

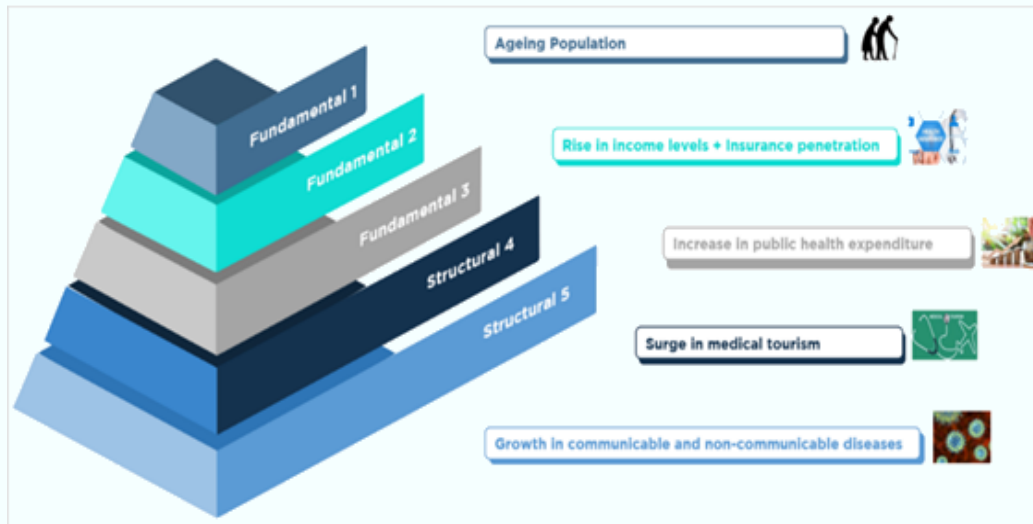


Unmatched Global Web
of IRG Healthcare FTRs Empowered Healthcare
Networks

A Growth Solution for the Healthcare Participants
while offering unique hedge for affordable healthcare

Indian Healthcare Industry

Growth contributing factors



Source: Compiled by CareEdge Ratings

- Valued at around Rs. 31 lakh crore in 2023; to grow to Rs. 50 lakh crore by 2026 @ 22% CAGR
 - Supported by 14 lakh registered allopathy doctors including 3.7 lakh specialist doctors (2024)
 - Need to adopt hi-tech advancements demands heavy investments
 - Genomics for personalized medicine and AI aided diagnostics likely to affect the sector significantly
-
- The cost of healthcare may become unaffordable to patients as well to the service providers – a paradox!
 - The Govt. and other insurers' approved fees/charges may not justify hi-tech advancements
 - Smaller clinics or independent doctors might not be able to afford hi-tech systems and the skills, forcing them to join larger hospital networks
 - Networking doctors, services to result into the 'aggregators' controlling the sector; making it further unaffordable while denying the benefits to the service providers

The Solution

- IPR protected **IRG Healthcare FTRs** - unique solution for the Healthcare industry
- Generated and sold by doctors, hospitals, diagnostic centers, labs
- Helps develop niche infra without debt
- Globally, freely tradable on IRG Portal – safest, no transaction cost
- Redeem the FTRs for any procedure or consultation; cashless option

USPs

- No pre-approvals. No limits. No exclusions. Clear, simple terms – covers even cosmetic procedures
- Unmatched perk to retain your valuable manpower
- Healthcare providers - No interest, no EMIs, no profit or ownership sharing
- Ideal option – resale the FTRs at a good profit or redeem them to avail the services on the IRG Healthcare FTRs terms'
- Option to resell/swap - not to 'spend' on the premiums



IPR License

IPRs of IRG Healthcare FTRs Solution are with Rohit Tidke, author of 531-page treatise titled 'TROT Exchange – Redefining the World of Finance'®

Empowering the Healthcare Industry to offer affordable hi-tech advanced services

What is IRG Healthcare FTRs

- A right to claim any enlisted healthcare service at a low, pre-fixed rate and surrender of X no. of the FTRs
- Universally standard value per FTR; its value expressed in the local currency
- Blockchain registered units
- Freely tradable online on dedicated IRG Portal
- Generate, allot, sell, buy, redeem, or gift online
- Legally compliant; not a cryptocurrency
- Avail the services from any enlisted service provider on the FTRs terms or at the market rates from any other service provider
- Corpus Fund Escrow bank account mechanism to assure ready buyer support at the Benchmark price



IRG Healthcare FTRs -
Blockchain registered freely
tradable on the dedicated IRG
Trading platform at no cost

IRG Healthcare Licensee – An Excellent Business Opportunity

- Establish your own IRG Healthcare FTRs Empowered Local Healthcare Network
- Enlist specialists, hospitals, diagnostic centers, pathology labs
- Help them generate their IRG Healthcare FTRs on IRG Portal
- Robust, sustained revenue streams



Project

- Investment Rs. 2.5 to 3.5 Crore
- Huge profits - Minimal risk; low Break Even Point (BEP)
- Medical knowledge not required

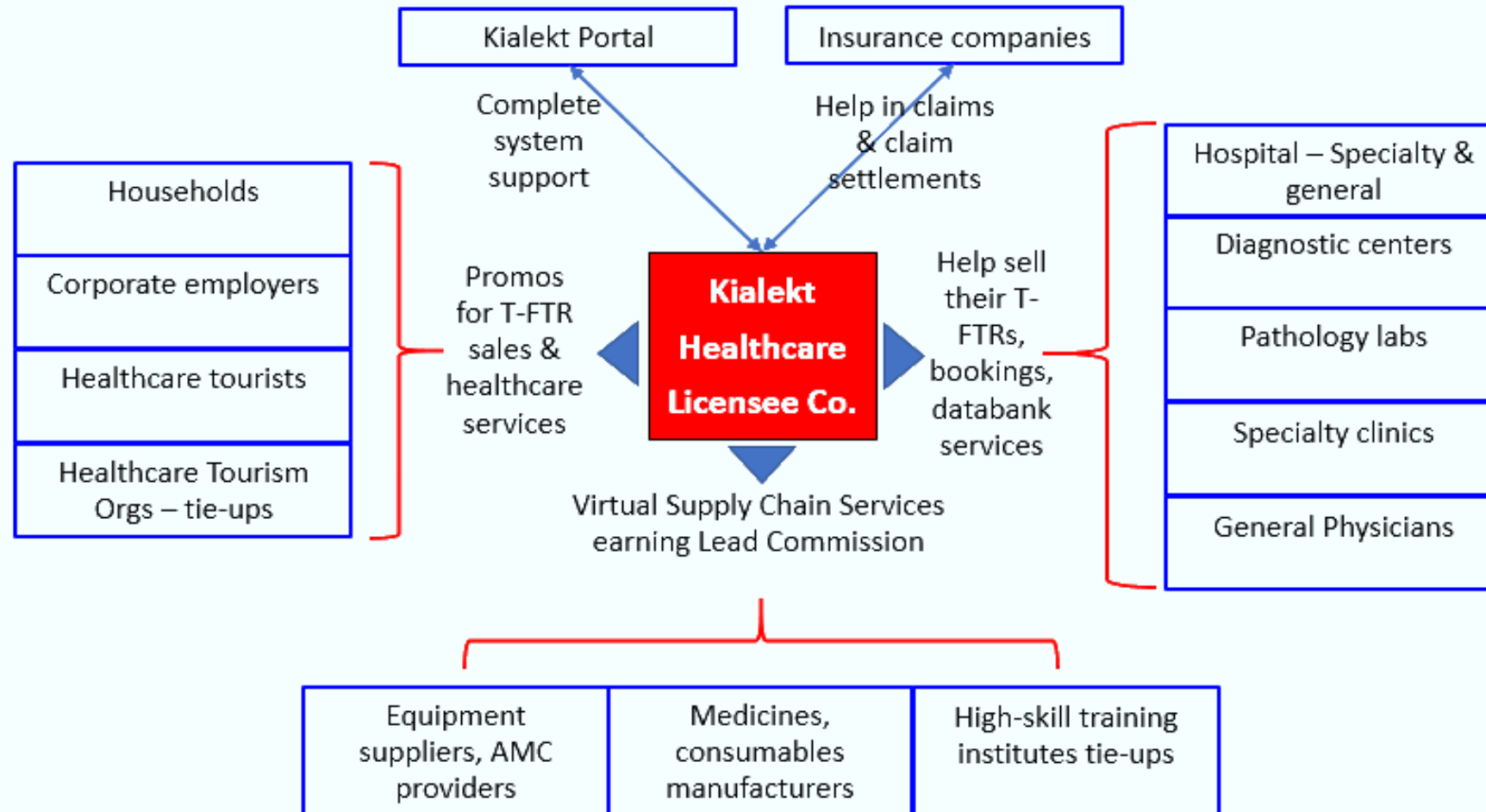
Growth Potential

- Offer value added services
- Expand the network across the specializations
- Ideal to offer digital healthcare support services
- Lead commissions on equipment, consumables, and medicines – assured market
- Huge healthcare tourist inflow opportunities

IRG Healthcare Network with a Difference

IRG Healthcare FTRs Empowered Localised Licensee Network

supported by IRG ECO System



Healthcare Providers' Benefits



- Revenue boost with increased patient flow
- Promotional support
- System to store patient data, references,
- Easy to interface with your existing IT system
- Easy exit – anytime at no charge

- Conduct your business/profession on your own terms – No revenue sharing; no restrictions
- Only a part of the 'revenue' to be earned on the FTRs terms
- Help built infra, facilities without debt – easy cash flow
- No risk of being 'NPA' – no interest; no EMIs worries
- Obligations linked to revenue

Illustration	Amounts in US\$ 000's				
Assumptions	Hospital	Diagnostic Center	Path Lab	Specialty Clinic	GP
Projected revenue for the year	14,000	1,800	540	450	40
% earmarked for sale on IRG Healthcare FTRs terms	35%	40%	40%	35%	40%
Years' revenue considered	10	6	6	10	10
IRG Healthcare FTRs sales (Net)	30,000	2,600	800	1,000	100

How Patients are Benefited



- Assured fixed low cost healthcare services – save huge
- Any procedure – including hair implant!
- Use for any family member or even for any third party
- May gift or donate to the needy
- No fear of lapse; high safety quotient
- TDiRs - universally standard value; anytime liquidity without loss
- Avail healthcare services anywhere

**Save on costly healthcare
insurance while covering all the
family members for all the
procedures**

- Standard IRG Healthcare FTRs – free to swap against any other IRG FTRs
- Corpus Fund support in case of healthcare cost exceeding your budget;
- IRG Seva FTRs for financial support in extreme cases
- Blessed with good health? Hold and sell your IRG Healthcare FTRs for a good profit – Blockchain registered and freely tradable

Assure anywhere, anytime healthcare of your family. Why spend on the premiums?

IRG Healthcare Licensee Network - India

A show-case localized IRG Healthcare Network to help establish:

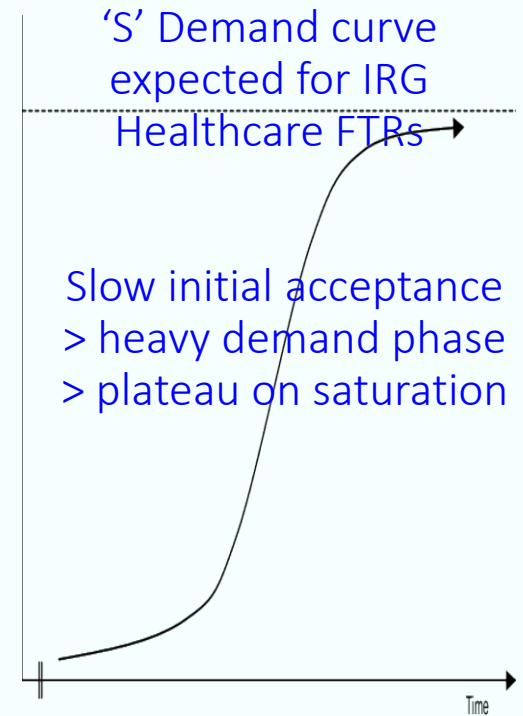
- Standard legal documentations
- Tested IT systems
- System for generation and sale of Blockchain registered FTRs
- Revenue streams
- Manpower requirement
- Investment needs defined
- Healthcare industry dynamics
- Market for IRG Healthcare FTRs

All-India target: 300 Licensees

Gradual additions starting with Maharashtra and Gujarat States

Need to gradually grow to match with the market for the FTRs; the critical factor for funding the enlisted entities

Media promos to attract entrepreneurs – preferably young MBAs

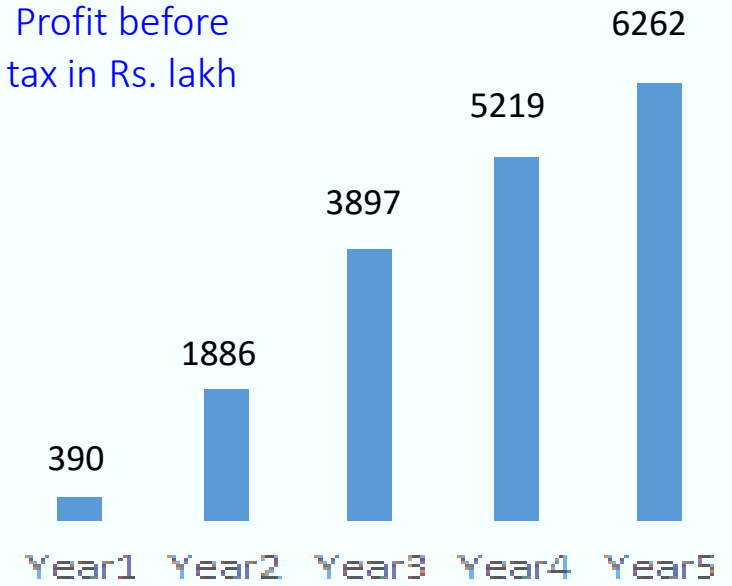


Huge potential - the Global network of IRG Healthcare FTRs licensees can easily exceed 1,000

IRG Healthcare Licensee Profitability

IRG Healthcare Licensee - Projected Profitability					Rs. lakh
Description	Year1	Year2	Year3	Year4	Year5
Revenue:					
Enlisting fees	3	52	70	61	42
Share in T-FTR issue fees	868	2,212	3,427	3,745	2,857
Share in T-FTR reissue fees	36	146	335	563	760
T-FTR transaction fee share	289	1,171	2,682	4,502	6,078
Portal ads revenue share	22	80	175	290	394
Lead comm on purchases	39	199	561	1,032	1,680
Total Revenue	1,258	3,860	7,251	10,193	11,810
Less: Expenses					
Staff pays, system exp.	369	759	1,268	1,709	1,952
Marketing expenses	315	772	1,305	2,191	2,362
Royalty	63	193	363	510	591
Office & admin exp.	122	250	418	564	644
Total Expenses	868	1,975	3,354	4,974	5,548
Profit before tax	390	1,886	3,897	5,219	6,262

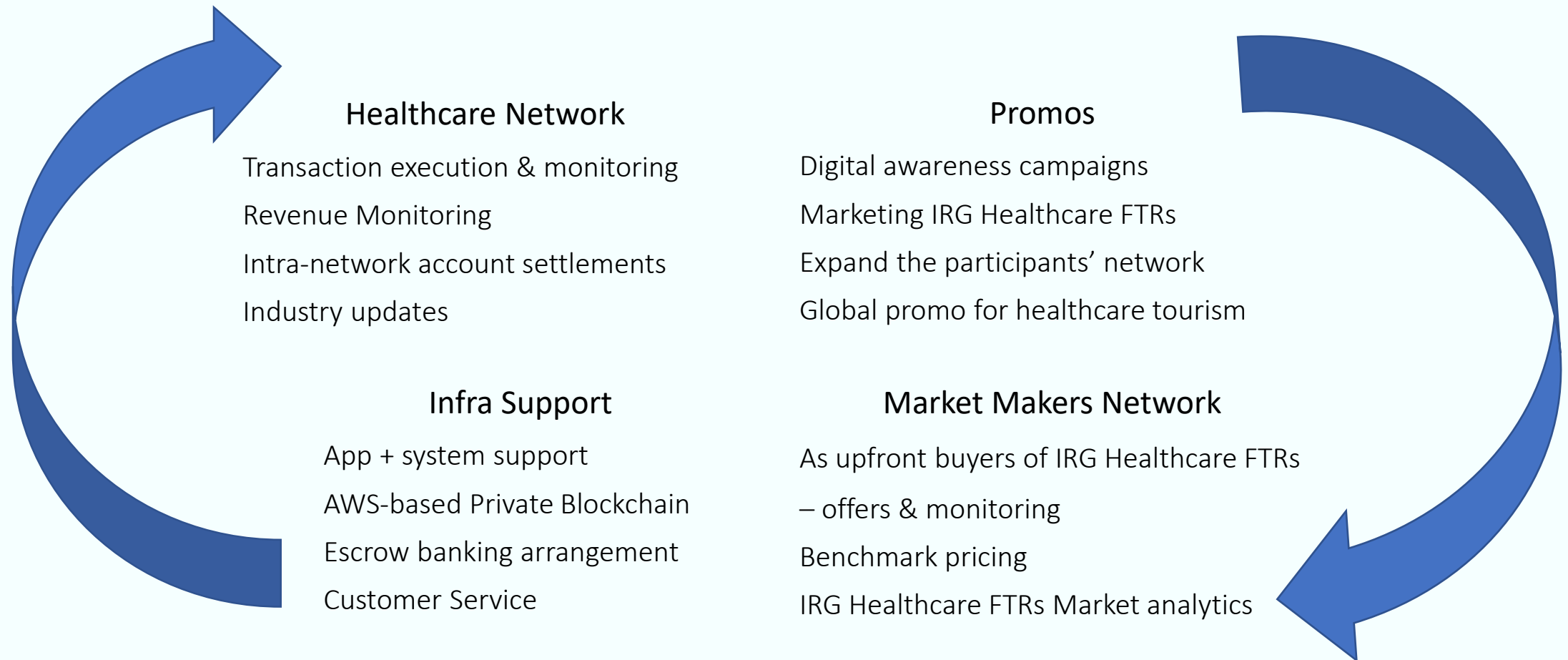
Profit before
tax in Rs. lakh



- Highly profitable project with huge sustained revenue streams
- Borderless project; more geographical coverage makes IRG Healthcare FTRs more attractive

A pilot Licensee project success will attract entrepreneurs from all over India.

IRG Portal Support



Other IRG Portal Services

Participants may advertise their services to a large number of households & corporates
Online patient appointments, medi-advising, reference monitoring, Digi vault for patient records

Market Potential – Infra Support

- A potential to establish a network of 300 IRG Healthcare FTRs licensees in India, with an aggregated revenue of the participants at about Rs. 11,00,000 crore by 2030
- Market for IRG Healthcare FTRs estimated at Rs. 3,31,000 crore for by 2030
- IRG ECO system is to handle huge data and transactions
- IRG ECO Portal, the interface, to cater to the needs of all:
 - Licensed network projects
 - Participants - hospitals, doctors, labs, diagnostic centers, ...
 - Patients availing the networked facilities and services, and
 - Households and others as the buyer of the FTRs
- IRG Healthcare project to be backed by the robust system and effective awareness campaign contents for the participants and the middle-class households



Healthcare Market – Overall Potential

Healthcare Providers (2030)

- General Hospitals: 85,000
- Specialty Hospitals: 15,000
- Specialty Clinics: 70,000
- Imaging Centers: 20,000
- Pathology Labs: 1,80,000
- Specialty Doctors with Advanced Degrees (MD/MS/DM/MCH, etc.): 6,00,000
- General Physicians (MBBS/ General Practice): 17,00,000

Indian Healthcare Break-up (2030)

- projected to grow to **\$700 billion** to **\$800 billion** by 2030.
- Hospitals & Inpatient Care: \$400-\$450B
- Pharmaceuticals & Biotech: \$120-\$130B
- Diagnostics & Pathology: \$70-\$80B
- Medical Devices: \$50B
- Health Insurance: \$50-\$60B
- Digital Health & Telemedicine: \$40-\$50B
- Medical Tourism: \$13-\$15B
- Ayurveda & Alternative Medicine: \$15-\$20B
- Home Healthcare: \$10-\$12B

Key Drivers of Growth

- Population Growth: Population of around 1.5 billion by 2030, driving increased demand for healthcare services.
- Urbanization: More than 40% of the population to live in urban areas, increasing the need for specialty hospitals and clinics.
- Nearly 50% of households will have an annual income above INR 5 lakh by 2030
- The middle class is expected to swell to 165 million households by 2030

Key Drivers for IRG Healthcare FTRs Demand

IRG Healthcare FTRs buyers	Use for
Corporates as employers	Buy through Staff Welfare Trust or directly –redeem for the staff and his/her family –a tax free perk? New Tax Code?
Charitable trusts, philanthropists	Earmark IRG Healthcare FTRs for a procedure for a patient –direct assured benefits
Healthcare tourism agencies/healthcare tourists	Vetted healthcare providers at low, pre-fixed costs –a valued attraction
Healthcare providers	Buy IRG Healthcare FTRs of the Pathology labs, imaging centers to avail the services at a low, pre-fixed charge –a better option than to own the facilities!
Middle class households	Buy IRG Healthcare FTRs to build the stock over a period to cover healthcare for the parents and family without any limits and exclusions; to save on the high medi-insurance for the old parents and his family
Higher middle class & Rich households	Buy IRG Healthcare FTRs as a right; use it for any healthcare including cosmetic procedures for any family members
HNIs	Buy the FTRs for resale –good profits, ready liquidity, high safety quotient Market Maker opportunities to earn huge

Competition Landscape



Empty Competition Landscape?

- IRG Healthcare FTRs and all other IRG FTR Products are proprietary ones – globally IPR protected under the Paris Convention
- Online transactions makes it difficult to copy – can be easily caught
- Swap facility with other IRG Healthcare FTRs products effectively bars copycats
- Similar products may enter the market but likely to meet only a limited success
- Operational freedom and revenue for the networked participants – unmatched

‘Demand future’ for IRG Healthcare FTRs

- May provide an excellent option to households to save huge on the high cost and restrictive insurance policies
- Demand boost to cosmetic procedures
- ‘Unsupported’ under the Govt. schemes - middle class families to find IRG Healthcare FTRs attractive

IRG-ECO FTRs IPR Owner



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Software engineer by profession, aged 37 years, he has deep interest in the networked businesses and finance. He earned his Masters in Computer Science from the Technical University of Munich, Germany. His graduation in Automation & Controls was completed from Moscow Aviation Institute.

He won first prize in a Scientific Conference for his presentation on “Evolutionary intelligent algorithm for the exploration”. His Master’s thesis ‘Household Electricity Demand Forecasting - Benchmarking State-of-the-Art Methods’ found a mention in MIT Technology Review.

His fluency over German, Russian, English, Hindi, and Marathi language helped him understand the issues faced by middleclass households from different countries on personal level.

He has defined the IRG System well as a global exchange covering each and every aspect of the the FTRs, IRG ECO system and the network of the participants. His creativity and vision has helped develop many concepts in this book with a potential to redefine the world of finance. His dedicated study covering various industries, service, and trade sectors operating in different business environments helped him design the system requirements while accessing the risks to incorporate and appropriate safety measures to protect the interest of the households

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