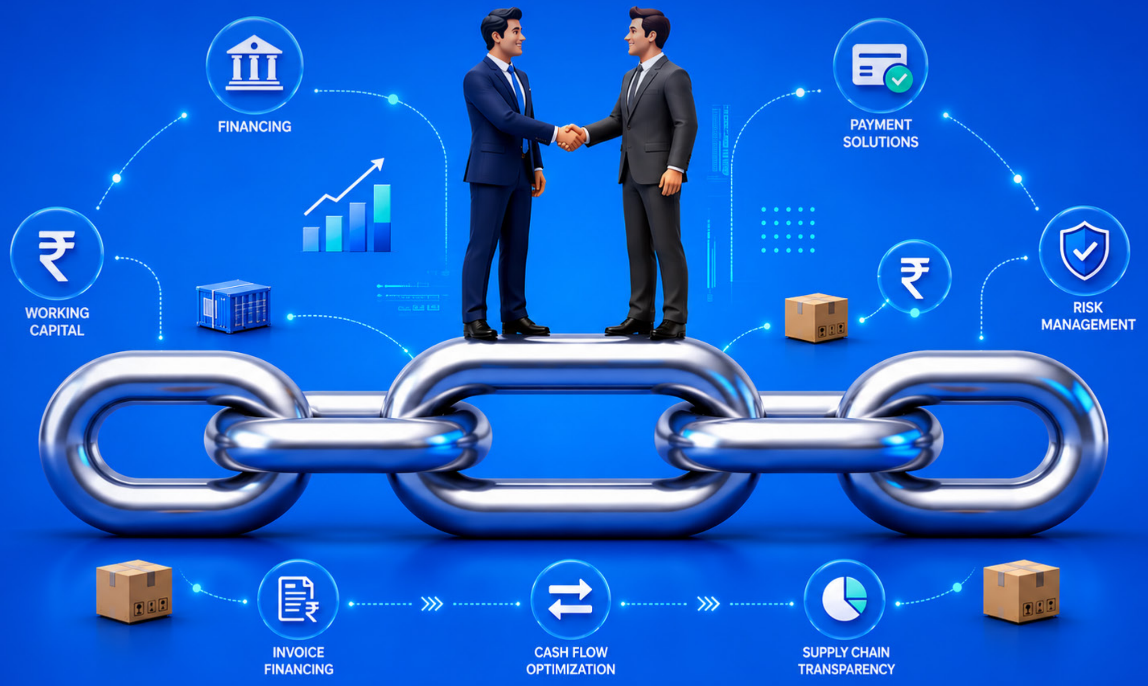
SUPPLY CHAIN FINANCING (SCF)

THE CRITICAL ENABLER IN INDIA'S ECONOMIC GROWTH



India's small and mid-market enterprises (SMEs) are the engines of economic growth (accounting for ~30% of India's GDP). But their businesses often grow faster than what their working capital cycles can support.

The Challenge

As SMEs are integrated into larger supply chains,

- Payment cycles are stretched (60-90 days)
- Receivables are delayed (70–80% of working capital can become tied up in receivables)

} Uneven cash flows create working capital gaps.

Conventional lending models fail to meet the addressable credit gap (₹20–25 lakh crore as per RBI estimates) of modern supply chains.

Reasons

- Heavy collateral requirements
- Need for stronger balance sheets
- Long operating histories
- Lengthy underwriting processes

Nearly 75% of SMEs still rely on informal credit.
This is where Supply Chain Financing (SCF) changes the equation!

What SCF Solves

When traditional lending solutions draw lines, SCF solutions by mid-market focused NBFCs build bridges. Instead of looking at the conventional checklist, SCF solutions consider **transactions, trade flows,** and **ecosystem relationships** enabling,

Suppliers
– with timely access to liquidity

Manufacturers/Anchor corporates
– with optimised working capital management

Dealers
– with continuous access to working capital

End consumers/Retailers
– with seamless and embedded financing options.

Distributors/ Channel partners
– with flexible financing solution

The Impact

- Faster access to working capital
- Reduced pressure from delayed receivables
- Lower dependence on expensive informal borrowing
- Better supplier relationships
- Ability to take on larger orders and scale confidently

"SCF is more than financing. It's a growth enabler."

Why Vivriti Capital

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