

SWIPE YOUR WAY TO HEALTH & WEALTH

Partner Deck

Version-v3

Dec 2024

India



NifeCard



Confidential Information @ Nife Healthcare Pvt Ltd.

NifeCard

*Most Indians are just **1 hospitalisation**
away from **bankruptcy.***

A good health insurance cover is mandatory!



Picking A Retail Health Insurance Policy?



- Co-Pay up-to 40%
- Medical Checkup –No instant approval
- Room Rent Capping
- 3-4 years waiting on Pre-existing Conditions
- Disease Wise Sub Limits
- Pre & Post Hospitalization Limits
- Disease Exclusions
- Higher Premiums
- No Discounts at Hospitals
- Limited Approval at Claim
- 30 days to 60 days initial waiting periods
- 5000+ Insurance products to research and buy
- Zero personal Support when hospitalized
- OPD not covered , If covered with higher premium rates
- Zero Discounts at pharmacy
- No Person Wellness or Care Managers
- No Loyalty or Bonus
- Limited coverage for family
- Common man can't afford retail insurance prices
- Age Limits >55 years. onwards extremely expensive premiums and limited entry to insurance
- Missing Selling by Agents
- Failure at renewals & claim support



The Opportunity?



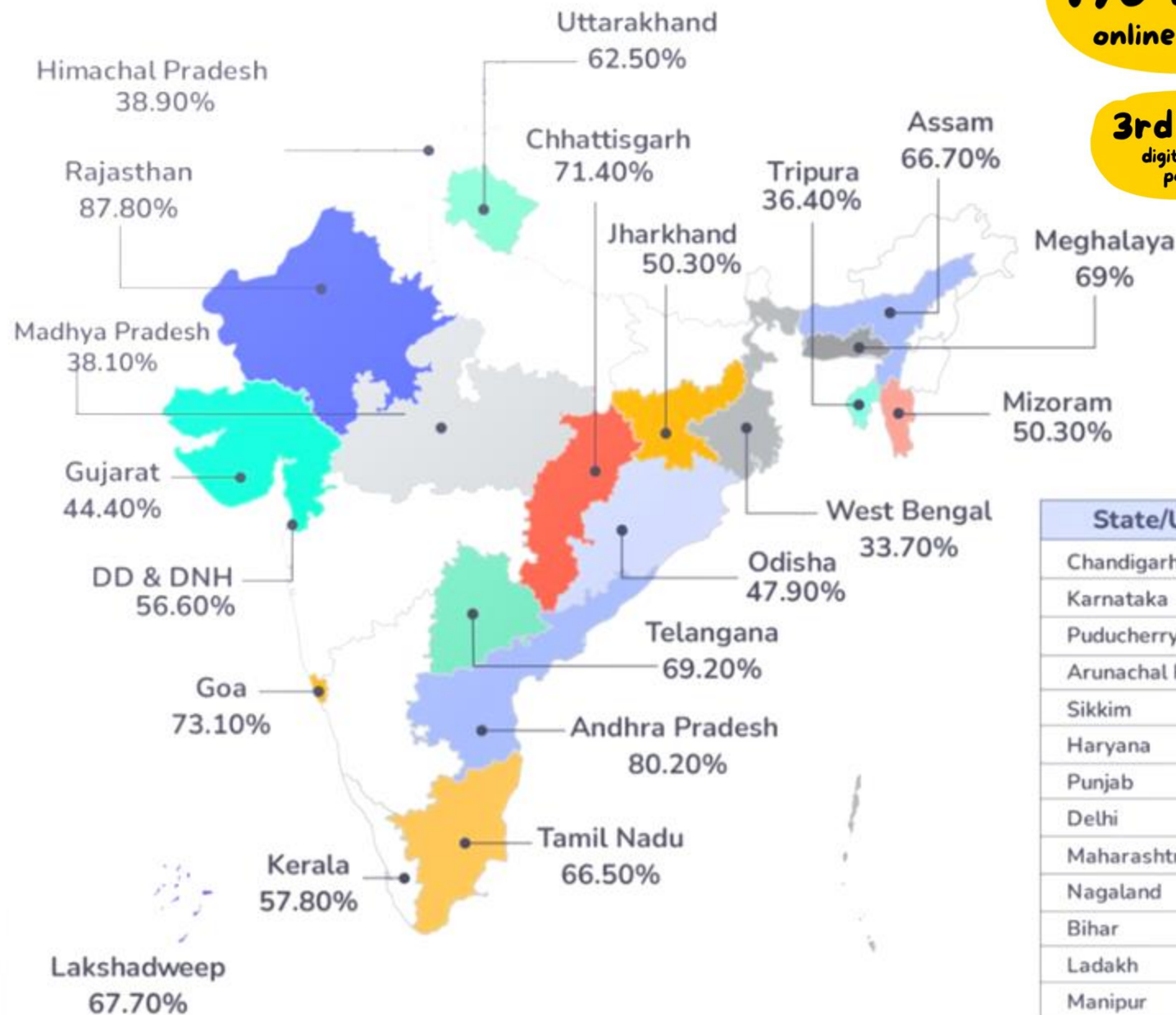
Health insurance coverage in India



600 million
internet users

190 million
online shoppers

3rd largest
digital shopping
population



State/UT	the state % coverage in
Chandigarh	32.20%
Karnataka	31.80%
Puducherry	30.10%
Arunachal Pradesh	29.30%
Sikkim	28.00%
Haryana	25.70%
Punjab	25.20%
Delhi	25.00%
Maharashtra	22.40%
Nagaland	22.00%
Bihar	17.40%
Ladakh	17.10%
Manipur	16.40%
Uttar Pradesh	15.90%
Jammu & Kashmir	13.80%
Andaman & Nicobar Islands	1.80%



As of 2024, India's population is estimated to be 1,450,935,791, which is 17.78% of the world's population.

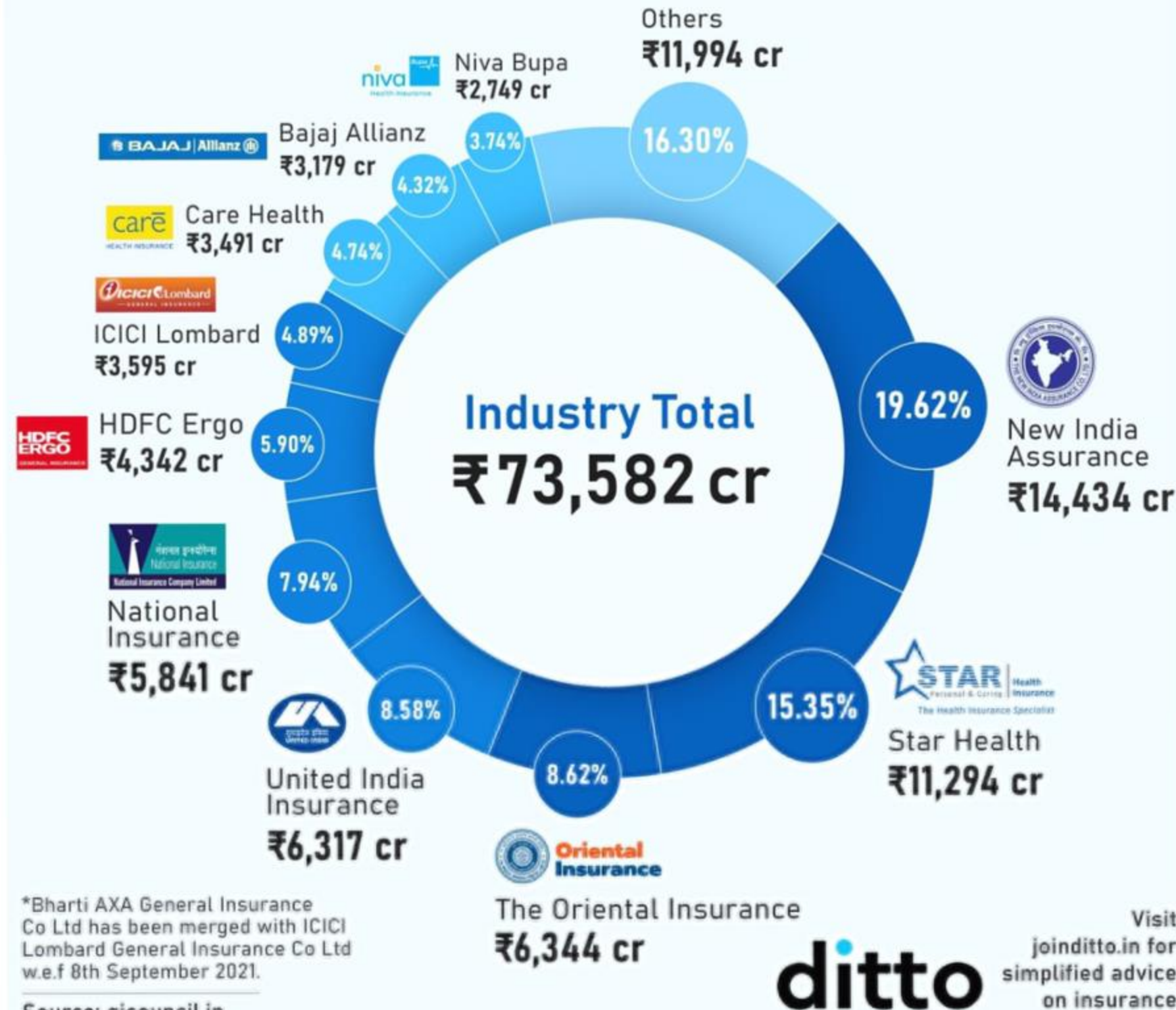
India's population is growing, and it is expected to peak at around 1.7 billion people in 2064.

Market Size?

2023 The health insurance market size in India was **US\$ 132.9 billion.**

Who rules the Health Insurance Market in India?

Market Share of Top players in Health Insurance by gross direct premiums in FY22



Market Scale?

The health insurance premium market in India is expected to grow significantly in the coming years:

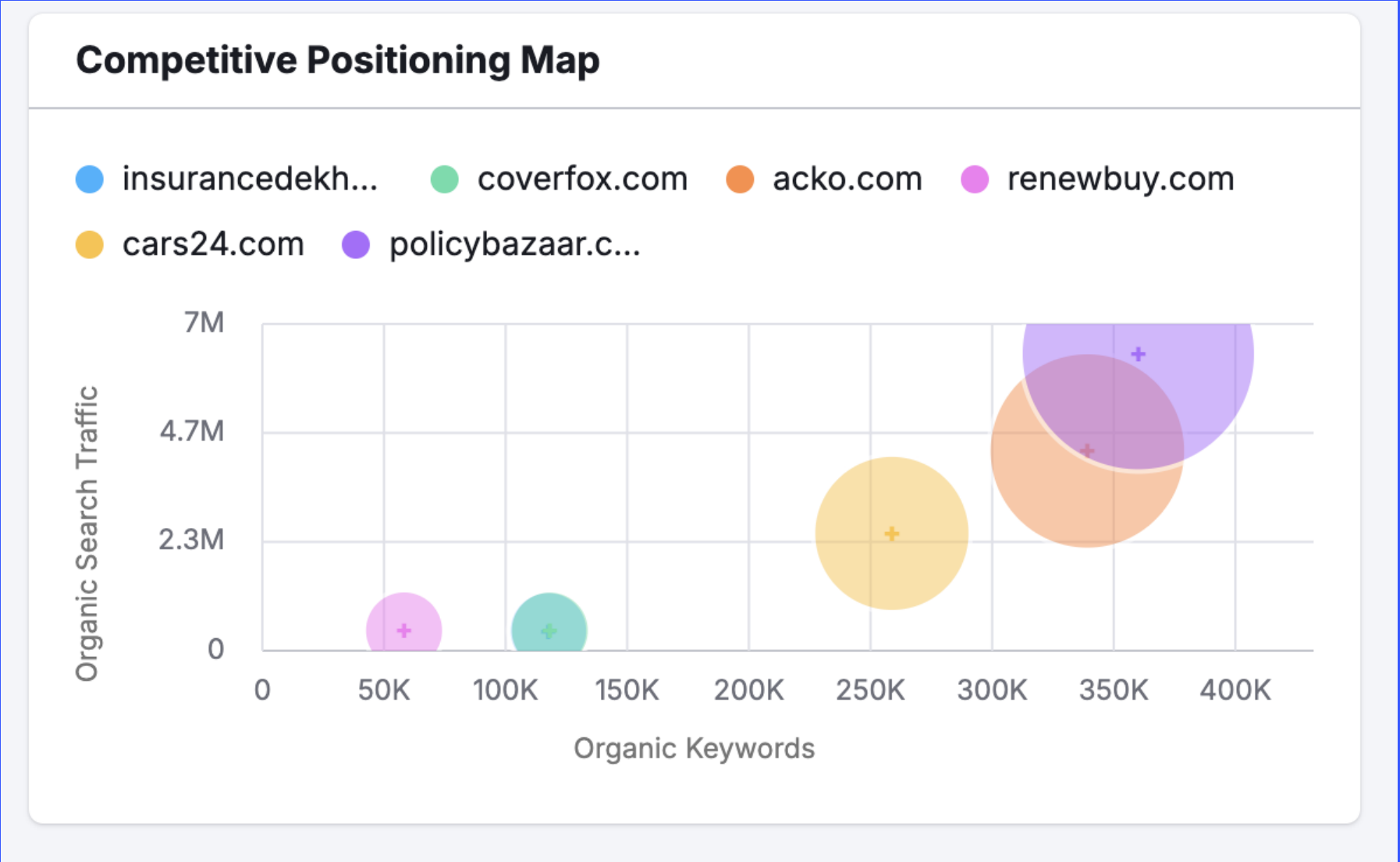
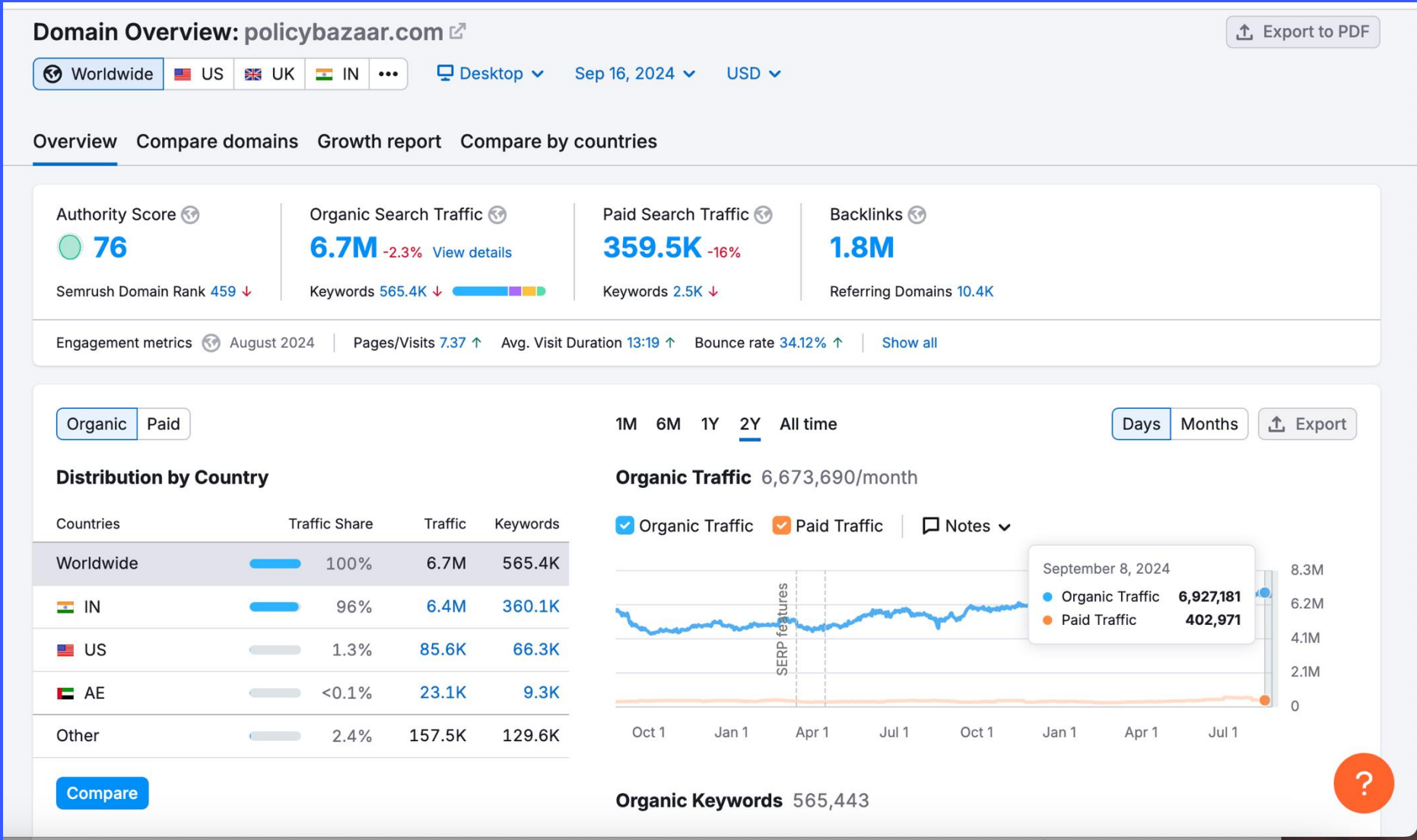
- 2023: The health insurance market size in India was US\$ 132.9 billion.
- 2030: The market is expected to reach US\$ 291 billion by 2032, with a compound annual growth rate (CAGR) of 9.1%.

Factors driving the growth of the health insurance market in India include:

- Increasing awareness of health issues
- Rising income levels
- Longer life expectancies
- Increasing number of hospitals, clinics, and nursing homes
- Rising costs of healthcare
- A shift towards non-communicable diseases
- The COVID-19 pandemic, which increased awareness of the unpredictability of life



Market Reference - Policy Bazaar?



1. Our total Insurance Premium for the quarter was 5,127Cr, an ARR of 20k Cr Insurance Premium, led by growth in new health & life insurance business.
2. Revenue of our Core Online marketplaces, Policybazaar and Paisabazaar, grew 39% to 2,375 Cr, while improving their Adjusted EBITDA to 324 Cr YOY for FY24.
3. Our renewal / trail revenue is at an ARR of 577 Cr, up from 388 Cr last year same quarter. This typically operates at over 85% margins and is a significant source of profit growth.

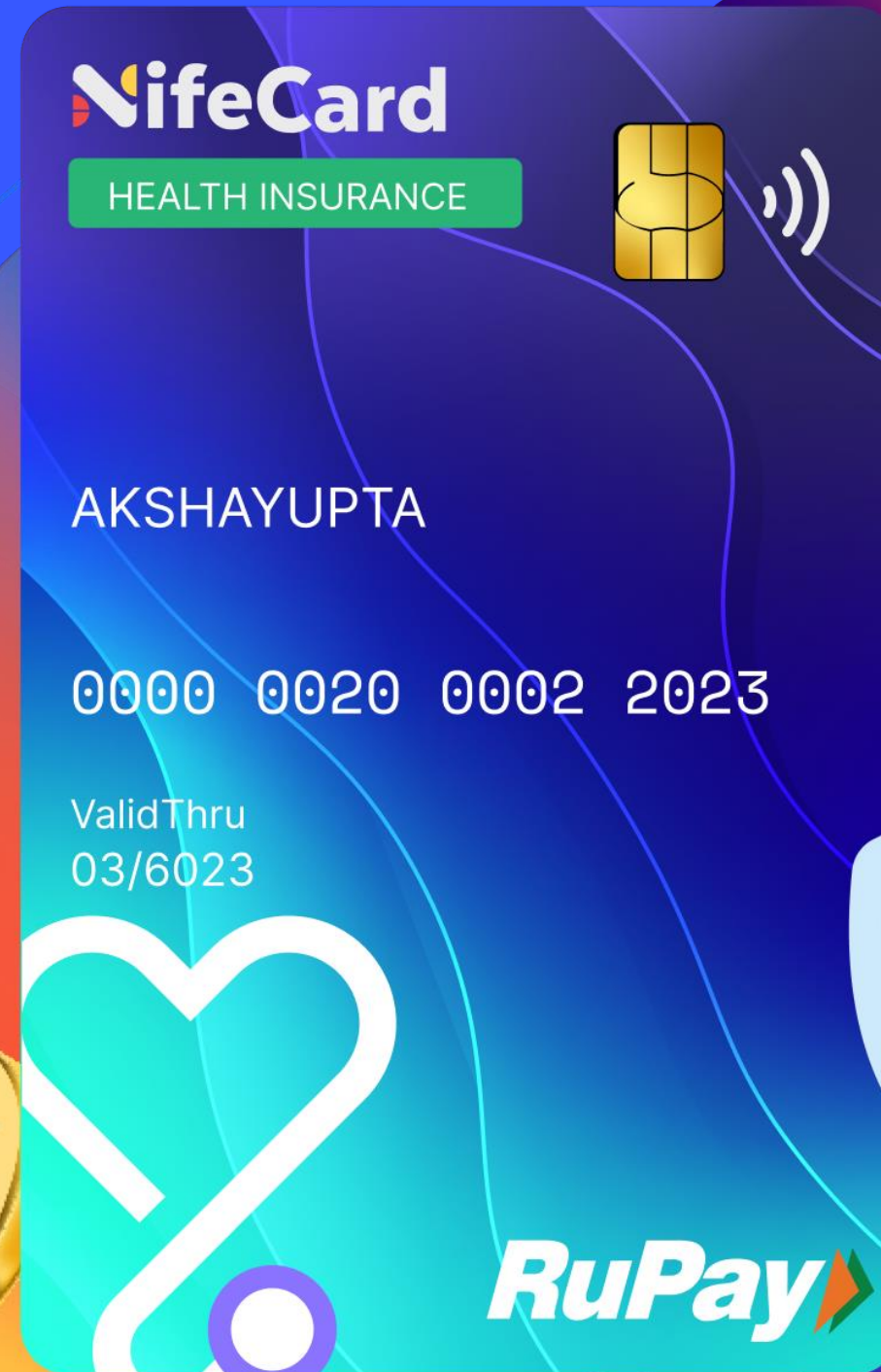




NifeCard

Nife Card

Swipe your way to Health & Wealth



PRE LAUNCH OFFER
**GRAB YOUR
EXCLUSIVE**
NifeCard
FOR ₹3499/-

RuPay

Get Free ₹ 3,00,000/- Holistic Health & Wellness Cover In under 60 Sec.

With No Questions Asked!

Swipe your way to Health!



OVER 6000+ NETWORK HOSPITALS WELLNESS PARTNERS

PLATINUM HOSPITAL PARTNERS



BGS Gleneagles Global Hospital
Kengeri, Bengaluru



HIGH QUALITY DOCTORS ON CALL!



What is NIFE?

Nife is the innermost layer of the Earth's core, with a radius of about 3500 km. The core is made up of very heavy material mostly constituted by nickel (Ni) and iron (Fe). It is sometimes referred to as the nife (Ni - nickel, and Fe - ferrous i.e. iron) layer.

We believe our human life's core revolves around good health and financial freedom, making Nife a center of all life's, this thought today is called as NifeCard!

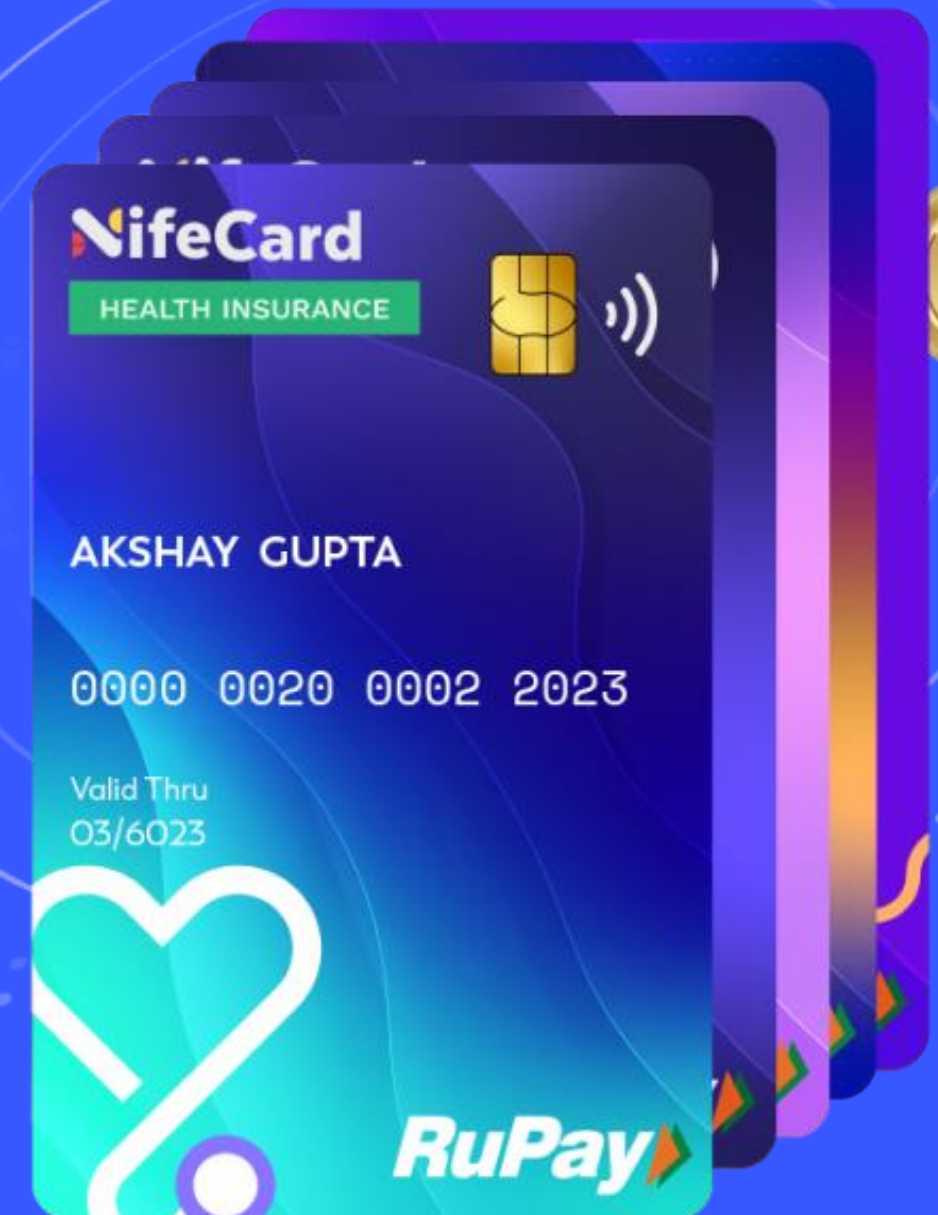
Swipe Your Way To Health & Wealth!



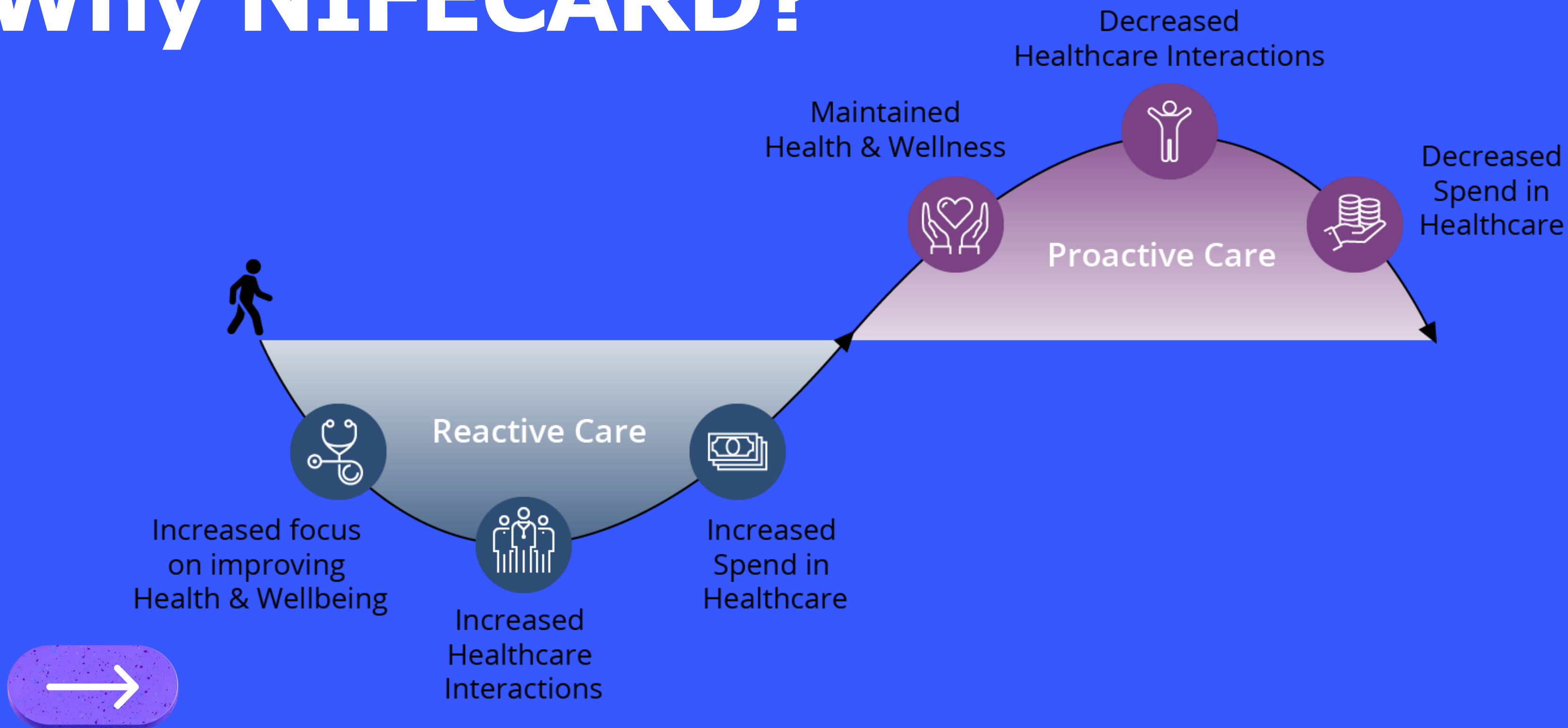
What is NIFECARD?

Nife HealthCare offers the worlds-first Innovative “HEALTH & WELLNESS RuPay Credit & Prepaid Card” which provides unlimited access to a Complimentary Base Group Health Insurance of ₹ 300,000/- & Super Topup Insurance of upto ₹ 1,00,00,000/- to each Card Member.

By partnering with leading Insurance providers , Hospitals ,OPD centres, diagnostic facilities, pharmacies, gyms, spas, and nutritionists, Nife HealthCare ensures that cardholders have access to quality care at discounted rates nationwide.



Why NIFECARD?



Nife Card Member Benefits



Wellness & Health Features

Up to ₹ 300,000/- group health insurance
Insurance Top-up up to ₹ 1 Crore
Up-to 25% Discounted Diagnostics
Up-to 50% Medical Tests
Tax savings under Section 80D
Free OPD Consultations
Free specialists consultations all over India
OVER 6000+ Cashless Hospitalization
Free Ambulance & Emergency Care
Covid 19 cover



Wealth Features

24 Karat Gold
Earn Gold Coins every Month
gold delivered to your home in the form of coins
Digital Gold auto investment
Sliver Coin Redemption
Gift your loved ones
Exclusive Instore jewellery discounts
Instant withdrawal of Digi gold 24/7



How it Works?



Free Health Insurance of up to ₹ 300,000/- & Super Top Up up to ₹ 1 Crore cover

Every Swipe Every Time Earns you Free Nife Wellness Coins

Earn Reward of 1gm 24 karat Gold Coins Every Month!



Why Hospital Should Become Partner ?



- Assured Increase in the OPD, Health checks, Diagnostics and IP footfalls
- Only Nife insurance patients will be referred high Conversion
- All our Nife card holders will have minimum- 3 Lac to 1 Cr Health Insurance cover
- Hospital Brand visibility on our social media platforms and customers campaigns
- Very transparent, long term and ethical approach to have a clear understanding
- Make hospital a community center for proactive consultation
- Preventive Care & Education
- Direct Customer Marketing ,Connect and Communication
- Campaign Management
- Option to Provide Special Insurance Package to Hospital Customers
- Exclusive onboarding of limited set of hospitals to help us extend the end to end care to our patients, where Nife brings the strength of technology, convenience and our hospital partners to take up the medical fulfilment

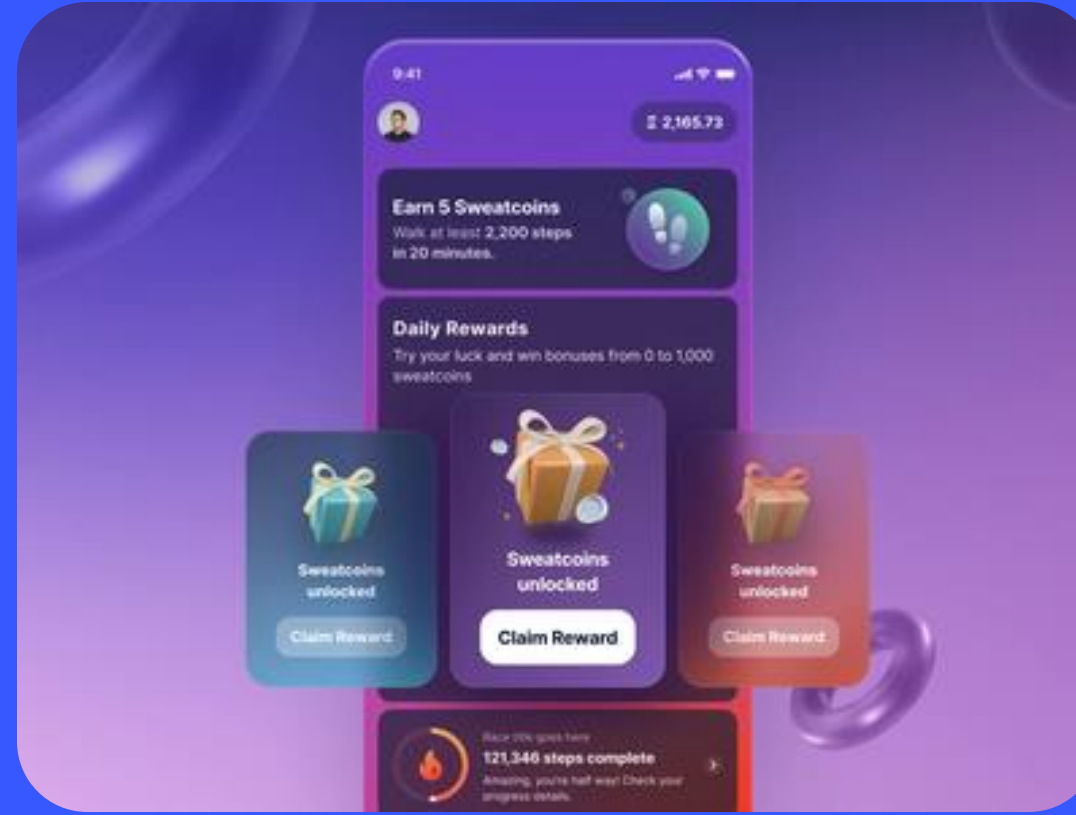


What Nife Members Get at Hospital ?

- UNLIMITED 24/7 FREE DOCTOR TELE CONSULTATIONS FOR YOU & FAMILY!
- Special discounts on OPD services
- Preventive care education for Community centre engagement
- Free Room Upgrades
- Cash of up to 10% on treatments ^ Services taken at partner hospitals
- Referral Points- international patients -25% and domestic-10%
- Discount on OPD- Consultation: up to 25%
- Investigations and Radiology Services: up to 15%
- Free Health Screening yearly or up to 50% Discounts
- Free Ambulance pick



Nife Wellness Marketplace APP



mamaearth **Mamaearth**
Eco Friendly Cosmetics
Marketplace

THRIVE Thrive Now
hashtag loyalty

 **Last forest**
Organic Natural products

 **Zivame**
Online Lingerie

 **cult.fit**

lifestyle
YOUR STYLE. YOUR STORE.

TATA 1mg

make **my** trip

Wellness Marketplace

NifeCard


THE BODY SHOP

GLAM STUDIOS
India's Fastest Growing Salon Chain


FITPASS®
GET. SET. SWEAT.


PEE
SAFE™
YOUR PERSONAL HYGIENE EXPERT


USTR A
GROOMING FOR MEN

LOVE *beauty* AND *planet*

HealthifyMe

HEALTH KART

THE
SKIN STORY®

MediBuddy
Doctor Consultations | Lab Tests | Medicines



Wellness & Medical Partners

LifeCard

PharmEasy

Apollo
PHARMACY

THE SLEEP
COMPANY

netmeds[™].com
India Ki Pharmacy
MEDICINES

Healthians[™]

FinuSmart
FINUSMART SURAKSHA

KAMA
AYURVEDA

myupchar
आपका अपना डॉक्टर
MEDICINES

ORGANIC
INDIA[®]
-> HEALTHY CONSCIOUS LIVING <-

cultpass
Pro/Elite



Wellness & Experiential Reward Partners

NifeCard



Trekking Adventures



Outdoor Camping



Rope Course



Walking Tour



Kayaking Experience



Under Water Diving

Experiential Offer (Fitness)

NifeCard



workouts fun,
daily food healthy
& tasty, mental
fitness easy with
yoga &
meditation, and
medical & lifestyle
care hassle-free.



Social Media Footprint?

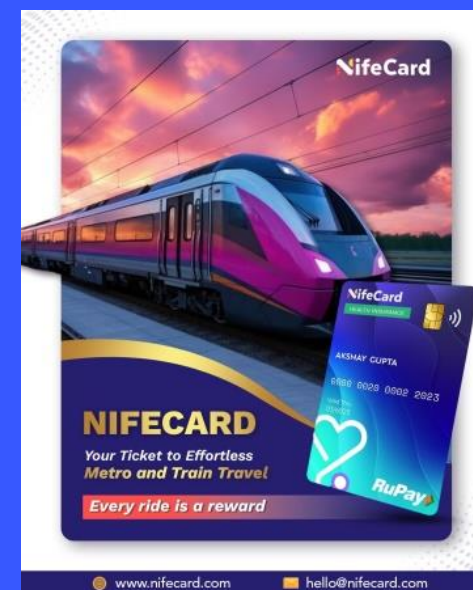
NIFECARD maintains a strong social media presence, actively engaging with users on platforms like Facebook, Instagram, LinkedIn, and YouTube.

Through strategic content, NIFECARD shares updates and promotes health initiatives, enhancing brand visibility and fostering an informed user community.

https://www.instagram.com/nife_card/reels/

https://in.linkedin.com/company/nife-healthcare-private-limited?trk=public_post_feed-actor-name

<https://www.facebook.com/people/NifeCard/61559959820079/?mibextid=ZbWKwL>



Nife Card Technology



Team

Management



Technology



Jiyo Befikar

Founding Team & Partners



Saniya Ak

Experience: 14+ years

Work History: Having a diverse work experience spanning America Online -USA, Aegis Group, UnitedHealth EMR representing USA, UAE, & Asian markets in IT - software, hospitals and Healthcare , insurance industries, has also developed a strong understanding of IT and software solutions through my work with UnitedHealth EMR. This knowledge has allowed me to effectively implement technological advancements in hospital management and insurance processing, leading to improved efficiency and cost savings for organizations. Furthermore, my experience working with diverse markets in the USA, UAE, and Asia has given me a global perspective on industry trends and best practices, allowing me to adapt quickly to changing environments and drive innovation in my work. Additionally, my background in project management has equipped me with the skills to successfully lead cross-functional teams and deliver results on time and within budget. This combination of healthcare expertise, IT knowledge, and global experience positions me as a valuable asset in driving success for organizations in the ever-evolving healthcare landscape.



John Blessen

Experience: 21+ years

Work History: Cipay, AOL (USA), Time Warner (USA), Tratum Technologies, TATA, JLL , ITC Infotech. John has more than 2 decades of experience working in Fintech, Healthcare ,retail, ecommerce, Travel and Airline Industry. With over 12 years of experience in marketing and business development, have co-founded and led Customer Inspire, a company that provides AI-based customer engagement and loyalty solutions for various industries, such as airlines, retail, construction, and electronics. I have also worked as an associate vice president at Jones Lang Lasalle, where I managed the property and asset management division for retail-mall management. My core competencies include sales and marketing, team leadership, strategic partnerships, customer relationship management, loyalty, blockchain, predictive and prescriptive analytics, and digital transformation. I am passionate about creating value for customers and stakeholders through innovative and cost-effective solutions. I am also an alumni of IIMB and a certified green belt in six sigma.



Siddesh JS

Experience: 13+ years

Work History: Having 13+ years of IT experience in project Implementation, DATA Management, Business Integration, Business strategies, Business Intelligent, building high-performing teams and handling large business clients across different industries such as Tech, Telecom, Debt recovery agency, Retail, Banking, Healthcare, Travel Agency and F&B Industry. Results-driven Implementation Managing skills with a proven track record of delivering projects on time, within budget, and with exceptional quality. Skilled in project planning, risk management, and team leadership. Expert in managing cross-functional teams, stakeholders, and vendors to ensure seamless project execution. Passionate about driving business growth through effective project implementation. Highly skilled data analytics professional with a passion for uncovering hidden patterns and trends. Proficient in extracting insights from complex data sets, Solid understanding and hands-on experience. Proven track record of driving business growth through data-driven recommendations. Strong understanding of statistical models and data visualisation techniques.

Founding Team & Partners



Vikas R

Experience: 20+ years

Work History: Having around two decades of experience, Vikas is a seasoned professional boasts an impressive track record in software project management, underpinned by a strong foundation in ITIL and business analysis. Known for effectively steering complex projects to success. A champion of delivering value through technology-driven solutions, he aligns closely with customer and stakeholder business objectives. By keeping abreast of industry trends and integrating cutting-edge technologies, he ensures that his offerings remain innovative and competitive.

Throughout his career, he has spearheaded the establishment of practices in managed services, Salesforce, and product development across various companies. These initiatives have significantly optimized operations, elevated client satisfaction, and spurred overall business growth. His commitment to fostering a culture of continuous improvement and collaboration empowers teams to embrace best practices and achieve outstanding results. His strategic contributions have consistently enhanced organizational capabilities in Salesforce deployments, managed services, and product development, solidifying each company's market position and potential. He is recognized for his strong people management and leadership skills, which are essential in fostering a collaborative and productive work environment. His approach involves clear communication, empathetic leadership, and a commitment to professional development of team members.



Dinesh Shetty

Experience: 15+ years

Work History: Having 15+ years of experience as Finance Professional and worked with corporate companies like Reliance Retail, Aditya Birla , Nova Hospitals Highly skilled and Seasoned financial executive with a proven track record of driving business growth, improving profitability, and building high-performing finance related teams. Skilled in

financial strategy, Financial planning, Budgeting and forecasting, Financial risk management and compliance.

Accurate and timely maintenance of financial records, ledgers, accounts, audits, effective management of financial statements, budgeting, and forecasting. End-to-end management of payroll processing, including compensation, benefits, and compliance. Expertise in GST registration, returns, and compliance. Proficient in income tax, TDS, and other tax-related compliance and returns. Adept at using accounting software like Tally, QuickBooks, and SAP, with a strong foundation in financial regulations and laws. Committed to ensuring financial accuracy, compliance, and timely delivery of (financial reports and statements.



N.S.L Murthy
Non-Executive Director

Experience: 25+ years

Work History:General Manager,Greenway Health India

Enabling growth and productivity through execution excellence Managing all the Greenway Health India Operations, Nallajerla Murthy leads teams across all business functions and shared services. His major initiatives include maturing Greenway India's operations and accountability, while enabling growth and productivity through strategic execution and continued excellence.

Nallajerla joined Greenway in July of 2021, leading the India Product and Technology Organization (PTO) by building it from the ground up. Delivering high-quality critical projects, including 21st Century Cures certification, highlights his ability to drive operational excellence through continuous business process improvements.

Confidential Information @ Nife Healthcare Pvt Ltd.

Questions ?



For questions, reach out to:



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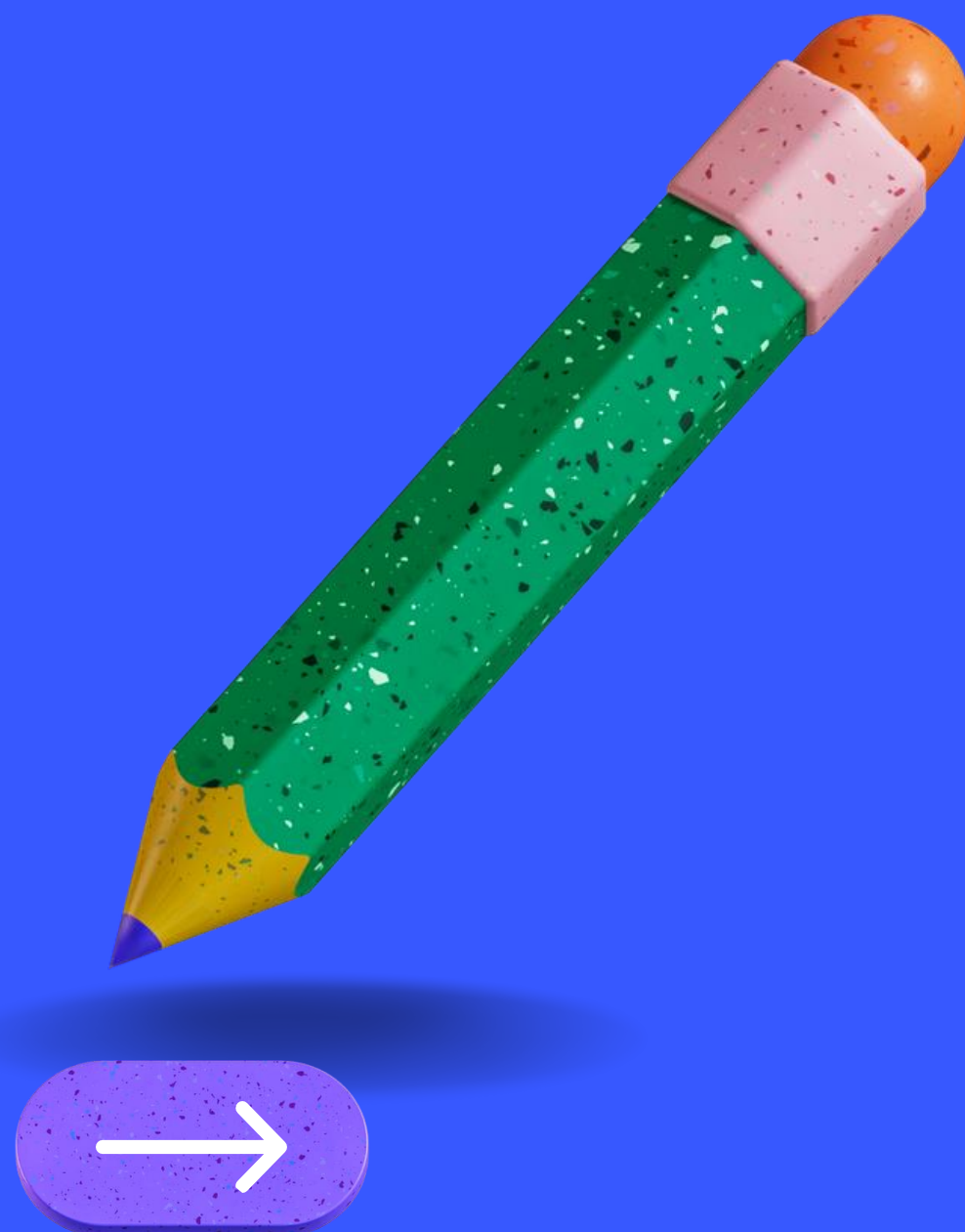
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Thank You!

www.NifeCard.com