

Fraud Alert & Disclaimer

Hari and Company Investments Madras Private Limited [successor-in-interest to the NBFC undertaking of Vivriti Capital Limited (formerly Vivriti Capital Private Limited) pursuant to the composite scheme of arrangement, approved by the Hon'ble National Company Law Tribunal, Division Bench – II, Chennai Bench ("NCLT") vide its order dated December 9, 2025] ("**Vivriti**") warns the public against fraudulent loan offers, communications, mobile applications, websites, or social media profiles (WhatsApp, Telegram, etc.) falsely claiming association with Vivriti and/or its lending partners.

It has come to our attention that certain unauthorised persons/entities have created, or may create, misleading applications, websites, digital platforms, or advertisements using Vivriti's name, logo, or brand identity and demanding advance fees, processing charges, or security deposits under the guise of loan disbursement, with an intent to mislead or defraud unsuspecting individuals. Vivriti expressly disclaims any association with such unauthorised platforms or activities, and such actions are neither endorsed nor authorised by Vivriti.

Members of the public are advised to exercise extreme caution, as such fraudulent platforms may seek to collect sensitive personal, financial, or confidential information, request unauthorised payments under false pretences or issue misleading loan sanction communications.

Common Scam Methods:

Fraudulent activities come in various forms, including but not limited to:

- **Phishing/Vishing:** Deceptive emails, texts, or electronic communications mimicking legitimacy to extract personal information or prompt you to click on links or download attachments. "Vishing" involves fraudulent calls impersonating our organization to acquire personal information.
- **Loan Application Scams:** The scam involves some unscrupulous persons pass themselves off as representing or being affiliated with major banks and financial institutions, with the intent to defraud unsuspecting members of the public.
- **Bank Transfer Scams:** Fraudulent stories via phone or email urging money transfers in or out of bank accounts.
- **Investment Scams:** Offering or promoting high-return investments through deceptive means to elicit illegitimate money transfers via websites, apps, or social media.

Please be advised that:

- Our only verified website is <https://www.vivriticapital.com/>. Treat any other site or ad claiming Vivriti affiliation with caution. All correspondence from Vivriti will originate only from '@vivriticapital.com' addresses
- Check URLs, branding, and content carefully for inconsistencies before interacting with any platform claiming to represent Vivriti.
- **Never Share Sensitive Information:** Vivriti will never ask for passwords, financial details, or personal data via unsolicited emails, ads, or third-party websites.
- **No Upfront Fees / Unsolicited Requests:** Vivriti does not solicit loans, collect upfront fees, or request payments through informal channels such as personal accounts, unverified links, or unsolicited communications. Any such request should be treated as fraudulent.

Vivriti does not permit collection of any fees or charges by LSPs or third parties directly from borrowers. All loan disbursements and repayments are required to be executed directly between the borrower's bank account and the regulated entity's bank account, in compliance with RBI guidelines. Requests for payments to personal or unrelated accounts are indicative of fraud.

If you encounter a fake website, fraudulent advertisement, or suspicious individual falsely claiming affiliation with Vivriti, please report it through the following channels without delay:

Email (Grievance Redressal): grievanceredressal@vivriticapital.com

You may also report cyber fraud to:

- **National Cyber Crime Reporting Portal:** <https://cybercrime.gov.in>
- **Cyber Crime Helpline:** 1930
- **Local Police / Cyber Cell**

Your report helps us take swift legal action and protects other potential victims.

Legal Disclaimer

Vivriti reserves the right to initiate appropriate legal proceedings against individuals or entities engaged in impersonation, brand misuse, or fraud in its name. Members of the public are expressly cautioned that any person who engages with, transacts with, or provides information to such fraudulent entities does so entirely at their own risk and responsibility. Vivriti shall not be held liable for any financial loss, data breach, or other harm arising from dealings with unauthorized parties.

We remain steadfastly committed to the highest standards of transparency, security, and customer protection. We thank you for your vigilance and cooperation in helping us combat financial fraud.