



November 10, 2023

BSE Limited,
P.J. Towers,
Dalal Street,
Mumbai -400 001

Sub: Submission of Asset Liability Management (ALM) Statement for the period ended September 30, 2023

Dear Sir/ Madam,

Pursuant to the disclosure requirement provided in para 9 under Section B of Chapter XVII of SEBI Operational Circular Ref. SEBI/HO/DDHS/PoD1/P/CIR/2023/119 dated August 10, 2021, as amended from time to time, enclosed herewith are the following ALM Statements for the period ended September 30, 2023, as submitted to the Reserve Bank of India:

1. Statement of Structural Liquidity
2. Statement of Interest Rate Sensitivity
3. Statement of Short-term Dynamic Liquidity

We request you to take the same on record. Thank you.

For and on behalf of **Vivriti Capital Limited**
(formerly known as Vivriti Capital Private Limited)

P S Amritha
CS, CCO and Compliance Officer
Mem No. A49121
Address: Prestige Zackria Metropolitan No. 200/1-8,
2nd Floor, Block -1, Annasalai, Chennai – 600002

Encl.: a/a





All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 2: Statement of Structural Liquidity													Actual outflow/inflow during last 1 month, starting			
Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total	Remarks	0 day to 7 days	8 days to 14 days	15 days to 30/31 days
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120	X130	X140	X150
(i) Substandard	Y1500	285.29	147.96	344.51	588.73	689.52	1,187.05	1,621.42	2,049.21	39.44	17.58	6,970.71	NA	0.00	0.00	0.00
(a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket)	Y1510	285.29	147.96	344.51	588.73	689.52	1,187.05	1,621.42	2,049.21	39.44	17.58	6,970.71	NA	0.00	0.00	0.00
(b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)	Y1520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(ii) Doubtful and loss	Y1530	15.93	15.93	15.93	58.90	53.87	81.34	23.83	36.03	0.00	0.00	301.76	NA	0.00	0.00	0.00
(a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)	Y1540	15.93	15.93	15.93	58.90	53.87	81.34	23.83	36.03	0.00	0.00	301.76	NA	0.00	0.00	0.00
(b) Entire principal amount due beyond the next five years (In the over 5 years time-bucket)	Y1550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
7. Inflows From Assets On Lease	Y1560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,998.33	0.00	3,998.33	NA	0.00	0.00	0.00	0.00
8. Fixed Assets (Excluding Assets On Lease)	Y1570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,658.06	NA	0.00	0.00	0.00	0.00
9. Other Assets :	Y1580	0.00	0.00	0.00	305.11	305.11	647.82	2,643.59	8,274.21	2,534.49	916.96	15,627.29	NA	0.00	0.00	0.00
(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket')	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	232.30	0.00	232.30	NA	0.00	0.00	0.00
(b) Other Items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash)	Y1600	0.00	0.00	0.00	305.11	305.11	305.11	0.00	3,288.77	0.00	0.00	4,204.10	NA	0.00	0.00	0.00
(c) Others	Y1610	0.00	0.00	0.00	0.00	0.00	342.71	2,643.59	4,985.44	2,302.19	916.96	11,190.89	NA	0.00	0.00	0.00
10. Security Finance Transactions (a+b+c+d)	Y1620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
a) Repo (As per residual maturity)	Y1630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y1640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
c) CDO (As per residual maturity)	Y1650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
d) Others (Please Specify)	Y1660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
11. Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)	Y1670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(i) Loan committed by other institution pending disbursement	Y1680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(ii) Lines of credit committed by other institution	Y1690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(iii) Bills discounted/recounted	Y1700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(iv) Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(a) Forward Forex Contracts	Y1720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(b) Futures Contracts	Y1730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(c) Options Contracts	Y1740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(d) Forward Rate Agreements	Y1750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(e) Swaps - Currency	Y1760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(f) Swaps - Interest Rate	Y1770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(g) Credit Default Swaps	Y1780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(h) Other Derivatives	Y1790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(v) Others	Y1800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
B. TOTAL INFLOWS (B)	Y1810	85,802.57	18,384.17	28,552.09	47,831.90	63,626.12	1,02,237.65	1,35,762.28	1,75,560.20	21,582.16	43,891.91	7,23,231.05	NA	25,081.81	23,263.75	34,714.89
(Sum of 1 to 11)																
C. Mismatch (B - A)	Y1820	54,031.96	16,314.44	14,684.59	25,296.63	32,045.89	35,536.95	28,507.67	35,615.45	3,195.12	1,22,982.46	0.00	NA	529.74	19,977.83	654.22
D. Cumulative Mismatch	Y1830	54,031.96	70,346.40	85,030.99	1,10,327.62	1,42,373.51	1,77,910.46	1,49,402.79	1,13,787.34	1,22,982.46	0.00	0.00	NA	529.74	20,507.57	21,161.79
E. Mismatch as % of Total Outflows	Y1840	170.07%	788.24%	105.89%	112.25%	101.47%	53.28%	-17.35%	-16.87%	74.23%	-73.70%	0.00%	NA	2.16%	607.98%	1.92%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	170.07%	207.88%	178.23%	157.07%	139.82%	105.57%	44.89%	20.92%	22.10%	0.00%	0.00%	NA	2.16%	73.67%	34.19%



All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 2: Statement of short-term Dynamic Liquidity

Particulars		0 day to 7 Days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total
		X010	X020	X030	X040	X050	X060
A. OUTFLOWS							
1. Increase in loans & Advances	Y010	29,516.33	21,934.01	53,502.56	2,65,582.00	5,32,756.00	9,03,290.90
(i) Term Loans	Y020	3,200.00	250.00	10,380.68	1,15,350.00	2,28,900.00	3,58,080.68
(ii) Working Capital (WC)	Y030	1,678.78	2,023.17	2,262.54	0.00	0.00	5,964.49
(iii) Micro Retail Loans of MFIs	Y040	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Others, if any	Y050	24,637.55	19,660.84	40,859.34	1,50,232.00	3,03,856.00	5,39,245.73
2. Net increase in investments	Y060	0.00	0.00	0.00	0.00	0.00	0.00
(i) Equity Shares	Y070	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Convertible Preference Shares	Y080	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Non-Redeemable / Perpetual Preference Shares	Y090	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Shares of Subsidiaries	Y100	0.00	0.00	0.00	0.00	0.00	0.00
(v) In shares of Joint Ventures	Y110	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Bonds	Y120	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Debentures	Y130	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Govt./approved securities	Y140	0.00	0.00	0.00	0.00	0.00	0.00
(ix) In Open ended Mutual Funds	Y150	0.00	0.00	0.00	0.00	0.00	0.00
(x) Others (Please Specify)	Y160	0.00	0.00	0.00	0.00	0.00	0.00
3. Net decrease in public deposits, ICDs	Y170	0.00	0.00	0.00	0.00	0.00	0.00
4. Net decrease in borrowings from various sources/net increase in market lending	Y180	29,586.62	1,815.42	12,805.83	51,964.22	64,498.72	1,60,670.81
5. Security Finance Transactions (As per Residual Maturity of Transactions)	Y190	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	Y200	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y210	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO (As per residual maturity)	Y220	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	Y230	0.00	0.00	0.00	0.00	0.00	0.00
6. Other outflows	Y240	0.00	0.00	0.00	0.00	0.00	0.00
7. Total Outflow on account of OBS items (OO)(Details to be given in below table)	Y250	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL OUTFLOWS (A) (1+2+3+4+5+6+7)	Y260	59,102.95	23,749.43	66,308.39	3,17,546.22	5,97,254.72	10,63,961.71
B. INFLOWS							
1. Net cash position	Y270	51,665.08	0.00	0.00	0.00	0.00	51,665.08
2. Net Increase in Capital (i+ii+iii)	Y280	0.00	0.00	0.00	80,000.00	0.00	80,000.00
(i) Equity Paid-Up Capital	Y290	0.00	0.00	0.00	80,000.00	0.00	80,000.00
(ii) Compulsorily Convertible Preference Shares	Y300	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Other Preference Shares	Y310	0.00	0.00	0.00	0.00	0.00	0.00
3. Reserves & Surplus (i+ii+iii+iv+v+vi+vii +viii+ix+x+xi+xii+xiii)	Y320	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share Premium Account	Y330	0.00	0.00	0.00	0.00	0.00	0.00
(ii) General Reserves	Y340	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Statutory/Special Reserve (Section 45-1C reserve to be shown separately below item no.(vii))	Y350	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Reserves under Sec 45-1C of RBI Act 1934	Y360	0.00	0.00	0.00	0.00	0.00	0.00
(v) Capital Redemption Reserve	Y370	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Debenture Redemption Reserve	Y380	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Other Capital Reserves	Y390	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Other Revenue Reserves	Y400	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y410	0.00	0.00	0.00	0.00	0.00	0.00
(x) Revaluation Reserves	Y420	0.00	0.00	0.00	0.00	0.00	0.00
x.1 Revl. Reserves - Property	Y430	0.00	0.00	0.00	0.00	0.00	0.00
x.2 Revl. Reserves - Financial Assets	Y440	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Share Application Money Pending Allotment	Y450	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Others (Please mention)	Y460	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Balance of profit and loss account	Y470	0.00	0.00	0.00	0.00	0.00	0.00
4. Net increase in deposits	Y480	0.00	0.00	0.00	0.00	0.00	0.00
5. Interest inflow on investments	Y490	0.00	0.00	0.00	0.00	0.00	0.00
6. Interest inflow on performing Advances	Y500	0.00	0.00	0.00	0.00	0.00	0.00
7. Net increase in borrowings from various sources	Y510	14,000.00	16,000.00	30,000.00	1,62,000.00	2,90,000.00	5,12,000.00

