

PRESS RELEASE

Vivriti Group Reports Strong FY25 Results with 27% PAT Growth and 25% Rise in Assets under Management

Key Highlights for FY25

- **Assets under Management (AUM):** Vivriti Group's AUM grew 24.6% YoY to INR 13,181 Cr, reflecting a robust portfolio growth.
- **Revenue Growth:** Group Revenue stood at INR 1,429.1 Cr, reflecting 28.9% YoY growth. In Q4FY25, revenue increased 22.8% to INR 392.6 crore.
- **Net Interest Income (NII):** Vivriti Capital's FY25 NII grew 44.9% YoY to INR 570.7 Cr. In Q4FY25, NII rose 38% to INR 161.6 crore.
- **Profitability*:** The Group's FY25 profit after tax (PAT) rose 27.2% YoY to INR 219.2 crore.

(*Growth rate adjusted for one-time exceptional gain in FY24 due to one-time sale of non-core investments.)

Long-Term Growth

- Since its inception, Vivriti Group has financed **495+ mid-market enterprises** across **55+ sectors** and **20+ states**.
- Group revenue recorded a **5-year CAGR of 44.4% (FY21-FY25)**, highlighting a resilient business model.
- Cumulative **AUM grew at a 5-year CAGR of 42.2%**, driven by robust demand, product development, and a strong liability franchise.

Quality of Growth

- **Asset Quality:** The NBFC core gross NPA ratio declined to **0.24%** as of **March 31, 2025**, from **0.54%** as of **March 31, 2024**.
- **Profitability Ratios (FY25):**
 - **Return on Equity (RoE): 12.1%**
 - **Return on Assets (RoA): 2.85%**
- **Capital Adequacy:** Vivriti Capital's capital adequacy ratio was **21.02%** as of **March 31, 2025**, compared to **21.27%** as of **March 31, 2024**.

Chennai, June 10, 2025 – Leading lender to mid-market enterprises in India, Vivriti Group, which comprises Vivriti Capital and Vivriti Asset Management, announced its financial results for fourth quarter and year ended March 31, 2025.

The company demonstrated robust financial performance in FY25 with profit after tax surging 27% year-on-year (adjusted for one-time exceptional gain in FY24 due to one-time sale of non-core investments) to INR 219.2 crore, while maintaining healthy asset quality with core gross NPA at 0.24% as of March 31, 2025, declining significantly from 0.54% as of March 31, 2024. The company's strong balance sheet was further reinforced with net-worth growing to INR 2,146.9 crore and a robust capital adequacy ratio of 21%, providing substantial capacity for future expansion.

In Q4FY25, Vivriti Group reported a 22.8% year-on-year growth in revenue to INR 392.6 crore. Despite strong topline growth, Profit After Tax (PAT) in the quarter declined 4% YoY to INR 60.1 crore due to continued investments in technology and market expansion.

Commenting on the results, **Vineet Sukumar, Founder & MD of Vivriti Group**, said, *"We are pleased to report another year of strong financial performance, reflecting the resilience and growth potential of our business model. Our focus on technology-driven solutions and strategic market expansion has enabled us to deliver exceptional value creation for our stakeholders. The robust growth in our loan portfolio, coupled with improved operational efficiency and disciplined cost management, demonstrates our ability to scale profitably. We remain well-capitalized and optimistic about the significant opportunities ahead in India's mid-market lending landscape."*

(Note: Our financial results cover Vivriti Group entities, Vivriti Capital Limited and Vivriti Asset Management Private Limited, and exclude the performance of our associate company – Credavenue Private Limited (CAPL), as provided in the exchange filing.)

About Vivriti Group

Vivriti Group comprises Vivriti Capital Ltd., a fintech NBFC, and Vivriti Asset Management Pvt. Ltd., an asset manager of fixed-income AIF schemes. About 8 years since inception, the Group has built a highly successful franchise, with INR 13,000+ crore of portfolio, as well as 495+ clients across 55+ sectors and 20+ states. It has raised INR 1,400 crore of equity since inception and witnessed stellar metrics, with industry-leading asset quality and return metrics.

For more details, visit www.vivriticapital.com

For more details, visit www.vivritiamc.com

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