



How has working with Vivriti Capital aligned with your career aspirations and goals?

In my affiliation with Vivriti, I've had the opportunity to delve into the operations of various companies across diverse sectors, gaining a nuanced understanding of their intricacies. Also, the scope to interact with company management and industry leaders have been a pivotal aspect for me as it allows to glean invaluable insights from their wealth of experience. Moreover, I've been able to bridge the gap between theoretical knowledge acquired during my Master of Business Administration (MBA) and practical application by working on projects that span across teams. This holistic experience not only enhances my professional growth but also reinforces the practical relevance of academic concepts in real-world scenarios.

A portrait of Anandsainath, a man with dark hair and a mustache, wearing a yellow polo shirt, looking slightly to the side with a thoughtful expression.

Anandsainath

Senior Credit Manager - Credit
Vivriti Capital





What sets Vivriti apart from other players in the mid-market space in terms of credit assessment and due diligence process?



Vivriti has developed distinct due diligence procedures tailored for companies in both the financial services and non-financial services/Enterprise segment of financing. Our approach includes on-site visits to engage with top management and cover strategic aspects and processes. We delve into field operations by personally visiting branches, dealerships, and other operational sites of these companies. The comprehensive industry analysis we conduct, combined with firsthand assessments, provides valuable insights into the company's strategic decision-making regarding growth, operational efficiency, and execution capabilities compared to its peers. These insights are systematically gathered through multiple discussions with various stakeholders, including CXOs. The entire process places a strong emphasis on gathering and incorporating feedback, ensuring any issues are addressed before the final decision on the transaction is made.



How does the credit team assess and factor in industry-specific risks when evaluating potential clients?

We conduct a thorough industry analysis that encompasses the specific risks inherent to each sector, as well as the potential challenges arising from interdependencies with other industries. Industry-specific key performance indicators (KPIs) are systematically gathered during the onboarding phase and undergo meticulous periodic monitoring while assessing the performance of the portfolio companies.





What drives you at this organization and how can Vivriti accelerate one's career growth?



- (i) Onboarding each company introduces unique challenges, fostering valuable internal discussions with our competent team members, yielding rich learnings and insights. Further, our regular engagements with CXOs and the top management offer extensive visibility into the organization.
- (ii) At Vivriti, employees have a diverse array of roles to choose from, spanning from ESG to Finance. Supported by a robust internal hiring process, we aim to propel the internal growth of our team members, fostering career advancement within the company. This commitment underscores our dedication to cultivating talent from within and fostering a culture of continuous development.



Any message that you would like to share with the new joiners?

Embracing the distinct challenges inherent in each industry and company is an invitation to garner valuable insights through meaningful discussions with our capable team. Seizing a multitude of opportunities will not only enhance your skill set but also play a pivotal role in fostering both personal and organizational growth. This proactive approach to diverse experiences contributes to a dynamic professional journey and aligns with our commitment to continuous learning and development.