

PRESS RELEASE

Vivriti Group delivers a strong start to FY26 with 27% growth in assets under management

Highlights for Q1FY26

- **Assets under Management (AUM):** Vivriti Group's **AUM grew 27% YoY to INR 13,098 crore**, reflecting a robust portfolio growth.
- **Revenue Growth:** In **Q1FY26**, Group revenue increased **12.1% YoY to INR 381 crore**.
- **Net Interest Income (NII):** Vivriti Capital's Q1FY26 **NII grew 18.5% YoY to INR 155 crore**.
- **Profitability*:** The Group's first quarter **profit after tax (PAT)** declined 11% YoY to **INR 48 crore** due to higher credit costs during the quarter.

Quality of Growth (NBFC)

- **Asset Quality:** Vivriti Capital's **gross NPA ratio** stood at **2.49% as of June 30, 2025**, compared to **1.7% as of June 30, 2024**.
- **Capital Adequacy:** The **capital adequacy ratio** was **21.3%** as of **June 30, 2025**, compared to **22.7%** as of **June 30, 2024**.

Chennai, July 30, 2025: Vivriti Capital, a leading player in the mid-market enterprise lending space in India, and Vivriti Asset Management, a private credit asset manager, announced its results for the quarter ended June 30, 2025.

The Group reported a Q1FY26 Profit After Tax (PAT) of ₹48 crore, a 11% YoY decline due to higher credit costs during the quarter. However, it posted a robust portfolio growth with assets under management (AUM) increasing 27% YoY to ₹13,098 crore, underscoring strong demand momentum.

Vivriti Group's balance sheet remained resilient, with consolidated net worth increasing 12.3% YoY to INR 2,190 crore, positioning it well for future growth.

Vivriti Capital's Net Interest Income (NII) rose 18.5% YoY to ₹155 crore, supported by steady business growth. It maintained a healthy asset quality with gross NPA at 2.49% as of June 30, 2025.

Commenting on the results, **Vineet Sukumar, Founder & MD of Vivriti Group**, said *"We are pleased to begin FY26 with healthy growth in our lending book and strong fundamentals despite a challenging operating environment. Our Group AUM expanded 27% year-on-year, reflecting robust demand from mid-market enterprises, while we continued to maintain a resilient balance sheet with healthy capital adequacy. Alongside lending, our asset management platform continues to see strong investor traction, further diversifying our business model and strengthening our ability to deliver sustainable returns. As we move forward, our focus will remain on prudent growth, improving operating efficiencies, and disciplined risk management to reinforce our leadership in the mid-market financial ecosystem."*

(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. Over 8 years since inception, the Group has built a highly successful franchise, with INR 13,000+ crore of portfolio, as well as 500+ 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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