

PRESS RELEASE

Vivriti Capital Launches VivFlo, a 24/7 tech-enabled loan access platform for Co-lending

- *Access loans anytime, ensuring quick financial support without traditional office hour limitations.*
- *Streamline the loan process with automated KYC, Bureau, Bank verification, and e-signing, reducing turnaround times significantly.*
- *Connect with over 30 co-lending partners for a robust platform that supports various asset types and lending models.*

Chennai, India – May 15, 2025: Vivriti Capital, a prominent tech-enabled mid-market NBFC, announces the launch of **VivFlo**, an innovative technology platform designed to empower mid-market companies with **comprehensive APIs, rapid loan approvals, 24/7 disbursement and seamless reconciliations**. This state-of-the-art solution is set to transform the lending landscape by providing businesses with quick and efficient access to credit via bringing multiple co-lending partners of Vivriti Capital on a common platform.

Solutions offered by VivFlo to Originators / LSPs / NBFCs:

- **Ease of Use:** VivFlo is tailored to meet the diverse needs of retail fintech and lenders, offering **fully digital and flexible integrations**. The platform features **customisable workflows** that accommodate various asset types and lending models, ensuring that it aligns with the specific requirements of each client.
- **Time-Saving Automation:** With VivFlo, businesses can benefit from **fully automated pre-disbursal checks**, including KYC, credit bureau data, bank verification, and e-signing. This automation not only saves valuable time but also significantly reduces manual errors. The platform's **round-the-clock disbursal capabilities** allow transactions to be completed outside traditional office hours, improving overall efficiency.
- **Scalability and Flexibility:** VivFlo integrates seamlessly with Vivriti's extensive network of **30+ co-lending partners**, creating a robust platform for users. It supports **more than 10 asset types**, over 3 disbursement methods, and various financial operations, like applicable interest rate calculation methods (12+), foreclosure conditions (5+), providing unparalleled flexibility for originators to choose as per their need.

- **Cost-Effective Compliance and Risk Management:** The platform incorporates **automated compliance checks**, minimising regulatory risks while streamlining operations. Future enhancements utilizing AI will further reduce manual interventions and improve risk detection capabilities.
- **Future-Proof Solution:** Designed with continuous enhancements in mind, VivFlo will integrate **AI-driven smart features** to keep users ahead in an evolving financial landscape. Strengthened compliance measures and smarter risk management tools will ensure sustainability and peace of mind for all stakeholders involved.

On the launch of the application, **Mohan Sushantam, Chief Products & Data Officer of Vivriti Capital**, emphasized the transformative impact of VivFlo on the co-lending ecosystem: *"VivFlo is designed to streamline partner integrations, loan disbursements, and data management significantly. By leveraging technology, we can reduce integration turnaround times from weeks to days, and processing timelines from hours to seconds. This means partners would have the benefit of tightly coupled integrations and rapid deployment, to ensure near instantaneous access to funds on a daily basis. Moreover, our commitment to security ensures that all transactions are protected through robust encryption and compliance protocols."*

About Vivriti Capital

Vivriti Group comprises Vivriti Capital Ltd., a fintech NBFC, and Vivriti Asset Management Pvt. Ltd., an asset manager of fixed-income AIF schemes. Over the last 7.5+ years, the Group has built a highly successful franchise, with INR 13,000+ Cr of portfolio with 495+ clients across 50+ sectors and 20+ states. It has raised INR 1,400 Cr of equity since inception and witnessed stellar metrics, with industry-leading asset quality and return metrics.

For more information, visit: www.vivriticapital.com

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