

FINANCIAL INCLUSION - CO-LENDING

INR
35.66 Bn

Total Co-Lending
Portfolio

IMPACT DASHBOARD

What

Impact

Vivriti is committed to transforming India's mid-market ecosystem, with financial inclusion at the core of our mission. Co-lending to the priority sector is a key strategic lever in this journey, enabling us to bridge credit gaps by combining the strengths of multiple financial institutions. Through this collaborative model, we aim to extend large scale access to credit to traditionally underserved segments, including low-income individuals, women, and rural populations, thereby driving inclusive economic growth and sustainable development.

UN SDG Alignment



Duration: FY20 - Ongoing

Who

Stakeholders

Investee Companies

Financial institutions offering various retail products such as business loans, gold loans, microfinance, loans to purchase used and new vehicles (two wheelers, commercial vehicles, cars), loans against property, agricultural loans

End Beneficiaries

End borrowers through the partnerships across the various segments outlined, primarily focusing on MSME loans, agriculture loans, loans for renewable energy solutions and loans to women borrowers



How Much

Investee Companies

Scale

Co-Lending partners

47*

*Of which, active partners are 41

Depth

Increase in

Partners

88%

AUM

99%

Size of retail book**

3.40% to 39.30%

*All comparisons have been made with respect to FY 2019-20

** Increase in retail book with respect to total book

End Beneficiaries

Total loans	22,91,965
Women borrowers	3,15,427
MSME loans	69,714
Agriculture loans	4,982
Climate loans (EV/ Rooftop Solar)	13,103

Increase in

Women borrowers

89%

MSME loans

99%

Agriculture loans

100%

Climate loans (EV/ Rooftop Solar)

100%

Risk

External

Changes in RBI regulations, government policies on co-lending, priority sector lending norms, or rules governing NBFC-bank partnerships can disrupt operational continuity and hinder the achievement of intended impact.

Contribution

Financial

By sharing credit risk and offering lower-cost capital, VCL enhances the partner's lending capacity, thereby enabling greater outreach and impact.

Non-Financial

Our co-lending platform offers seamless technological integration with lending partners to offer enhanced financing solutions tailored to the end-customer.

REACHING THE LAST-MILE - END BENEFICIARY TESTIMONIAL

Building a Future with Navadhan Capital Pvt. Ltd.

A long-time client of Navadhan, runs a modest construction business. His continued association with Navadhan stems from the hassle-free loan process and minimal documentation required. With the financial support, he was able to expand his business operations. This growth has not only strengthened his enterprise but also enabled him to better support his family's needs. Today, with improved stability and a thriving business, he is steadily building a more secure and prosperous future.



Navadhan Capital is a Mumbai-based Fintech platform which is enabling rural small businesses to grow by bridging the credit gap in India's "missing middle" segment, through a tech-enabled and hybrid delivery model. Since 2022, Navadhan has partnered with Vivriti, with co-lending introduced as the latest addition to the collaboration in 2023. This partnership has supported Navadhan's growth while also allowing Vivriti to extend its reach to more rural enterprises.



Woven Dreams with SEEDS Fincap Pvt. Ltd.

The story of Bhuri Devi is very inspiring for women entrepreneurs. Buri Devi lives in a small city Bijore, in Uttar Pradesh. She and her husband operate a home-based loom business with their daughter. The whole family weaves scarves and shawls to sell to wholesale local vendors to be further sold in retail markets. SEEDS presented her an opportunity to upgrade her enterprise by offering a loan of INR 40,000. Bhuri Devi used this resource for upgrading raw materials, newer colours and textures to produce more designs. During the off-season too, she weaves and stocks them for winter and sells them with better margins. With the increased income, now her dreams are turning into reality. Her economic status has improved, and she now has a secured and comfortable life.



SEEDS Fincap is a Gurugram-based NBFC revolutionizing formal credit access to micro, small, and medium enterprises in India, by providing both secured and unsecured loans with an aim to provide adequate financial support for their growth and development. Vivriti has been a key partner since the early stages, providing Term Loan support starting in 2022. In 2023, the partnership expanded to include co-lending arrangements, reinforcing their shared commitment to empowering MSMEs with sustained financial support.

