



Akshaya Panchasharam

Credit Manager - Credit
Vivriti Capital



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

Vivriti is my first job post studies, and I would say it has provided me a huge opportunity to explore and learn about many industries and sectors, different business models within the same industry, and meet diverse business minds. Being part of the credit team, the role has enabled me to understand more about the financial services space, and engaging with various clients on a regular basis has been a rewarding experience.





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

General feedback across clients to the extent of diligence undertaken by Vivriti in terms of quality and process is positive and high. Differentiating factors that set us apart from other players are deeper understanding of client's business and industry, continuous client engagement and shorter turnaround time.



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

A deeper understanding at an industry level while evaluating potential clients is done by analysing their operations and performance. Feedback is taken from various external parties such as rating agencies, industry experts, similar industry peers, investors, and other lenders. Also, industry-level information is obtained from various knowledge sources. The industry-related information and risk are factored in our internal rating and limit basis on which product type, tenor and quantum of exposure are considered.



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

The opportunity to closely interact with the leadership team on a regular basis and the freedom to express opinions are some of the motivating factors at Vivriti. It provides a great sense of responsibility and drives towards continuous betterment. First jobs are always very intimidating but can be a less daunting experience with the right team. With my team, I can be assured that support is always there. With the diverse opportunities present, there are always new challenges and learning experiences every day.





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

Vivriti offers a flexible and placidly competitive environment where you must overcome many challenges on your journey. It is also essential to keep pace with changing business environment contributing to both personal and organizational growth. Get in to head onwards and upwards – welcome to Vivriti!

