

Vivriti Capital Private Limited  
 Regd. Office: 12th Floor, Prestige Polygon, No. 471, Annasalai, Nandanam Chennai, Tamil Nadu - 600035  
 (CIN - U65929TN2017PTC117196)

**Statement of Audited Standalone Financial Results for the half year and year ended March 31, 2021**

(Rs. in lakh)

	Particulars	Half year ended		Year ended	
		March 31, 2021	March 31, 2020	March 31, 2021	March 31, 2020
		Audited (Note 9)	Audited (Note 9)	Audited	Audited
	<b>Revenue from Operations</b>				
	Interest Income	11,417.19	6,213.31	20,124.26	11,353.83
	Fees and commission Income	679.34	1,975.72	1,728.03	3,407.61
	Net gain on derecognition of financial instruments	12.00	-	12.00	-
	Net gain on fair value change on financial instruments	65.30	(5.46)	73.90	12.74
(I)	<b>Total Revenue from Operations</b>	<b>12,173.83</b>	<b>8,183.57</b>	<b>21,938.19</b>	<b>14,774.18</b>
(II)	<b>Other Income</b>	<b>546.57</b>	<b>30.01</b>	<b>574.05</b>	<b>41.58</b>
(III)	<b>Total Income (I+II)</b>	<b>12,720.40</b>	<b>8,213.58</b>	<b>22,512.24</b>	<b>14,815.76</b>
(IV)	<b>Expenses</b>				
	Finance costs	5,193.52	3,684.60	9,435.22	6,227.75
	Impairment on financial instruments including write off	2,117.99	690.33	2,989.74	891.19
	Employee benefit expense	1,292.99	1,954.69	3,668.93	3,665.62
	Depreciation and amortisation expense	304.50	354.35	680.38	665.85
	Other expenses	954.12	1,032.34	1,671.45	1,977.04
	<b>Total expenses</b>	<b>9,863.12</b>	<b>7,716.31</b>	<b>18,445.72</b>	<b>13,427.45</b>
(V)	<b>Profit before Tax (III-IV)</b>	<b>2,857.28</b>	<b>497.27</b>	<b>4,066.52</b>	<b>1,388.31</b>
	Tax expense				
	- Current tax	796.18	417.66	1,481.97	679.99
	- Deferred tax	(24.88)	(306.84)	(415.96)	(320.77)
(VI)	<b>Total tax expense</b>	<b>771.30</b>	<b>110.82</b>	<b>1,066.01</b>	<b>359.22</b>
(VII)	<b>Net Profit After Tax</b>	<b>2,085.98</b>	<b>386.45</b>	<b>3,000.51</b>	<b>1,029.09</b>
(VIII)	<b>Other comprehensive income</b>				
	(i) Items not to be reclassified to profit or loss in subsequent periods:				
	Re-measurement gains / (losses) on defined benefit plans (net)	(19.43)	13.64	(15.12)	12.47
	Income tax impact	4.91	(3.70)	3.81	(3.41)
	(ii) Items to be reclassified to profit or loss in subsequent periods:				
	Net (loss) / gain on financial instrument designated at FVOCI	(285.92)	(31.93)	165.71	(22.07)
	Income tax impact	74.50	8.11	(41.71)	5.63
	<b>Other Comprehensive Income</b>	<b>(225.94)</b>	<b>(13.88)</b>	<b>112.69</b>	<b>(7.38)</b>
(IX)	<b>Total comprehensive income (VII+VIII)</b>	<b>1,860.04</b>	<b>372.57</b>	<b>3,113.20</b>	<b>1,021.71</b>
(X)	<b>Earnings per equity share (Half Yearly figures not Annualised)</b>				
	Basic (₹)	13.53	2.76	19.46	7.36
	Diluted (₹)	2.48	0.55	3.57	1.46



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**Statement of Audited Standalone Balance Sheet as at March 31, 2021**

(Rs. in lakh)

	Particulars	As at March 31, 2021	As at March 31, 2020
		Audited	Audited
	<b>ASSETS</b>		
(1)	<b>Financial assets</b>		
(a)	Cash and cash equivalents	13,817.64	3,224.31
(b)	Bank Balances other than (a) above	9,511.80	46,303.51
(c)	Receivables	424.44	708.83
(d)	Loans	1,62,044.92	82,234.41
(e)	Investments	29,397.85	10,087.05
(f)	Other financial assets	297.58	244.90
	<b>Total Financial Assets</b>	<b>2,15,494.23</b>	<b>1,42,803.01</b>
(2)	<b>Non-Financial assets</b>		
(a)	Current Tax Assets (Net)	943.23	1,061.27
(b)	Deferred tax assets (Net)	1,011.24	633.18
(c)	Property, plant and equipment	527.82	729.51
(d)	Right of use asset	874.73	1,212.50
(e)	Other intangible assets	93.28	132.38
(f)	Intangible Assets Under Development	48.96	35.12
(g)	Other non-financial assets	522.10	256.46
	<b>Total Non-Financial Assets</b>	<b>4,021.36</b>	<b>4,060.42</b>
	<b>Total Assets</b>	<b>2,19,515.59</b>	<b>1,46,863.43</b>
	<b>EQUITY AND LIABILITIES</b>		
	<b>LIABILITIES</b>		
(1)	<b>Financial Liabilities</b>		
(a)	Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	1.72	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1,071.13	201.62
(b)	Debt Securities	39,953.41	30,446.55
(b)	Borrowings (Other than Debt Securities)	96,864.64	47,218.16
(c)	Other financial liabilities	1,267.50	2,263.74
	<b>Total Financial Liabilities</b>	<b>1,39,158.40</b>	<b>80,130.07</b>
(2)	<b>Non-Financial Liabilities</b>		
(a)	Provisions	469.84	306.91
(b)	Other non-financial liabilities	173.18	80.42
	<b>Total Non-Financial Liabilities</b>	<b>643.02</b>	<b>387.33</b>
	<b>Total liabilities</b>	<b>1,39,801.42</b>	<b>80,517.40</b>
(3)	<b>EQUITY</b>		
(a)	Equity Share Capital	1,146.39	1,130.02
(b)	Convertible Non-participating Preference Share Capital	8,350.17	7,770.48
(c)	Other equity	70,217.61	57,445.53
	<b>Total equity</b>	<b>79,714.17</b>	<b>66,346.03</b>
	<b>Total equity and liabilities</b>	<b>2,19,515.59</b>	<b>1,46,863.43</b>



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**Notes:**

- 1 These financial results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standards ("Ind As") prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with the relevant rules issued thereunder and the other accounting principles generally accepted in India.
- 2 These financial results have been prepared in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 3 The above standalone financial results have been reviewed by the Audit Committee and have been approved by the Board of Directors at their respective meetings held on April 28, 2021. The statutory auditors have expressed an unmodified audit opinion.
- 4 The Company's main business is Financing Activity. All other activities of the Company revolve around the main business. As such, there are no separate reportable segments, as per the IND AS 108 "Operating Segments" specified under section 133 of the Companies Act, 2013.
- 5 The Company, during the year ended March 31, 2021 has granted 15,19,000 ESOPs, in accordance with the Company's Employee Stock Option Scheme(s).
- 6 During the year ended March 31, 2021, the Company has issued 57,96,936 fully paid up Compulsorily Convertible Preference Shares amounting to Rs. 10,067 lakh to its existing shareholder.
- 7 The COVID -19 pandemic continues to spread across the globe and India, which has contributed to a significant volatility in global and Indian financial markets and a significant decrease in global and local economic activities. The financial results, includes the potential impact of the COVID-19 pandemic on the Company's financial results which are dependent on future developments, which are highly uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether Government mandated or elected by the Company and its subsequent impact on the recoverability's on the Company's assets.  
  
Further, the Company has, based on current available information and based on the policy approved by the board, determined the provision for impairment of financial assets. Given the uncertainty over the potential macro-economic impact, the Company's management has considered all information available upto the date of approval of these financial results. Accordingly, the Company has made provision for expected credit loss on financial assets as at March 31, 2021. Based on the current indicators of future economic conditions, the Company considers this provision to be adequate and expects to recover the carrying amount of these financial assets.  
  
The extent to which the COVID-19 pandemic will further impact the Company's financial results will depend on future developments, which are highly uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether government-mandated or elected by the Company. Given the uncertainty over the potential macro-economic condition, the impact of the global health pandemic may be different from that estimated as at the date of approval of these financial results and the Company will continue to closely monitor any material changes to future economic conditions.
- 8 The Indian Parliament has approved the Code on Social Security, 2020 which would impact the contributions by the Company towards Provident Fund and Gratuity. The Ministry of Labour and Employment has released draft rules for the Code on Social Security, 2020 on November 13, 2020, and has invited suggestions from stakeholders which are under active consideration by the Ministry. The Company will assess the impact and its evaluation once the subject rules are notified and will give appropriate impact in its financial statements in the period in which, the Code becomes effective and the related rules to determine the financial impact are published.
- 9 The figures for the half year ended March 31, 2021 are derived from the audited figures for the year ended March 31, 2021 and audited figures for the half year ended September 30, 2020.  
The figures for the half year ended March 31, 2020 are derived from the audited figures for the year ended March 31, 2020 and unaudited figures for the half year ended September 30, 2019.
- 10 Previous year's figures have been regrouped / reclassified wherever necessary to conform to current period presentation.

**For and on behalf of the Board of Directors of  
Vivriti Capital Private Limited**

*Vineet Sukumar*

**Vineet Sukumar**  
Managing Director  
DIN 06848801

**Date: April 28, 2021  
Place: Chennai**

