

# Vivriti Capital Ltd.

Prepared by Altius Investech



# Overview

**Vivriti Capital, founded in 2017**, is an Indian financial services company, headquartered in Chennai, it operates as a non-banking financial company (NBFC).

## Key Focus Areas

The company primarily caters to:

- Small and Medium Enterprises (SMEs)
- Microfinance Institutions (MFIs)
- Non-Banking Financial Institutions (NBFCs)
- Affordable Housing Finance Companies

As of FY24 the company has an AUM of 7830 crore which is a 34% jump from FY23 AUM which was around 5836 crores.



# Product Portfolio

## Financial Products:

- Term Loan
- Working Capital Demand Loan
- Supply Chain Finance
- Co-Lending
- Securitization
- Non-Convertible Debentures (NCDs)
- Tools to raise long-term funds through a public issue.

## Services Offered through Group Companies:

- Debt Financing
- Structured Products
- Investment Banking
- Financial Advisory



# Achievements

- **Client Base:** As of March 2024, Vivriti Capital has a portfolio of loans to over 1.5 million SMEs and retail borrowers, and 300 companies across India.
- **Workforce:** The company employs over 400 professionals across Chennai, Mumbai, Bangalore, and Delhi-NCR.
- **Rating:** Strong credit ratings (A (Stable) by ICRA; A+ (Stable) by CARE & A+ (Stable) by CRISIL) further solidify the Company's financial position.
- **Portfolio Diversification:** Utilizes a co-lending model to create a diversified retail book with low credit risks.
- Pioneers in deepening the under-penetrated market and building appetite toward mid-market enterprises, Vivriti manages a portfolio of Rs 7800+ Cr across 300 enterprises and 45+ sectors.

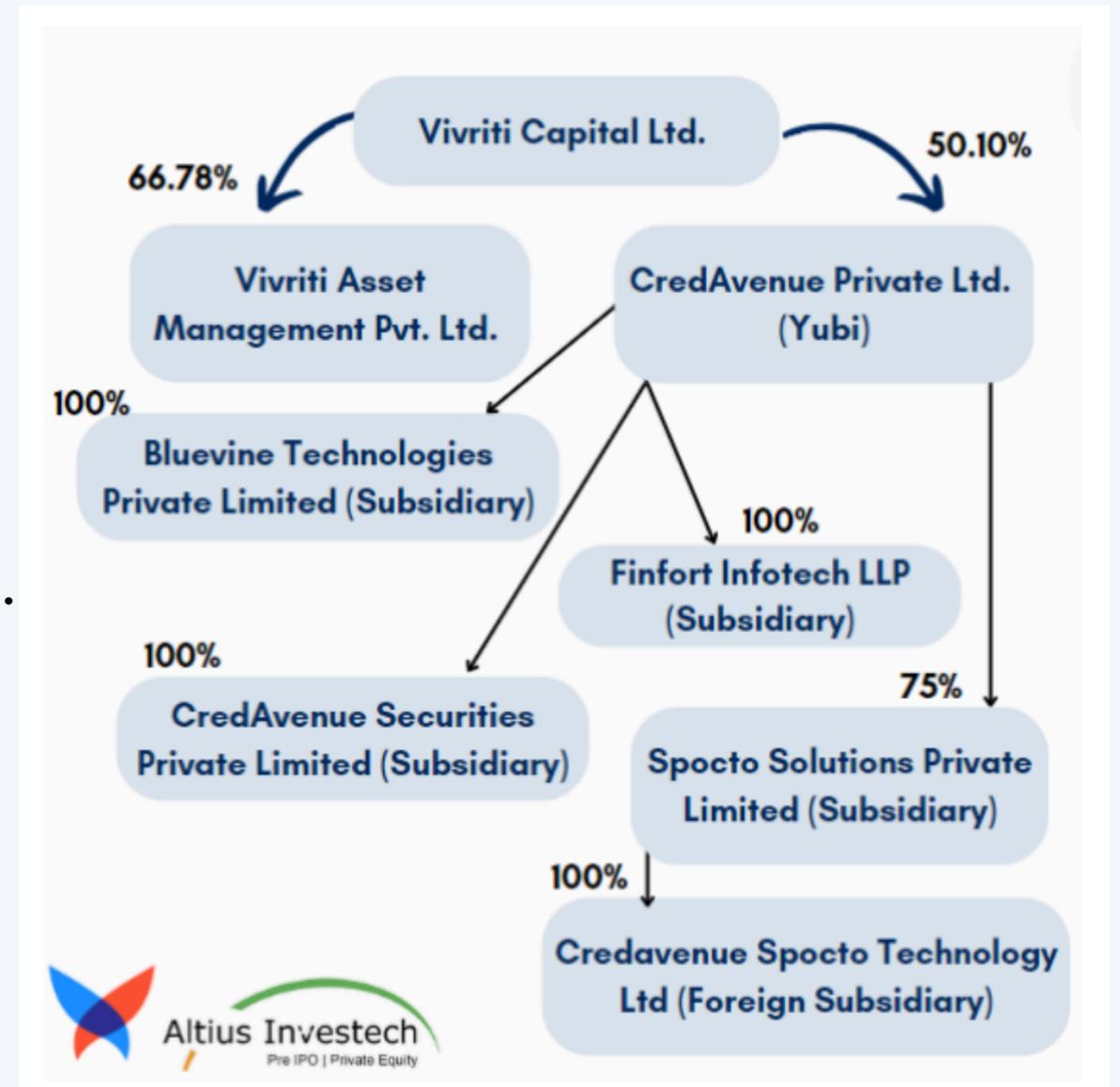


# Group Companies

- Vivriti Group, through its entities Vivriti Capital and Vivriti Asset Management (VAM), is focused on transforming the mid-market lending landscape in India.
- Vivriti Capital (VCL): NBFC provides critical debt capital to mid-market enterprises.
- Vivriti Asset Management (VAM): Manages Category II Alternate Investment Funds (AIFs) and tailored debt solutions.

## Subsidiary:

- Yubi (Fintech Brand) | CredAvenue Private Ltd.: Offering fintech solutions across financial services like credit evaluation, asset building, and monitoring/collections.
- Yubi achieved rapid growth, becoming a unicorn in February 2022 with significant backing from venture capital firms.



# SWOT Analysis



**vivriti**  
CAPITAL

## SWOT Analysis

### STRENGTHS

- Adequate Capitalization
- Experienced Promoters
- Advanced Credit Underwriting
- Diversified Resource Profile

S

### WEAKNESSES

- Limited Track Record
- Moderate Profitability
- Asset Quality Risks

W

### OPPORTUNITIES

- Market Expansion
- Technological Advancements
- New Product Offerings
- Strategic Partnerships

O

T

### THREATS

- Economic Downturns
- Regulatory Changes
- Competition
- Funding Risks

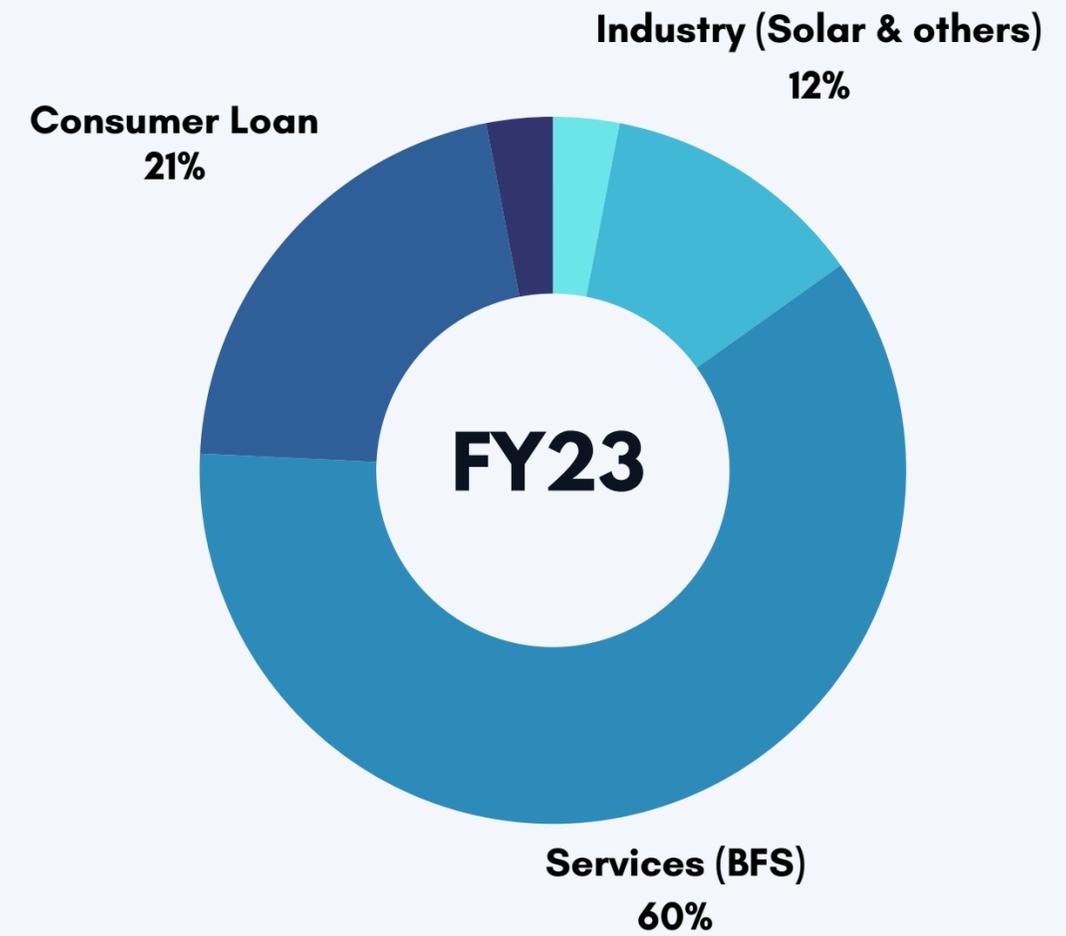
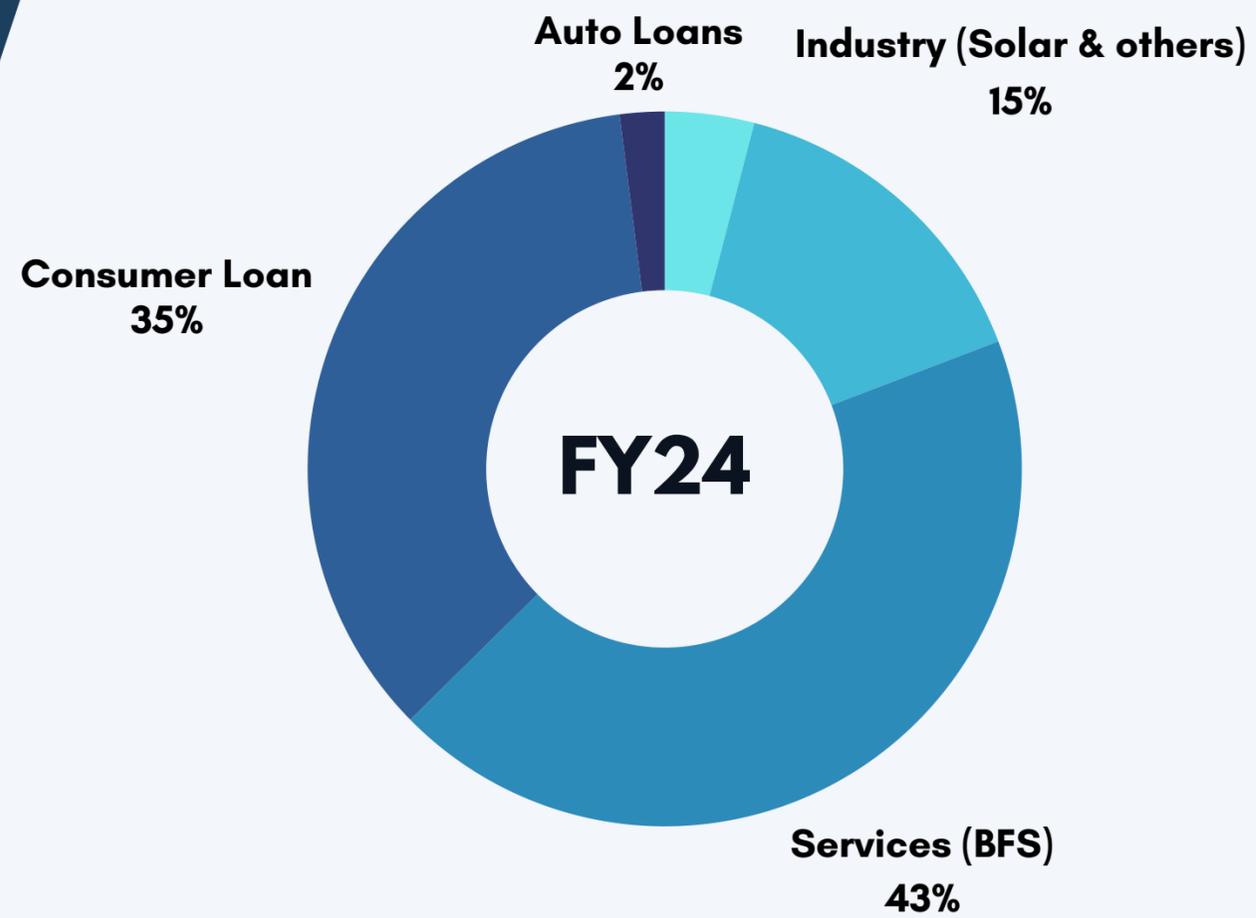
# Financials

Financials	FY24	FY23	Y-o-Y increase
Revenue	1079	608	56%
PAT	3	-122	-103%
EPS	0.34	-13.08	-
EBITDA	788	555	42%
PAT Margins	0.3%	-20%	-
ROE	12%	9%	-

## Profitability (Standalone basis):

- Revenue from operations for FY24 was INR 1023 Crs. as against INR 653 Crs. of FY23.
- Net Profit has increased to INR 191 Crs. in FY24 from the previous year's INR 129 Crs. | A Y-o-Y growth of approximately 48%.
- Earnings per Equity Share for FY24 moved to INR 20.10 from FY23's INR 13.91 for.

# AUM Split



# Funding History

Round	Year	Amount (In INR Cr.)	Valuation (In INR Cr.)
Series D	Nov, 2023	100	14,039
Series C2	May, 2022	221	10,284
Series C	Mar, 2022	317	9,967
Series B2	Sep, 2020	100	1,985
Series B	Mar, 2020	364	1,600

# Investors



# Valuations

Particulars	Data as of Oct, 2024
Share Price	1049
Outstanding shares (In Cr.)	12
M.CAP (In INR Cr.)	12213
P/E Ratio	3179
P/S Ratio	11
P/B Ratio	4.1
Book value per share	257

# Contact Us



Email

[info@altiusinvestech.com](mailto:info@altiusinvestech.com)



Website

<https://altiusinvestech.com/index>



Call us

+91-9038517269 , +91-9830271248