

# When crops move faster than cash

*"Payment ka wait kabhi kabhi growth rok deta hai."*



## India's agricultural economy runs on movement.



One of India's emerging agri-commerce platforms had built a growing ecosystem connecting the commodity buyers and sellers across markets.

But somewhere between delivery and payment sits a quiet challenge that slows growth for even the fastest-moving platforms: time.

The platform made upfront payments to suppliers, while invoice settlements followed later, typically after credit cycles of 30-45 days. But as the platform scaled, so did the pressure on liquidity.



### The Challenge

*"Maal pahunch gaya tha. Payment abhi raaste mein tha."*

Traditional financing structures struggled to fit the operating reality of the business.

- ✓ The platform worked with a large and dynamic ecosystem of buyers with credit period of 30 days.
- ✓ The procurement cycles, transaction volumes, and counterparties evolved continuously.

A rigid bill discounting structure would not have supported as what the business needed was not just access to capital. It needed liquidity that moved at the speed of commerce.

## Vivriti Capital's Approach



*"Har business excel se nahi samjha ja sakta."*

Vivriti Capital structured a flexible sales bill discounting solution tailored to the platform's operating rhythm and transaction flow.

The structure incorporated the company's own understanding of buyer quality, assessed through repayment behaviour, credit discipline, and cash flow visibility.

### The Impact

*"Growth tabhi scale hoti hai jab cash bhi movement ke saath chale."*

The customised structure helped:

- ✓ Reduce working capital pressure,
- ✓ Enable seamless supplier settlements,
- ✓ Maintain uninterrupted transaction flow across the platform,
- ✓ And support scalable growth across its ecosystem.

More importantly, it strengthened operational confidence across stakeholders, allowing the company to continue expanding while preserving trust across suppliers and buyers alike.

## Why Vivriti Capital

For nearly a decade, Vivriti Capital has focused on enabling growth for India's mid-market enterprises through customized credit solutions built around real business needs.



~9 years in business



Enabled ₹68,000+ Cr in financing



₹11,500+ Cr in AUM



Served 575+ mid-market corporates across 65+ sectors

*Sometimes financing growth is not about creating demand.  
It's about ensuring business doesn't slow down while waiting to get paid.*

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