

Viyona Fintech

Building Financial Infrastructure for India's Rural Economy

As India advances toward a digital-first and inclusive economy, the transformation of agriculture—an industry supporting over half the nation's livelihoods—has become a strategic imperative. Addressing this challenge requires not incremental reform, but systemic innovation. Viyona Fintech represents that shift.

Founded by Ravindranath Yarlagadda, Viyona Fintech was built to solve a structural gap in India's rural economy: the absence of integrated financial and market infrastructure for farmers. What began as a fintech initiative focused on liquidity access has evolved into a full-stack Agri-FinTech platform enabling farmers to operate as entrepreneurs within a modern value chain. The company is today valued at approximately ₹1,000 crore and operates across multiple agricultural regions in India.

At the core of Viyona's platform is AgriVision, an integrated digital ecosystem that connects farmers to finance, data intelligence, and markets. The platform combines AI-driven crop analytics, drone-assisted field monitoring, digital soil diagnostics, and embedded payment and credit systems. This integrated approach enables traceability, risk reduction, and predictable cash flows—key enablers for sustainable rural growth.

Unlike fragmented agri-tech solutions, Viyona is designed as economic infrastructure. Its systems allow capital to flow efficiently into rural production, reduce information asymmetry, and formalize agricultural commerce. By digitizing farm-to-market transactions and enabling transparent financial access, Viyona directly supports financial inclusion,

productivity enhancement, and income stability for farmers.

Ravindranath Yarlagadda articulates the company's philosophy succinctly:

"Technology must not stop at urban convenience. It must reach the last farmer in the field and give him the same economic agency as any entrepreneur in the city."

Beyond technology, Viyona reflects a broader development thesis. Ravindranath consistently advocates a shift away from dependency on traditional employment models toward entrepreneurship-driven growth. By equipping rural individuals with financial tools, intelligence, and market access, the platform aligns with national priorities around self-reliance, digital public infrastructure, and grassroots economic empowerment.

Viyona Fintech's growth demonstrates the viability of this model. The platform is enabling thousands of rural livelihoods, improving farm profitability,

and reducing volatility in agricultural incomes. Its design allows for scalable deployment, positioning it for expansion across Asia and Africa—regions that share similar agricultural and financial challenges.

From a policy perspective, Viyona operates at the intersection of agriculture, financial inclusion, digital infrastructure, and employment generation. From an investor standpoint, it represents a rare convergence of scalable technology, real-economy impact, and long-term national relevance.

Looking ahead, Ravindranath envisions a rural India where innovation originates from villages, not just cities—where farmers are value creators integrated into formal markets. In this vision, technology is not a privilege but a public equalizer.

Viyona Fintech is not merely participating in India's rural transformation. It is helping design the economic architecture that will sustain it.



Ravindranath Yarlagadda
Managing Director,
Viyona Fintech