

Plan Details: Quantum Wealth Fund

Type: Quantum_Wealth_Fund

Category: AI_funds

Description: An investment plan designed to maximize tax benefits.

APY: 9%

Minimum Investment: \$100000

Maximum Investment: \$100000000

Risk Level: High

Dividend: 4

Ø=Ý9 About Issuer: About Quantum_Blockchain-AI_Fund is a Chennai-headquartered NBFC specializing in providing a range of debt financing solutions to NBFCs, enterprises, and small scale businesses. The Company offers products such as term loans, working capital finance, supply chain finance, and co-lending, Quantum's operations are supported by a seasoned management team, former key executives of IFMR Capital, having 19+ years of industry experience. The Company also operates Quantum Asset Management (VAM), a subsidiary managing seven Alternative Investment Funds (AIFs) with an AUM of INR 2,609 Cr as of Dec '23, Vivriti's innovative approach and diversified portfolio have allowed it to scale rapidly, achieving an AUM of INR 8,285 Cr as of Sep '24, with a balanced mix of MSME (51%) and individual (49%) loans. The Company has expanded its retail presence through co-lending partnerships and serves clients across 42 sectors, Vivriti is backed by marquee investors such as TVS Capital, Lightrock, and Creation Investments, which have infused INR 2,000+ Cr of equity over multiple rounds, In Jun '24, Vivriti received a credit rating upgrade from ICRA, advancing from A to A+. This upgrade reflects the Company's robust financial performance and consistent capital infusions.

Ø=Ý9 Key Strengths: Strong Growth Trajectory: The Company has demonstrated robust growth, with its AUM expanding by 42% YoY to INR 8,285 Cr as of Sep 2024. Its retail book has grown significantly, increasing its share of the total portfolio from 38% in FY23 to 49% in FY24, driven by co-lending and supply chain financing. Strong Asset Quality: Vivriti has maintained strong asset quality, with GNPA delinquencies at 1.8% as of Sep'24. Although retail loans show slightly higher stress (GNPA at 1.4%), the granular nature of this portfolio limits the impact on overall asset quality, Robust Capitalization and Liquidity Management: With a net worth of INR 2,021 Cr as of Sep'24 and a strong equity base of INR 2,000+ Cr infused by marquee investors, Vivriti is well-capitalized. The Company maintains positive asset-liability management (ALM) across all buckets and a liquidity buffer of INR 700+ Cr in unencumbered cash, Experienced Management and Governance Framework: The leadership team, comprising seasoned professionals with extensive experience in structured finance, credit risk, and business development, ensures sound governance. The Board of Directors includes independent and nominee

directors representing top investors such as TVS Capital and Lightrock, Efficient Borrowing and Cost of Funds Management: Vivriti has consistently diversified its borrowing profile and built strong relationships with a wide lender base including SBI, Tata Capital, IDFC, AU Small Finance Bank, etc., ensuring access to competitive funding. The Company is actively working to optimize its marginal cost of funds, which has been impacted by rising rates, Proven Underwriting and Risk Management Processes: Vivriti employs robust underwriting practices, including proprietary analytical tools and detailed desk and field diligence. Its portfolio monitoring framework ensures timely identification of risks, allowing for proactive management and minimal delinquencies.

Ø=Ý9 Reasons to Invest: Experienced Management and Governance: A seasoned leadership team and a strong Board of Directors, including representatives from TVS Capital and Lightrock, ensure effective governance and strategic oversight, Strong Growth Trajectory: AUM expanded by 42% YoY to INR 8,285 Cr as of Sep'24. Retail book share increased from 38% in FY23 to 49% in FY24, driven by co-lending and supply chain financing, Efficient Cost of Funds Management: Diversified borrowing profile with access to competitive funding from lenders like SBI, Tata Capital, and IDFC. Actively working to optimize the marginal cost of funds amid rising interest rates.