



What sets Vivriti Capital apart as a brand?

Vivriti has been a representation and a collection of young ambitious leaders who are set out to achieve significant milestones in their fields. This aspect stands as one of the primary distinguishing factors for Vivriti. Beyond this, it's my belief that Vivriti finds itself on the verge of a transformation into a frontrunner in the mid-corporate lending arena, as well as an auspicious trailblazer in the alternative funds market sector. This again is because of the collection of young ambitious leaders who are always hungry for more.



How has working in Vivriti been different and what stood out to you?

Vivriti's quality to hire young leaders and hand them significant responsibilities is what stands out to me. For me, I've hit the ground running since the first day and there hasn't been a single dull moment. My responsibilities and the impact I add as a Data Engineering Manager keep me pumped up throughout. Being cognizant of my team and my mission and vision at Vivriti, I'm very motivated to fulfil them both.

From a performance perspective, I think Vivriti is growing at a very impressive rate. With seamless data analytics, Vivriti can reach greater levels of success.



Varun Girish Joshi

Data Engineering Manager
Vivriti Capital





How data analytics hold importance in Vivriti's efforts to change the game in lending to the mid-market corporate space?

Accurate and comprehensive data analytics play a pivotal role in enabling businesses to assess the performance of their capital in both present and future contexts. Uninterrupted access to relevant metrics empowers businesses to expedite crucial decision-making processes. In the lending sector, this capability holds immense potential for influencing outcomes, as it allows early determinations on whether to increase investments, leading to better risk assessments. Especially for co-lending, with access to the collections data, analytics can predict the likelihood of loan defaults, allowing NBFCs to proactively manage collections. Consequently, analytics emerges as an indispensable component of the lending business, analogous to Risk and Finance functions within the industry.





How significant is the role of analytics, AI and other emerging technologies in transforming the Indian NBFC sector and what are some advancements you have seen in the space lately?

AI and other emerging technologies are poised to optimize and accelerate nearly all processes within the NBFC sector. From Credit Underwriting to Fraud Detection and Customer Profiling, AI algorithms and advanced analytical tools will play a crucial role in automating the lending decision-making process. Customizable fraud detection algorithms will empower NBFCs to identify and prevent fraudulent activities at an early stage. Algorithms such as K-Means Clustering will aid in crafting precise Customer Profiles, enabling NBFCs to tailor products to the right customer segments.

Beyond underwriting, fraud detection, and profiling, ML and AI will also significantly contribute to enhancing credit scoring models, pioneering alternative lending approaches, refining portfolio management strategies, and more. In essence, the integration of AI and emerging technologies is set to revolutionize the NBFC sector by boosting efficiency, accuracy, and innovation across various domains.





How will analytics help create value by augmenting business processes?



It all circles back to analytics providing thorough and comprehensive insights in various business process and sub sectors. With this, the value of analytics becomes unquestionable, and analytics moves to becoming an integral part of the business just like any other process. To state a very simple but slightly unusual example, when an organization constructs a data mart centred around employee data, it can unveil insightful correlations. These may include averages of team ages versus the number of successfully completed projects, recruitment figures, attrition rates, and average salaries across distinct business units. For an organization with employees in thousands, these metrics although simple can be very valuable. The practice of making analytics an integral part of an organization will help any organization achieve great levels of success.

