Supply Chain Financing (SCF)

vs

Traditional Loan

Is your financing strategy built for what's next?

Traditional business loans have long been used by enterprises in the SME space to finance their operational needs.

Limitations of Traditional Lending

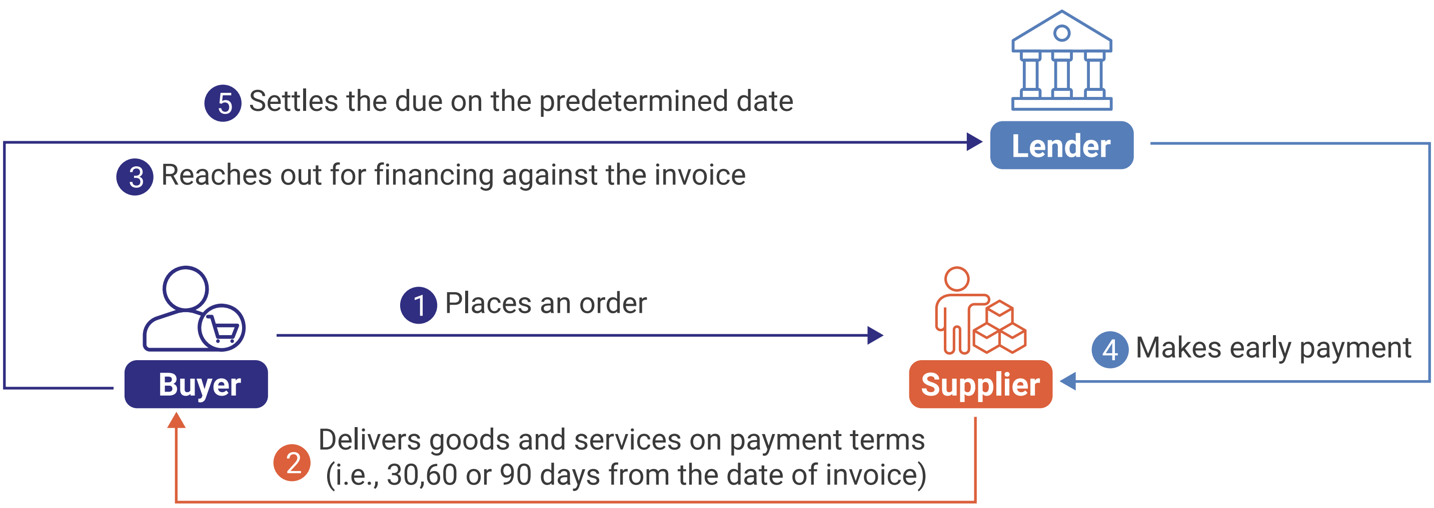
- Rigid eligibility criteria
- Collateral requirements
- Lengthy approval processes
- Fixed repayment structures

Supply Chain Financing (SCF): An Efficient Alternative

A set of solutions designed to optimise cash flow and mitigate working capital gap for both buyers and sellers within the supply chain ecosystem.

It uses what the business is already generating: **Invoices**

How Does it Work?



SCF	Features	Traditional loan
Quicker, as financing is based on invoice.	**Access to Funds**	Slower, as it involves extensive paperwork.
Mitigate working capital gap	**Primary Objective**	Address a financing gap in daily business operations or general corporate purposes.
Collateral free	**Collateral**	May require some collateral or guarantee.
Flexible, depends on the number of invoices raised for financing.	**Loan Amount**	Fixed, depends on business revenue and collateral.
Short-term	**Tenure**	Medium-term to long-term

By converting receivables and payables into immediate liquidity,

SCF helps SMEs

1. Improve cash flow
2. Strengthen supplier relationships
3. Support business growth

Why Vivriti Capital

- Deep Expertise in Mid-Market Enterprise (MME) Space
- Tailored Solutions
- Robust Risk Framework
- Speed & Efficiency
- Integrated Ecosystem

9 years	₹68,000+ Cr	575+	65+	₹11,500+ Cr
in Business	Finance Enabled	MMEs Served	Sectors Served	in AUM