



May 15, 2024

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

**Sub: Submission of provisional Asset Liability Management (ALM) Statement for the period ended April 30, 2024**

Dear Sir/ Madam,

Pursuant to the disclosure requirement provided in para 9 under Part III of Chapter XVII of SEBI Master Circular Ref. SEBI/HO/DDHS/PoD1/P/CIR/2023/119 dated August 10, 2021, as amended from time to time, please find enclosed herewith the ALM Statement – Statement of Structural Liquidity and Statement of Interest Rate Sensitivity for the period ended April 30, 2024, as submitted to the Reserve Bank of India.

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,**  
**2<sup>nd</sup> 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

| Particulars  |       | Actual outflow/inflow during last 1 month, starting |           |            |                   |             |             |                                   |             |             |              |             | Remarks | Actual outflow/inflow during last 1 month, starting |                   |                       |           |
|--|-------|---|-----------|------------|-------------------|-------------|-------------|-----------------------------------|-------------|-------------|--------------|-------------|---------|---|-------------------|-----------------------|-----------|
|  |       | 0 day to 7 days                                     |           |            | 8 days to 14 days |             |             | 15 days to 30/31 days (One month) |             |             | Total        |             |         | 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      |
| 6. Gross Non-Performing Loans (GNPA)   | Y1490 | 0.00  | 0.00      | 0.00       | 0.00              | 0.00        | 0.00        | 0.00                              | 0.00        | 0.00        | 11,846.01    | 11,846.01   | NA      |   | 0.00              | 0.00                  | 0.00      |
| (i) Substandard  | Y1500 | 0.00  | 0.00      | 0.00       | 0.00              | 0.00        | 0.00        | 0.00                              | 0.00        | 0.00        | 11,846.01    | 11,846.01   | 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 | 0.00  | 0.00      | 0.00       | 0.00              | 0.00        | 0.00        | 0.00                              | 0.00        | 0.00        | 11,846.01    | 11,846.01   | 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 | 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) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)            | Y1540 | 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) 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                              | 0.00        | 0.00        | 3,545.07     | 3,545.07    | NA      |   | 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        | 4,310.15     | 4,310.15    | NA      |   | 0.00              | 0.00                  | 0.00      |
| 9. Other Assets  | Y1580 | 0.00  | 0.00      | 0.00       | 257.97            | 1,291.68    | 1,548.04    | 8,919.72                          | 5,735.03    | 1,229.22    | 0.00         | 18,981.66   | 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        | 312.13      | 0.00         | 312.13      | 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       | 257.97            | 257.97      | 257.97      | 0.00                              | 3,515.08    | 0.00        | 0.00         | 4,288.99    | NA      |   | 0.00              | 0.00                  | 0.00      |
| (c) Others   | Y1610 | 0.00  | 0.00      | 0.00       | 0.00              | 1,033.71    | 1,290.07    | 8,919.72                          | 2,219.95    | 917.09      | 0.00         | 14,380.54   | 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) CBLO (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+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/rediscouted   | 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      |
| 8. TOTAL INFLOWS (B)   | Y1810 | 98,564.56   | 30,735.94 | 27,460.32  | 86,145.63         | 81,580.68   | 1,28,245.80 | 1,72,907.41                       | 2,06,633.72 | 14,365.67   | 41,193.02    | 8,87,832.75 | NA      |   | 68,486.87         | 28,700.07             | 28,180.06 |
| (Sum of 1 to 11)   |       |   |           |            |                   |             |             |                                   |             |             |              |             |         |   |                   |                       |           |
| C. Mismatch (B - A)  | Y1820 | 57,510.03   | 27,546.44 | -13,242.13 | 59,358.59         | 33,149.71   | 45,705.36   | 31,705.73                         | -52,631.62  | -6,959.68   | -1,82,142.43 | 0.00        | NA      |   | 427.84            | 26,666.62             | -2,822.27 |
| D. Cumulative Mismatch   | Y1830 | 57,510.03   | 85,056.47 | 71,814.34  | 1,31,172.93       | 1,64,322.64 | 2,10,028.00 | 2,41,733.73                       | 1,89,102.11 | 1,82,142.43 | 0.00         | 0.00        | NA      |   | 427.84            | 27,094.46             | 24,272.19 |
| E. Mismatch as % of Total Outflows   | Y1840 | 140.08%   | 863.66%   | -32.53%    | 221.59%           | 68.45%      | 55.37%      | 22.45%                            | -20.30%     | -32.64%     | -81.56%      | 0.00%       | NA      |   | 0.63%             | 1311.40%              | -9.10%    |
| F. Cumulative Mismatch as % of Cumulative Total Outflows   | Y1850 | 140.08%   | 192.24%   | 84.54%     | 117.40%           | 102.60%     | 86.54%      | 62.97%                            | 29.40%      | 27.41%      | 0.00%        | 0.00%       | NA      |   | 0.63%             | 38.66%                | 24.01%    |





