



**VEDIKA CREDIT CAPITAL LTD**  
PARTNER IN THE GROWTH OF MICRO ENTREPRENEURS

# VEDIKA FOOTPRINTS



**State Bank of India**



**SBI em-panels VCCL as their “Business Associates” to handle micro Asset products**

## Our Partners

- IDFC First Bank Limited.
- MAS Financial Services Limited.
- SBI
- IDBI Bank

## Milestones on Track

- Direct Assignment transactions to support funding requirement.
- Engage in co-lending.
- Increase in AUM to 37% as on December 31, 2018 against 28 % as on March 31, 2018

One of biggest name in banking industry State Bank of India has enlisted VCCL as their Business Associate for the exposure of INR 250 million for managing Micro Asset products in all segments.

VCCL with the help from SBI, aim's to penetrate the growth of its product portfolio in existing business circle/area and development of new market especially in the eastern region after mutual consultation. The primary product in focus is Micro Loans (individual/JLGs) for activities which will augment the household income specially Agriculture and SME segments. Additionally, VCCL will be responsible for of the recovery of loan amount disbursed on their own.

## Responsibility on shoulder :-

- Sourcing fresh loans on criteria decided by SBI.
- Assisting bank branch in conducting pre-sanction process.
- Creating customer awareness in regards to having healthy banking habits.



Two things define you.  
Your patience when you have nothing,  
And  
Your attitude when you have everything.

-George Bernard Shaw