



The People

Perspective



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Can you briefly tell us about your role and experience at Vivriti?

I joined Vivriti two years ago after qualifying as a Chartered Accountant. Since then, it has been an enriching journey for me in terms of both professional and personal growth. Every day at Vivriti is a new challenge, which keeps me engaged and motivated. As part of the Treasury team, my role involves managing relationships with internal as well as external stakeholders, ensuring timely and effective communication with lenders, and facilitating the smooth execution of transactions. Tracking covenants and working on a range of debt-raising proposals, including those with capital markets, development financial institutions, banks, and NBFCs, are other aspects of my role.



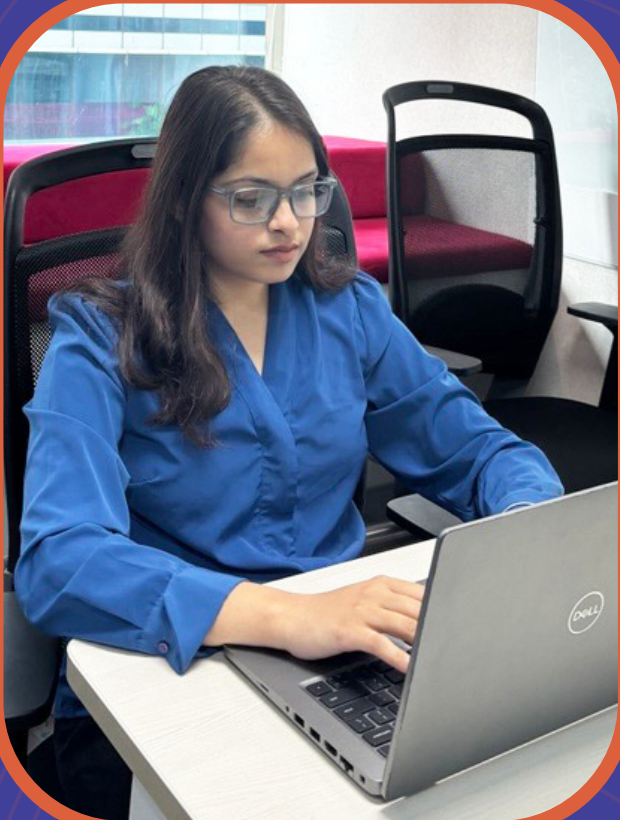
How has working with Vivriti Capital aligned with your career goals?

When I was starting my career, I wanted to be part of an agile and supportive organisation where my views are valued. Luckily, Vivriti turned out to be exactly that. Working at Vivriti has broadened my exposure to diverse aspects of the debt market. While the work environment can be overwhelming at times, the learning never stops. Vivriti's focus on innovation, growth, and sustainability has given me the opportunity to work on a variety of transactions such as the maiden retail bond issuance, climate bond issuance with a DFI, and capital market transactions, helping me enhance and diversify my expertise.



What have been some of your key learnings in terms of debt management and treasury operations that have shaped your approach to the role?

- Communication is the key. Transparent and regular communication with lenders help build trust and can make future debt issuances more favourable.
- Clear financial reporting and timely updates on business performance is key to maintaining credibility.
- Monitoring financial covenants and ensuring compliance is essential to avoid penalties, restrictions, or potential default. This requires regular tracking of key financial metrics and adjusting strategy.



What sets Vivriti apart as a brand?

Vivriti fosters a collaborative work culture where employees feel empowered to approach anyone with questions or ideas regardless of their designation. Everyone is approachable and willing to help, creating an environment of mutual respect and continuous learning. The company's emphasis on building long-term relationships with stakeholders, be it external or internal, and its diverse range of financial services makes it a distinctive and trusted brand in the industry.



Any message you would like to share with new joiners

The journey here is both challenging and rewarding, and every day unveils new experiences. Be proactive, take ownership of your work, and do not hesitate to ask questions or seek guidance from your colleagues. The collaborative and supportive culture here will help you grow, both professionally and personally. Most importantly, stay curious and open to new experiences – that's what makes the journey at Vivriti truly fulfilling!

