scalable
- Strong Healthbuddy network
- Sustainable & Scalable model
- Unique health app
- Portfolio of unique own brands
- Socially responsible model
- Culture, People & Technology

People Advantage



Customer Advantage

- Genuine Medicines & High Quality Healthcare Products
- Low Cost
- 'Free Home Delivery' & 'Cash on Delivery'
- Ease of ordering 'Prescribed Medicines' with filled in Full Prescriptions
- Medicine Info & Health Tips
- Consultation with 'Pharmacists'
- 'Healthbuddy' at Your Service
- Dedicated Customer Care Team
- Unique Product Line

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BUSINESS OVERVIEW

BUSINESS OVERVIEW

The company is building a Digital Network of Healthcare managing efficient Pharma & Wellness products Supply Chain & connecting Doctors, Diagnostic Services, Healthcare Clinics and Health Information Services.

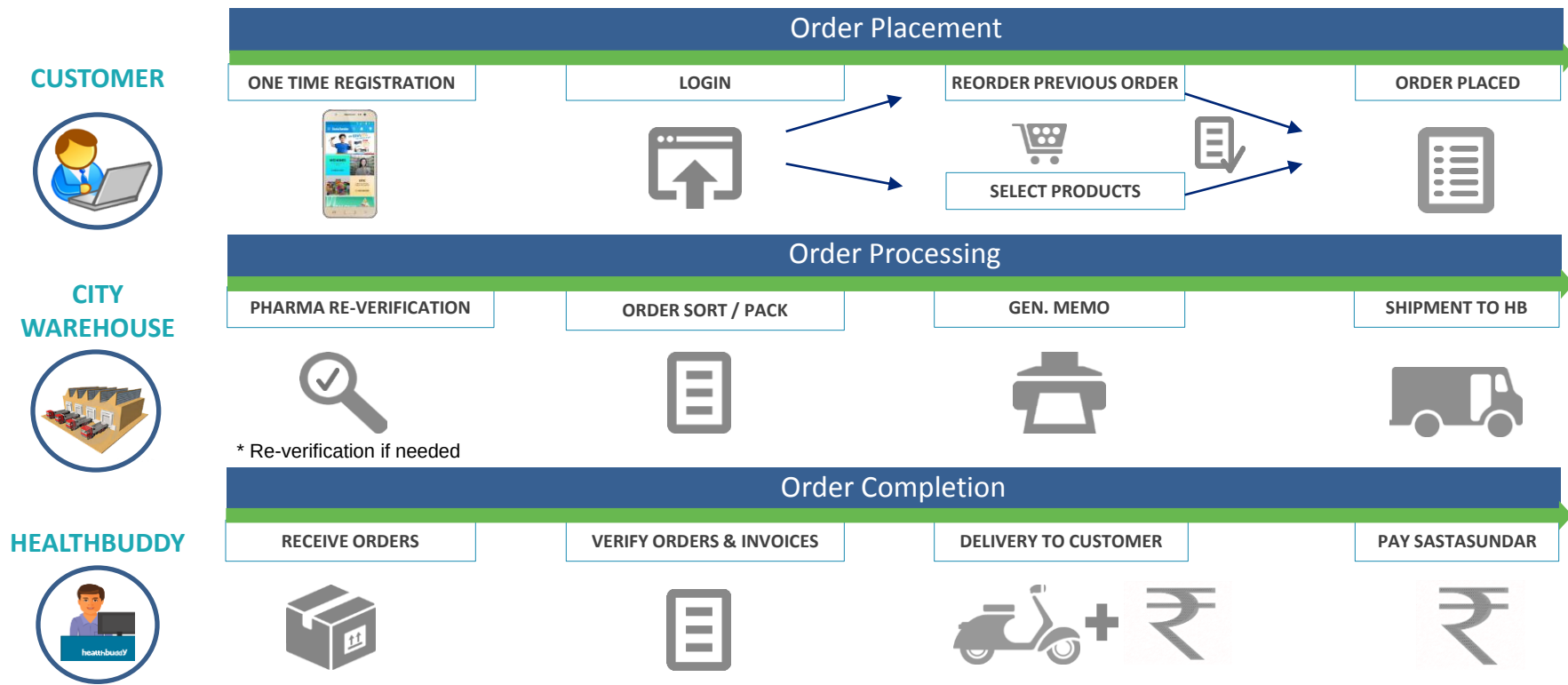
The Network is designed for the following services:

1. Access to Genuine medicines at Low cost in a consistent and convenient manner
2. Home delivery of wellness products of high quality at low cost
3. Providing customized Health conditioned products using artificial Intelligence
4. Providing effective Healthcare counseling using our own Healthbuddy network
5. Analyzing data and providing predictive information to consumers, manufacturers, doctors and government agencies
6. Providing Health information services
7. Connecting with and providing facilities of Pathologies and diagnostic service providers
8. Connecting with doctors for appointments and consultation using digital media
9. Connecting with and providing facilities of Health and wellness service providers including hospitals and clinics
10. An authentic medium for Implementation of social responsibility services by Corporates, NGOs and the Government

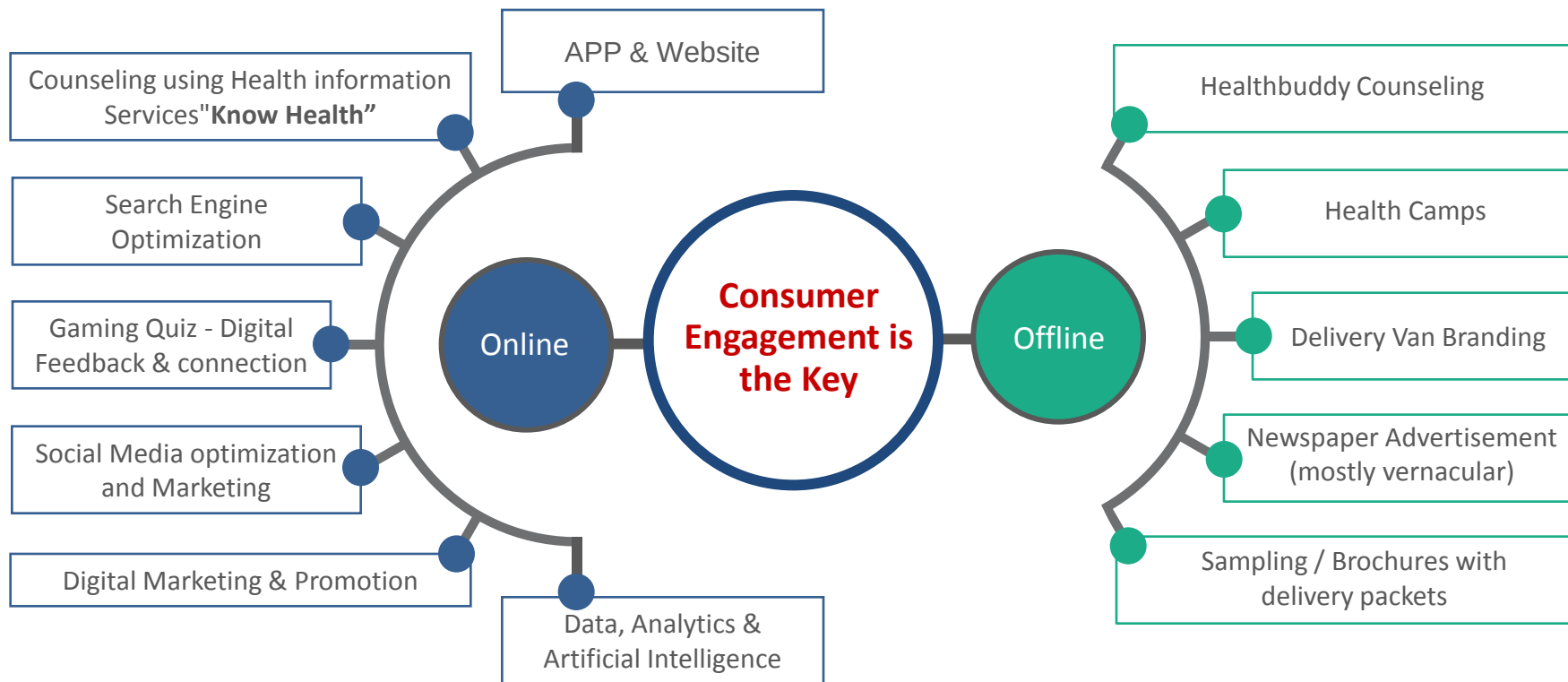
Already implemented the services mentioned in points 1 to 6, in West Bengal and building technology and back end support to provide services mentioned in points 7 to 10 which will soon start in West Bengal and scale the model PAN INDIA.



Operation Sequence



MARKETING STRATEGY



INNOVATION LEADS TO UNIQUENESS

Healthbuddy

A human face powered by Technology & Centralised inventory offer, services at low cost. Emotional connect & counseling ensures lowest cost of customer acquisition and high degree of repeat orders.

Technology Edge

- The Artificial intelligence based upon Disease bare data made us capable to provide consumer centric Personal servicing. A diabetic patient can see diabetic related information through the app and pregnant women can explore diapers in advance.
- The Chat Bot makes the knowledge service in chat format giving specific and perfect info

Unique Own Brands

India does not many brands in wellness (health conscious products). The Companies in conventional format are not able to invest in brands in national market below Rs. 500 crores. The digital first brands give unique opportunity. DNA Vita, Chefon, Happy Box, Stoptar, and Herb's Potli are milestone of innovation.

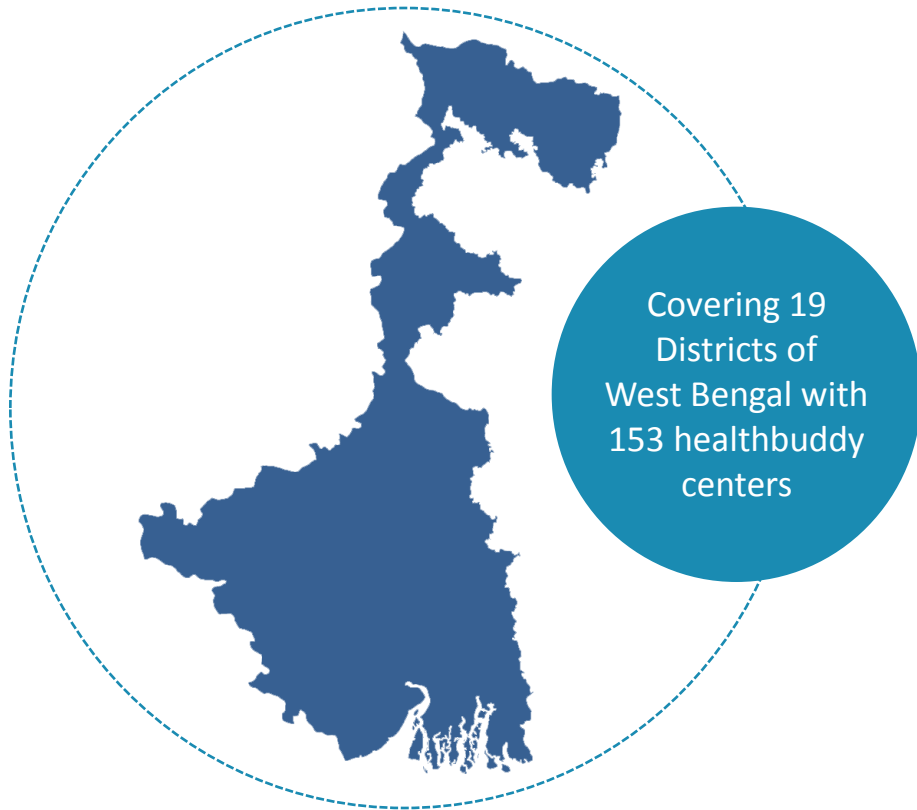
Prescription to Wellness

The unique integration with help of technology gives the command over integrated value chain from product to service to health information



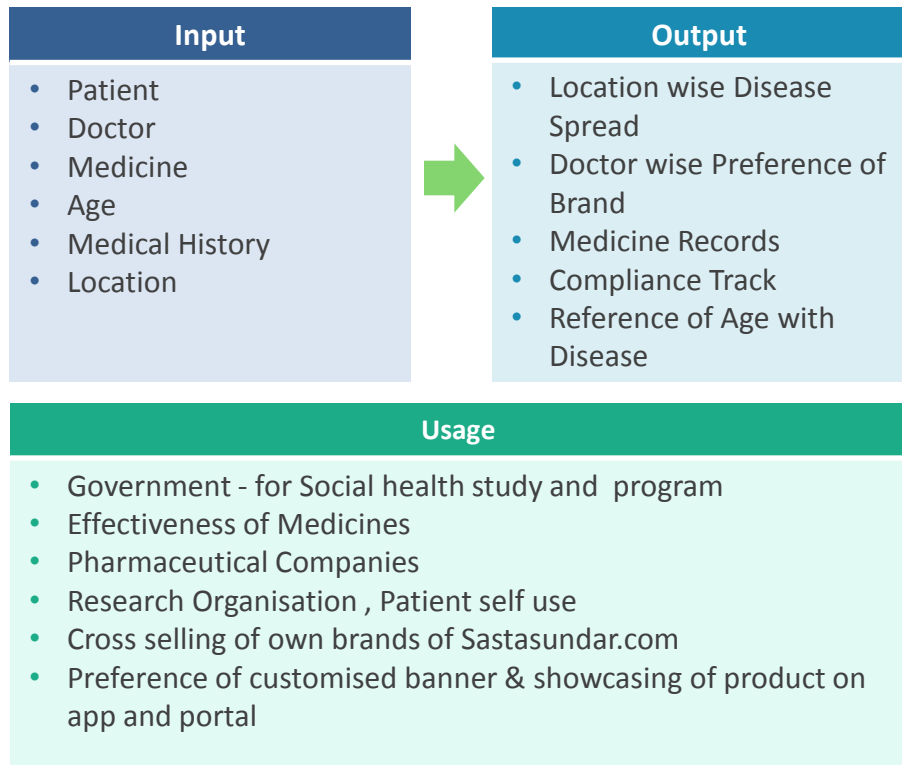
SastaSundar In WEST BENGAL

- Covering the state of West Bengal all 19 Districts.
- Elevation Centre is located at Kolkata, having around 153 healthbuddy center located at every 3 km of radius.
- Covering 3.6 Lakh households
- Healthbuddy relation with end customer helped to build strong presence that made SastaSundar largest in India being only in the state of West Bengal



- The Artificial intelligence based upon Disease bare data made us capable to provide consumer centric Personal servicing.
- A diabetic patient can see diabetic related information through the app and pregnant women can explore diapers in advance.
- SastaSundar.com is accessible over the internet and the App is available for download on Android, windows and apple phones.
- The Chat Bot makes the knowledge service in chat format giving specific and perfect info.
- The web portal engages its customers with features like Pill Reminders so as to make them more adherent to their medications.
- The company has also introduced other features like Digital Prescriptions, Digital Medical Records and Compliance Monitoring.
- It provides a Market Place for Healthcare Service Providers connected with Hospitals and other Service Providers.

Health Condition Data and Analytics



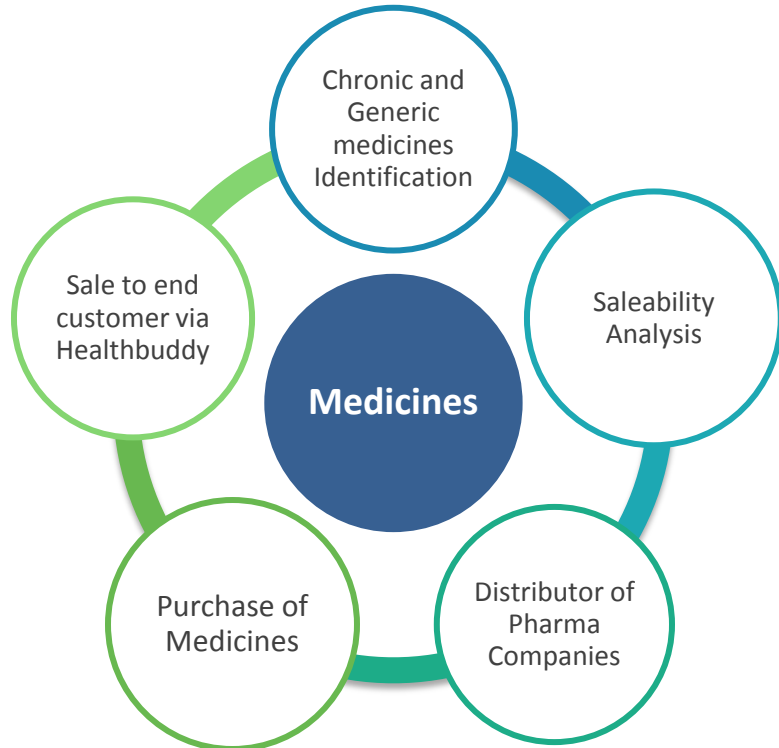
EFFICIENT INVENTORY MANAGEMENT

- Efficient and low cost inventory management to ensure higher profitability and low risk profile.
- Since 90% sales of medicines are for chronic diseases, reorder every 15 days expected sale is done accordingly with an average inventory holding period is 3 weeks.
- Inventory is purchased twice a month on the basis of previous months sale, and there is no risk of expiry or damage as Pharma companies replace expired & damaged products with new inventory.
- Inventory is maintained at the centralized warehousing facility, also inventory is light in weight, small in size and hence does require too much warehouse space.
- Order placement criteria are set on data analytics and intelligence based on aspects like locations, seasonality diseases, repeat order for chronic diseases, doctor's preferences of medicines etc.
- For own brands, products are manufactured on an as needed immediate basis to ensure freshness.

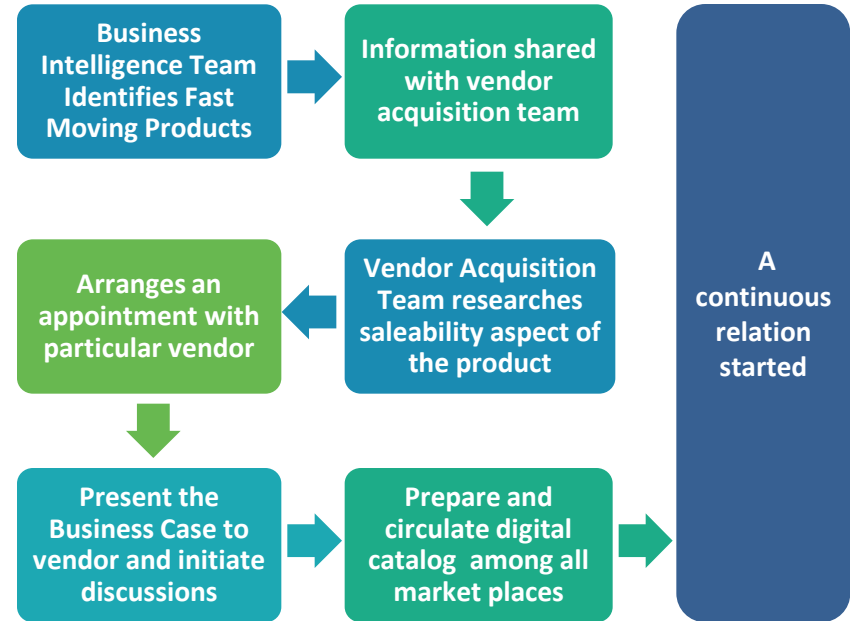


VENDOR SELECTION AND PROCUREMENT PROCESS

SastaSundar targets the Pharma Companies and their distributor for purchase of medicines



Vendor Identification process for OTC products



CUSTOMER CENTRIC APPROACH

Value to Customers



Accessibility

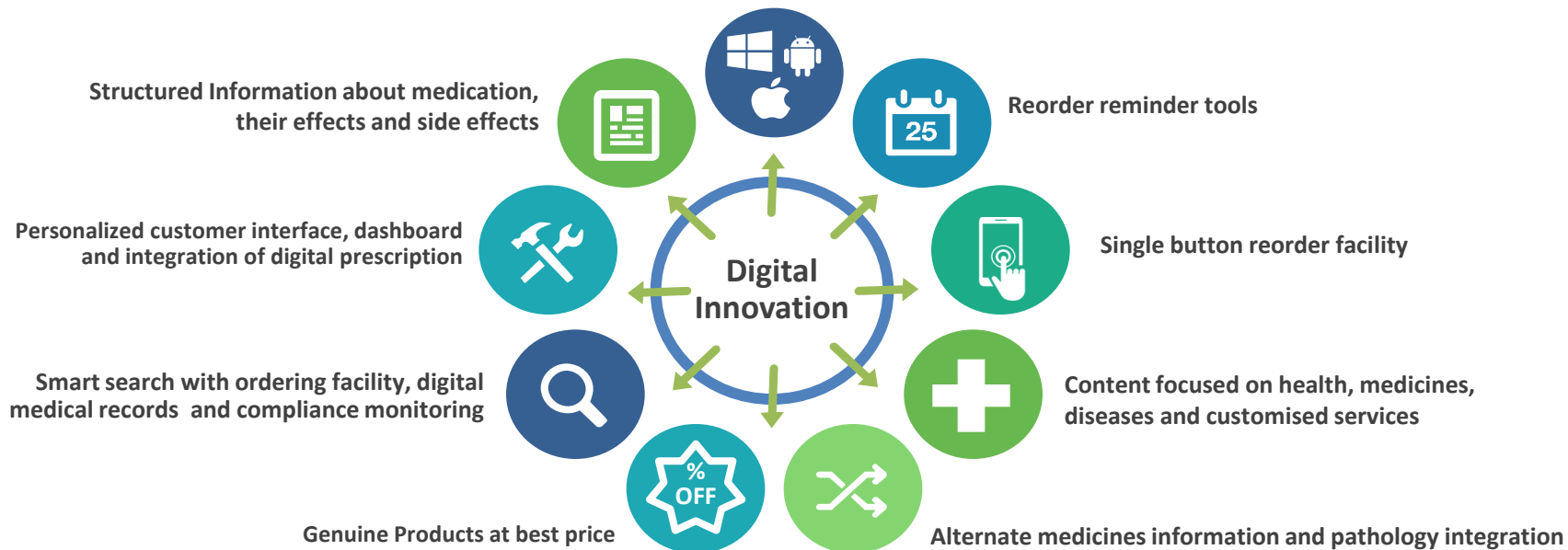


Affordability



Convenience

Mobile app is available in Android, IOS and Windows.



OWN BRANDS (1/2)



- **DNAVITA (Customized Health Supplement Made of Natural Ingredients):** DNAVITA is a customised health drink "Made for You" to provide Nutrition including Vitamins and Minerals considering your health condition, age, height, weight, food habits and lifestyle using Natural Ingredients given by PRAKRITI (Nature) for your PRAKRITI (DNA). It is superior in Fitness, Bone Health and Brain Nutrition.
- **ChefOn (Make-to-Order, Fresh & Yummy, Healthy Gourmet):** ChefOn is a wide "Make-to-order" range of delicious, fresh and appetizing bakery, confectionery, extruders and F&V (Fruits & Vegetables) items, which are processed only after you place your order and delivered fresh to you at your doorstep!
- **Pure & Fresh (Tea & Spices) and a wide range of Healthbuddy Herbal:** Health and happiness have always been the prime reasons of motivation behind the commencement of any range or category. And it was these very reasons why Pure & Fresh came to the front. The name, as simple as it is, hands out a transparent annotation purity and freshness in the products in this category. Trying to source products which are pure in quality and fresh even when delivered and the probable implementation of the idea gave birth to this brand.
- **Zerotox and other healthcare products:** ZEROTOX is a realm of toxin free beauty care products. The products under this banner are handmade from natural resources. Owing to nature's gifts and love, we carefully knit our endeavour with holistic approach and they offer a chemical free, pristine beauty care.

OWN BRANDS (2/2)



- **HealthBuddy CARE:** A varied range of products, starting from wellness to hygiene, from cleanliness to elderly care. The product range is hygienic and designed to simplify the essential requirements of day-to-day life while maintaining quality and comfort.
- **Stoptar:** A boon for those who want to quit smoking habit but find it difficult. It is a disposable filter made of food standard material. It effectively reduces the levels of tar, nicotine and other harmful elements and helps save lungs and lives.
- **Healthbuddy Ortho Care:** An internationally acclaimed line of orthopaedic belts with 24-hours zero irritation design, launched for the first time in India. Made with high quality, breathable and anti-slip materials, these belts are hygienic, easy to clean and are specially created to provide extra comfort and support.
- **Healthbuddy Honest Organic:** Pure and healthy food & beverages from Healthbuddy Organic Range. The Honest Organic range of tea is the best choice to nurture health. The Honest Organic Premium Gobind Bhog Rice is good for health with a long shelf life and is certified by SGS/USDA/India Organic.
- **Happy Box:** HAPPY BOX is a thoughtfully designed, happy gift box containing high quality products, starting from toxin-free beauty care to make to order chocolates, from mindful snacks to organic tea, from detox to spa and many more, that would keep your love ones healthy and happy.
- **Granny's Herbs Potli:** An authentic collection of genuine herbs to look after daily requirements of our body. These are age-old traditional Indian herbs known for their medicinal and therapeutic properties. Available in five variants, these dried herbs are processed in a 100% hygienic facilities maintaining high quality standards.



STRATEGIC OVERVIEW

VISION 2024



FUTURE GROWTH STRATEGY



Meaning of the Green Lines

The green color line indicates our approach to validate before we take next stage.

With approach of 'Think Big Act Small', we keep our eyes on High Growth with operational efficiencies and sustainable unit economics.

REVENUE MATRIX & ECONOMIC ASSETS

- Contribution from selling of third party medicines
- Contribution from selling of third party wellness products
- Contribution from selling of our products under Aspiration brand
- Contribution from listing fees from Healthcare service providers and commission on paid services
- Contribution from issue of analytical reports
- Contribution from Brand Promotion, advertisement and sharing of distribution network



BUILDING SCALE TO INCREASE PROFITABILITY

Volume based discounting

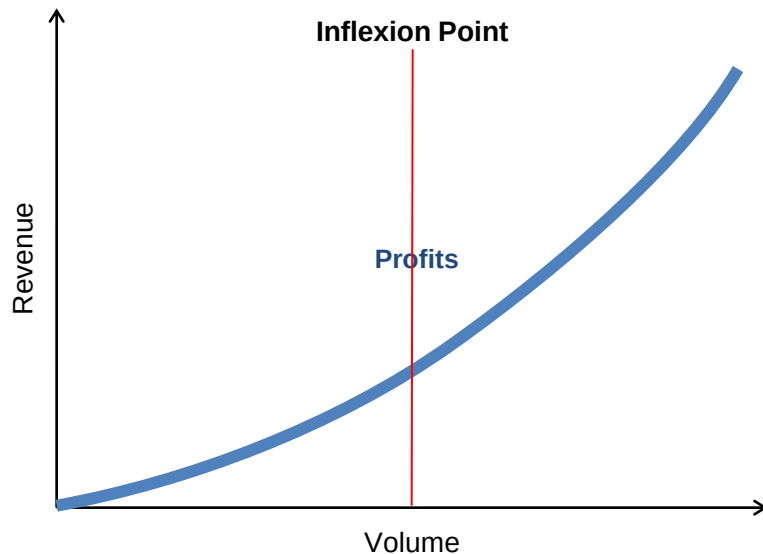
1. Larger scale will give SastaSundar significant advantage to negotiate bulk discounts with distributors thereby improving their profitability

Provides Negotiation Edge

1. Higher scale offers significant bargaining power with vendors to provide higher discounts
2. Customer confidence is proven to improve by the personal service provided by healthbuddy, which helps to retain customers, get repeat orders and cross sell other products and services

Improving profitability

1. Helps achieve economies of scale as fixed costs are absorbed over a larger base
2. Improves revenue per employee
3. Helps to improve profitability on Repeat orders



Accelerated
Revenue Growth

Significantly
reduced cost
structure

91% is Industry's
Highest repeat
order

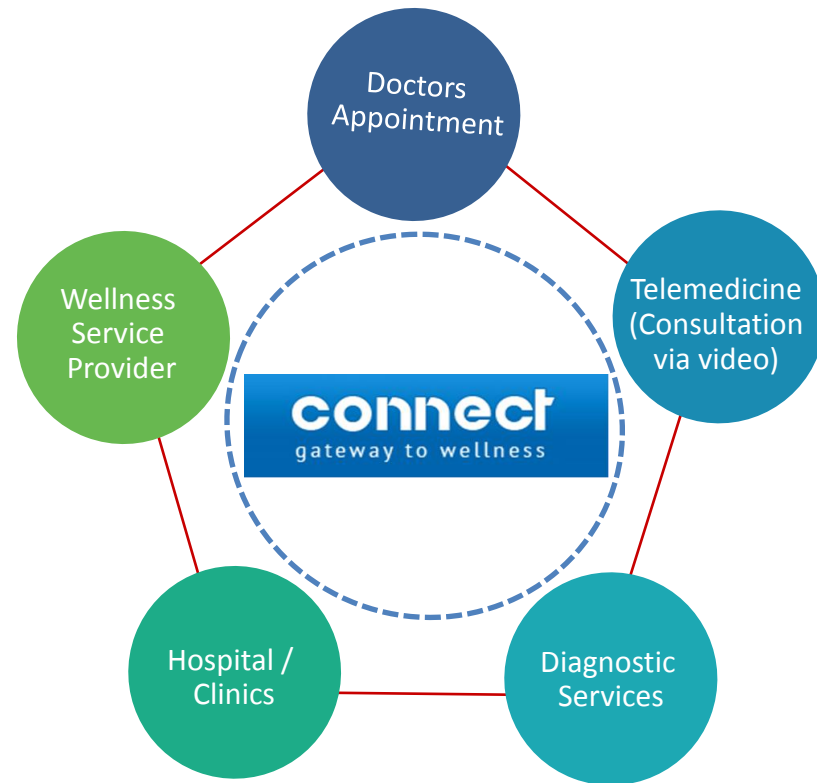
CREATING A DATABASE OF HEALTH CONDITION AND ANALYTICS

Know Health

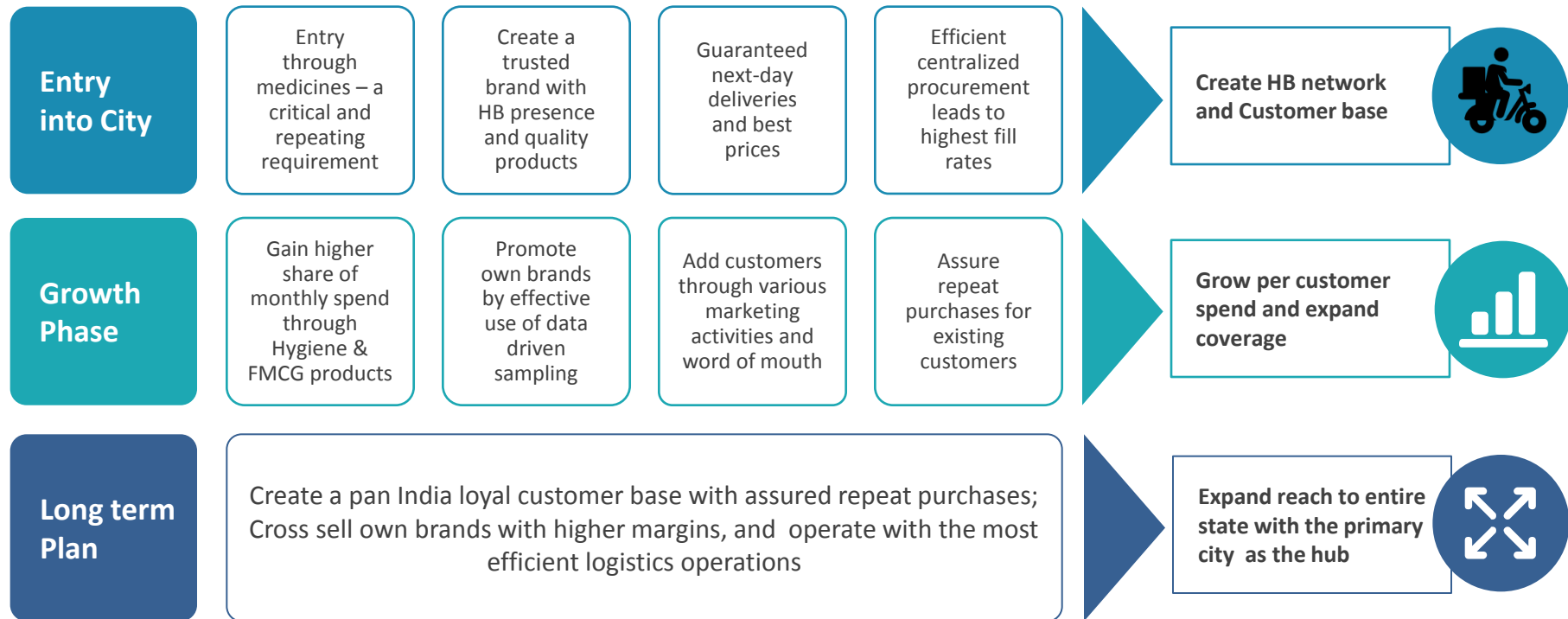


Health Information Services

Connect Services



SASTASUNDAR – MARKET PENETRATION STRATEGY



SASTASUNDAR – TARGET MARKET

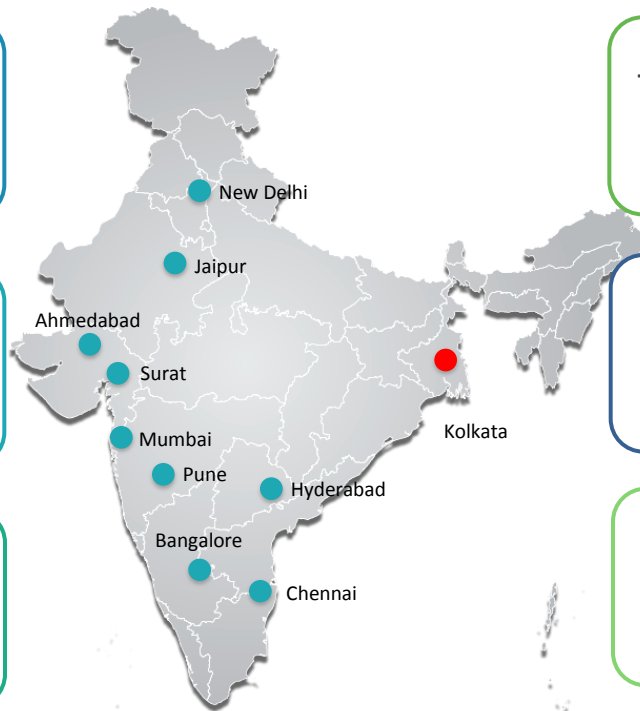
Top 10 Cities and Neighboring Cities /Towns

City	Population 2014 (Mn)
Mumbai	25
Delhi / NCR	24
Kolkata	15
Hyderabad	11
Bengaluru	11
Chennai	9
Ahmedabad	7
Jaipur	7
Surat	6
Pune	6
Top 10 Total	121

Top 10 cities contribute to 10% of India's Population

Top 10 cities contribute to ~40% of total Healthcare spend in India

SastaSundar is targeting to capture 10% of the Pharma market in each region



These 10 Target cities would have 1 warehouse each

Each warehouse will distributes to 300 micro-pharmacies

3000 micro pharmacies X.2 mn = 600 Mn customers

Source: Management Estimates

*Map for illustrative purpose only

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FINANCIAL OVERVIEW

INCOME STATEMENT OF SUBSIDIARY SASTASUNDAR HEALTHBUDDY LTD

Particulars (INR Mn)	FY13	FY14	FY15	FY16	H1 FY17
Total Revenue*	9	10	207	638	556
Total Expenses	11	41	302	838	653
EBITDA	-2	-31	-95	-200	-97
Depreciation	1	2	17	41	20
Finance Cost	0	0	0	6	6
PBT	-3	-33	-112	-247	-123
Tax	0	0	0	0	0
PAT	-3	-33	-112	-247	-123
* Including Other Income					

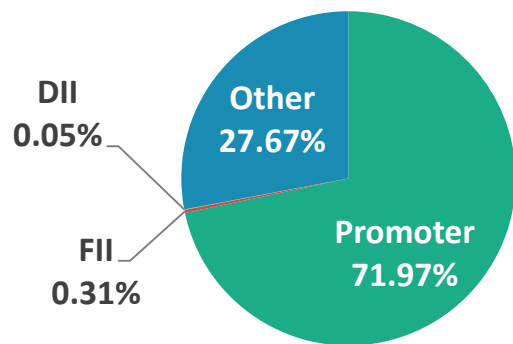
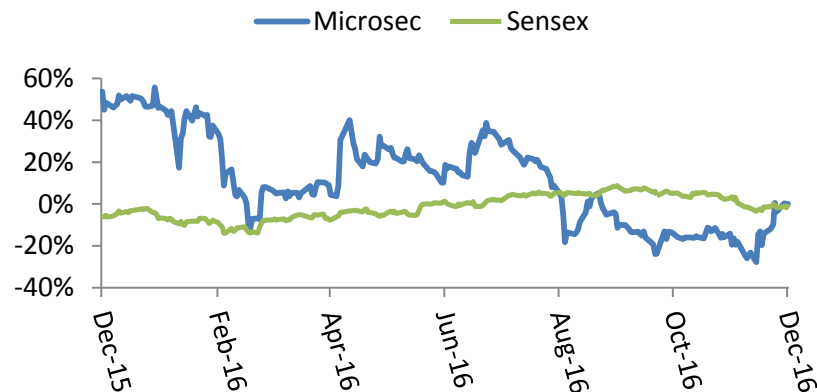
CONSOLIDATED INCOME STATEMENT

Particulars (INR in MN)	FY12	FY13	FY14	FY15	FY16
Revenue from Operations	527	450	267	483	862
Other Income	52	26	39	42	28
Total Expenses	291	321	348	624	1,175
EBITDA	288	155	-42	-99	-285
Depreciation	60	17	19	57	73
Finance Costs	5	11	6	9	10
Exceptional Items	-	-	-	17	-
PBT	223	127	-67	-148	-368
Taxes	71	39	-3	0	-3
PAT before Minority Interest	152	88	-64	-148	-365
Minority Interest	0	0	1	1	1
PAT after Minority Interest	152	88	-65	-149	-366
Proportionate share of loss in associate	12	6	0	0	0
Reported Net Profit	140	82	-65	-149	-366

CONSOLIDATED BALANCE SHEET

Sources of Funds (INR in Mn)	FY 14	FY 15	FY16	Application of Funds (INR in Mn)	FY 14	FY 15	FY16
Equity & Liabilities				Tangible Assets	589	775	662
Shareholder's Fund				Intangible Assets	580	600	600
Share Capital	318	318	318	Assets held for disposal	-	-	-
Reserves & Surplus	2,382	2,228	1,862	Capital Work-in-progress	-	31	1
Minority Interest	2	3	4	Intangible Assets under developments	-	0	-
				Non Current Investments	180	180	87
Non Current Liabilities				Deferred Tax Assets (Net)	0	0	0
Long Term Borrowings	-	-	24	Long Term Loans & Advances	270	144	126
Long Term Provisions	1	5	5	Other Non Current Assets	90	198	185
Deferred Tax Liability (Net)	31	37	38	Current Assets			
				Current Investments	232	39	11
Current Liabilities & Provisions				Inventories	72	170	160
Short Term Borrowings	2	47	158	Trade Receivables	140	124	84
Trade Payables	174	86	67	Cash & Bank Balances	427	131	127
Other Current Liabilities	159	78	84	Short Term Loans & Advances	491	411	378
Short Term Provisions	19	8	4	Other Current Assets	17	7	143
Total	3,088	2,810	2,564	Total	3,088	2,810	2,564

CAPITAL MARKET DATA



Price Data (8th December, 2016)

INR

Face Value	10
Market Price	59.85
52 Week H/L (INR)	96.70/43.20
Market Cap (INR Mn)	1,903.8
Equity Shares Outstanding (Mn)	31.81
1 Year Avg. trading Volume ('000)	35.94

Share Holding Pattern

Promoters	71.97%
Public	27.67 %
FII & DII	0.36%



THE GREAT BUSINESS CAN ONLY BE
BUILT BY SOLVING ANY PROBLEM
AND IF WE NEED TO SOLVE THE PROBLEM,
LET US SOLVE THE BIGGER PROBLEM



Thank You

SastaSundar.com

Health & Happiness



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