



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

I started my career as a corporate lawyer with a law firm in 2014 and gradually I moved to the BFSI sector. Through my decade of experience, I have realised that my calling has always been FinTech and the digital lending space.

Being a fintech NBFC, a significant portion of Vivriti's portfolio consists of retail and digital lending with the target segment ranging from rural market to mid-corporate borrowers, which offers me the perfect opportunity to enhance my skills in Co-lending, digital lending, and the fintech space. We deal with complex regulations and follow the best corporate governance practices while onboarding different fintech players with the intent to offer a range of customised loan products. Digital Lending is relatively new in the industry and working with Vivriti has provided me with the opportunity to gain deep expertise and hone my skills in this space, aligning closely with my career aspirations.

A portrait of Saurav Agarwal, a man with dark hair and glasses, wearing a dark suit jacket over a light blue shirt. He is standing with his arms crossed in an office setting.

**Saurav Agarwal**

Lead Counsel -Legal  
Vivriti Capital







## How do you approach the legal aspects of digital lending?



Digital lending in India is still at a revolutionary stage of growth. The NBFC space is undergoing a significant transformation as it moves away from traditional lending methods towards a more digitally focused approach. While RBI, without doubt, has supported the FinTech industry, the sudden surge in this segment has definitely caught the regulator's eyes.

RBI while acknowledging the benefits and the potential growth of FinTech and digital lending in India, also understands the potential risks. It issued the Digital Lending Guidelines dated 2 September 2022, followed by multiple circulars and guidelines till date, to protect the interest of the borrowers and to better regulate this sector.

We concur with RBI's thought process, but we also acknowledge the complexities and difficulties faced by the industry in keeping their policies and practices around such regulation. As a legal professional, I ensure to familiarise myself with all the relevant laws and regulations governing digital lending and help the organisation navigate through by analysing and complying with the legalities in letter and spirit.





## What measures are in place to stay updated on changing regulatory requirements?

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At Vivriti, we diligently follow a knowledge-sharing session within our team and across the organisation periodically. We make it a point to stay updated on the latest circulars, notifications, and other regulatory and statutory guidelines, and exchange views on the implications. On an ongoing basis, we publish newsletters and bi-weekly updates, educate, and hold training sessions for employees to stay informed about the new regulations. We also have dedicated resources responsible for monitoring, interpreting the regulatory changes, and implementing the actionable.







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

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At Vivriti, we follow a flat hierarchy system that fosters teamwork and allows the exchange of ideas which gives one access to continuous learning and development. You are provided with the opportunity to work on various projects broadening one's experience and skills. However, the driving factor for me is that being part of such an innovative and collaborative environment, you are encouraged to be a part of a creative problem-solving platform and implement new ideas which align with the organisation's mission and values.







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

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Vivriti provides you with ample opportunities to grow professionally and access to all the necessary resources and support systems to enable to you perform your best. Everyone at Vivriti is approachable in terms of guidance and assistance and your perspective and ideas are welcome here. If you have the right attitude, there is a lot in store for you to help you hone your professional skills and achieve your career goals.

