



Founder and executive chairman, Capital First Group

Vaidyanathan founded Capital First in 2005 and has over the years nurtured it into a financial powerhouse. In his previous role, he grew ICICI Bank to 1,400 branches in 800 cities. An alumnus of Birla Institute of Technology, Mesra, he completed his Advanced Management Program from Harvard Business School, Boston.

“The way we think about digital is that everybody in this country can be given a loan,” he said. The trick, according to him, is to figure out the right amount, right interest and right tenure that are tailored for specific individuals. Capital First sought to differentiate itself using technology tools and more granular use of data. Explaining that most existing lending firms “left almost 50% of the market untouched”, Vaidyanathan said “digitalization makes sense if you open up the other part of the 50%, which most banks and financial companies have excluded,” he said. “If something can grow the market and add value, it is digital—the rest is just talk,” said Vaidyanathan.