



# The People

Perspective



## Aanchal Sakaria

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## How has working with Vivriti Capital aligned with your career goals?

Joining Vivriti Capital has been a favourable move in my career considering my interest for in-depth financial analysis. The company, with its focus on debt solutions for mid-market enterprises, provided me with an ideal platform to further hone my expertise. The company's dynamic and fast-paced environment has steepened my learning curve and has enabled me to grow rapidly in a segment that demands precision, strategic insight, and detailed macro analysis.



## What methodologies do you use to assess the creditworthiness of a borrower?

Our approach to assessing a borrower's creditworthiness involves a multi-level evaluation framework. It includes comprehensive industry and peer analysis, market trend assessments, and ground-level visits to gain a first-hand understanding of the borrower's operations. We emphasize on in-person interactions, peer benchmarking, and multiple feedback to ensure a holistic understanding of clients' financial health and business dynamics beyond the standard disclosures. This rigorous methodology aids in reducing risks while enhancing the accuracy of our assessments.



**How do you stay updated on changes in regulations, and how do these affect your credit risk management practices?**

Staying abreast with regulatory changes is crucial in credit risk management. I rely on news articles, internal bulletins, and regulatory guidelines to remain informed. The recent regulatory shifts, especially following the challenges faced by NBFCs, have led to stricter guidelines. With each new update or market insight, our team conducts detailed, sector-specific analyses to adapt our risk management strategies, ensuring our credit practices remain compliant and robust amidst evolving regulations.

## What are the common challenges in credit risk management and how do you address them?

A significant challenge in credit risk management arises from the complexity of monitoring high-exposure portfolios, particularly when dealing with higher-rated or listed companies. While these entities may appear lower risk, our approach ensures that external proxies do not compromise the thoroughness of our analysis. We employ various techniques, including stress testing and scenario analysis, to forecast potential risks. For complex cases, the collective wisdom and guidance from senior leadership are invaluable in ensuring that all aspects of a borrower are examined in detail, thereby addressing challenges proactively and ensuring sound risk mitigation.



## What sets Vivriti apart as a brand?

Vivriti Capital stands out in the marketplace due to its commitment to providing tailored solutions to mid-market businesses, covering a wide spectrum of products such as term financing, leasing, supply chain financing, co-lending, and working capital term loans. With the strong leadership of senior management, the company fosters an open-door culture where communication is seamless across all levels, eliminating the traditional cabin system. This accessibility ensures that employees are empowered to approach anyone within the organization, enhancing collaborative efforts and promoting a healthy work environment. Vivriti's employee-centric culture, along with its customer-first approach, reinforces its position as a trusted and innovative player in the industry.

