February 11, 2026

Department of Corporate Services,
BSE Limited,
P.J. Towers, Dalal Street,
Mumbai - 400 001

Sub: Submission of Unaudited Standalone Financial Results of Vivriti Capital Limited (the 'Company') for the quarter ended December 31, 2025, and CFO Certificate for the quarter ended December 31, 2025.

Ref: Commercial Paper bearing INE01HV14AC7, INE01HV14AF0, INE01HV14AE3, INE01HV14AI4, INE01HV14AH6, INE01HV14AD5

Dear Sir/ Madam,

In terms of Part III of Chapter XVII-Listing of Commercial Paper under SEBI Master Circular for issue and listing of Non-convertible Securities, Securitized Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated October 15, 2025, as amended from time to time, we are submitting herewith the Unaudited Standalone Financial Results of the Company for the quarter ended December 31, 2025, and CFO Certificate thereon with respect to utilization of proceeds of Commercial Paper for the quarter ended December 31, 2025.

Kindly take the same on record.

For and on behalf of **Vivriti Capital Limited**

SRINIVASA RAGHAVAN

Digitally signed by SRINIVASARAGHAVAN
Date: 2026.02.11 19:05:35 +05'30'

Srinivasaraghavan B
Chief Financial Officer
Address: Prestige Zackria Metropolitan No. 200/1-8, 2nd Floor, Block -1, Annasalai, Chennai – 600002

Encl: a/a

SUNDARAM & SRINIVASAN
CHARTERED ACCOUNTANTS
Offices: Chennai - Mumbai - Bangalore - Madurai

23, C.P. Ramaswamy Road
Alwarpet, Chennai – 600 018
Telephone 2498 8762
2498 8463
4210 6952
E-Mail: sundaramandsrinivasan1948@gmail.com
Website: www.sundaramandsrinivasan.com

Limited Review Report on unaudited standalone financial results of Vivriti Capital Limited for the quarter ended 31st December 2025 and year to date results for the period from 1st April 2025 to 31st December 2025 pursuant to Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

The Board of Directors,
Vivriti Capital Limited,

1. We have reviewed the accompanying Statement of unaudited financial results of Vivriti Capital Limited (hereinafter referred to as "the Company") for the quarter ended 31st December and year to date results for the period from 1st April 2025 to 31st December 2025, (the "statement") submitted by the company pursuant to regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations, 2015"). We have initialed the statement for identification purpose only.

2. This Statement, which is the responsibility of the Company's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, read with the relevant Rules issued thereunder, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of the Listing Regulations, 2015, including relevant circulars issued by the SEBI from time to time and that it has been prepared in accordance with the relevant prudential norms issued by the RBI in respect of Income recognition, asset classification, provisioning and other related matters, to the extent those are not inconsistent with the Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013. Our responsibility is to issue a report on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the entity" issued by the Institute of Chartered Accountants of India review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

SUNDARAM & SRINIVASAN
New No:4,
Old No:23,
CPR ROAD,
CHENNAI
600 018.
CHARTERED ACCOUNTANTS

SUNDARAM & SRINIVASAN
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4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters to the extent applicable.

For Sundaram & Srinivasan
Chartered Accountants
FRN: 004207S

SUNDARAM & SRINIVASAN ★ CHARTERED ACCOUNTANTS ★
New No:4,
Old No:2,
CPR ROAD,
CHENNAI
600 018.

S Usha
Partner
Membership Number: 211785

Date: February 11, 2026
UDIN: 26211785AUCXHZ4559.
Place: Chennai

Vivriti Capital Limited

Regd. Office: Prestige Zackria Metropolitan No. 200/1-8, 2nd Floor, Block -1, Annasalai, Chennai - 600002

(CIN - U65929TN2017PLC117196)

Statement of Unaudited Standalone Financial Results for the quarter and year to date period ended 31 December 2025

(Rs. in lakhs)

Particulars	Quarter ended			Year to date period ended		Year ended
	31 December 2025	30 September 2025	31 December 2024	31 December 2025	31 December 2024	31 March 2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest income	39,576.23	36,783.68	31,788.48	1,11,373.83	92,341.22	1,26,996.57
Fees and commission income	2,828.23	3,947.58	1,571.00	7,912.60	4,379.13	6,543.76
Net gain on fair value changes	(4.84)	313.63	94.08	71.19	363.55	155.59
Net gain on derecognition of financial instruments	1,402.67	-	1.02	1,402.67	783.97	1,015.26
Total revenue from operations	**43,802.29**	**41,044.89**	**33,454.58**	**1,20,760.29**	**97,867.87**	**1,34,711.18**
Other income	92.83	350.57	150.40	645.76	906.74	1,684.65
Total income	**43,895.12**	**41,395.46**	**33,604.98**	**1,21,406.05**	**98,774.61**	**1,36,395.83**
Expenses						
Finance costs	21,849.13	20,826.79	17,810.04	62,232.66	51,432.66	69,926.89
Impairment on financial instruments	8,470.51	7,691.44	4,789.89	21,511.77	12,069.08	19,380.05
Employee benefit expenses	3,090.49	2,893.60	2,468.79	8,745.79	7,954.13	10,120.55
Depreciation and amortisation	417.19	434.19	350.77	1,288.40	1,242.17	1,674.59
Other expenses	2,004.37	2,345.55	1,667.24	6,038.84	4,667.49	6,230.37
Total expenses	**35,831.69**	**34,191.57**	**27,086.73**	**99,817.46**	**77,365.53**	**1,07,332.45**
Profit before tax	**8,063.43**	**7,203.89**	**6,518.25**	**21,588.59**	**21,409.08**	**29,063.38**
Tax expense						
- Current tax	2,646.94	2,198.88	1,724.48	6,992.94	5,664.02	9,320.04
- Deferred tax charge / (benefit)	(539.15)	(359.18)	(82.25)	(1,433.53)	(270.14)	(2,260.74)
Total tax expense	**2,107.79**	**1,839.70**	**1,642.23**	**5,559.41**	**5,393.88**	**7,059.30**
Net profit after tax for the period	**5,955.64**	**5,364.19**	**4,876.02**	**16,029.18**	**16,015.20**	**22,004.08**
Other comprehensive income						
(i) Items that will not be reclassified to profit or loss:						
Remeasurements of the defined benefit asset/ (liability)	82.63	(8.54)	(31.81)	65.55	(34.42)	(34.15)
Income tax relating to items that will not be reclassified to profit or loss	(20.80)	2.15	8.01	(16.50)	8.66	8.59
Sub-total (A)	**61.83**	**(6.39)**	**(23.80)**	**49.05**	**(25.76)**	**(25.56)**
(ii) Items that will be reclassified to profit or loss:						
Fair valuation of financial instruments (net)	(325.91)	14.72	64.51	(107.90)	(66.60)	1,165.61
Changes in Cash flow hedge reserve	1,103.71	(886.38)	3.30	65.93	213.68	(338.82)
Income tax relating to items that will be reclassified to profit or	(195.76)	219.38	(17.07)	10.56	(37.02)	(208.09)
Sub-total (B)	**582.04**	**(652.28)**	**50.74**	**(31.41)**	**110.06**	**618.70**
Other Comprehensive Income (A + B)	**643.87**	**(658.67)**	**26.94**	**17.64**	**84.30**	**593.14**
Total comprehensive income for the period/ year, net of income tax	**6,599.51**	**4,705.52**	**4,902.96**	**16,046.82**	**16,099.50**	**22,597.22**
Earnings per equity share						
Basic (₹)	6.18	5.58	5.08	16.65	16.68	22.91
Diluted (₹)	6.09	5.48	5.02	16.39	16.47	22.50
	Not annualised	Not annualised	Not annualised	Not annualised	Not annualised	Annualised
Face value per share (₹)	10.00	10.00	10.00	10.00	10.00	10.00

See accompanying notes to the unaudited standalone financial results

SUNDARAM & SRINIVASAN * CHARTERED ACCOUNTANTS * New No:4, Old No:2, CPT ROAD, CHENNAI 600 018.

VIVRITI CAPITAL LIMITED CHENNAI 600 002

Vivriti Capital Limited
Regd. Office: Prestige Zackria Metropolitan, No. 200/1-8, 2nd Floor, Block -1, Annasalai, Chennai - 600002
(CIN - U65929TN2017PLC117196)

Notes to the unaudited standalone financial results for the quarter and year to date period ended 31 December 2025

1 Vivriti Capital Limited ("the Company") is a Middle Layer Non-Banking Financial Company (NBFC-ML), registered with the Reserve Bank of India ("the RBI").

2 The above unaudited standalone financial results for the quarter and year to date period ended 31 December 2025 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their respective meetings held on 11 February 2026. The above results for the quarter and year to date period ended 31 December 2025 have been reviewed by the statutory auditors of the Company. The auditors have issued an unmodified limited review report.

3 The unaudited standalone financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard ('Ind AS') 34 - "Interim Financial Reporting" as prescribed under Section 133 of the Companies Act, 2013 ('the Act'), and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations 2015. The financial results have been drawn up on the basis of Ind AS, that are applicable to the Company as at 31 December 2025. Any application guidance/ clarifications / directions issued by the RBI or other regulators are implemented as and when they are issued/ applicable.

4 There are no separate reportable segments in accordance with Ind AS 108 on "Operating Segments" in respect of the Company.

5 Other equity includes Statutory Reserves as per Section 45-IC of Reserve Bank of India Act 1934, balance in Securities Premium Account, Employee Stock Options Outstanding Account and Retained earnings comprising of reserves in statement of profit and loss and other comprehensive income.

6 In terms of the requirement as per RBI notifications no. - RBI/DOR/2025-26/359 DOR.ACC. REC. No.278/21 .04.018/2025-26 dated 28 November 2025 on implementation of Indian Accounting Standards, Non-Banking Financial Companies (NBFCs) are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and Income recognition, Asset Classification and Provisioning (IRACP) Norms (including provision on standard assets). The impairment allowances under Ind AS 109 made by the Company exceeds the total provision required under IRACP (including standard asset provisioning) as at 31 December 2025 and accordingly, no amount is required to be transferred to impairment reserve.

7 Disclosures pursuant to RBI Notification - RBI/DOR/2025-26/359 DOR.ACC. REC. No.278/21 .04.018/2025-26, 'Master Direction - Reserve Bank of India (NonBanking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025' read with RBI/DOR/2025-26/352 DOR.STR.REC.271/21 .04.048/2025-26, 'Master Direction - Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions 2025 dated 28 November 2025.

a) Details of loans (not in default) acquired through assignment during the year to date period ended 31 December 2025:

Amount of loans acquired through assignment (INR in Lakhs)	31,767.01
Weighted average maturity in months	15.81
Weighted average holding period in months	8.41
Retention of beneficial economic interest	1%-10%
Coverage of tangible security	0%-100%
Rating-wise distribution of rated loans	Unrated

b) Details of transfer of loans (not in default) during the year to date period ended 31 December 2025.

Particulars	**To Banks**	**To others**
Number of loans sold	93,118	4,226
Aggregate amount (INR in Lakhs)	32,082.60	3,000.02
Sale consideration(INR in Lakhs)	28,874.34	3,000.02
Number of transactions	4	1
Weighted average maturity in months (remaining)	9.90	23.94
Weighted average holding period in months (after origination)	5.23	10.83
Retention of beneficial economic interest (average)	10%	0%
Coverage of tangible security coverage Rating wise distribution of rated loans Number of	NA	NA
Number of transferred loans replaced	NA	NA

SUNDARAM & SRINIVASAN CHARTERED ACCOUNTANTS
New No:4, Old No:2, CPR ROAD, CHENNAI 600 018.

VIVRITI CAPITAL LIMITED
CHENNAI 600 002

Vivriti Capital Limited
Regd. Office: Prestige Zackria Metropolitan, No. 200/1-8, 2nd Floor, Block -1, Annasalai, Chennai - 600002
(CIN - U65929TN2017PLC117196)

8 Analytical ratios / disclosures required under Regulation 52 / 54 of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015

Particulars	Ref	Quarter ended			Year to date period ended		Year ended
		31 December 2025	30 September 2025	31 December 2024	31 December 2025	31 December 2024	31 March 2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Debt-equity ratio (No. of times)	8.1	3.73	3.83	3.31	3.73	3.31	3.48
Outstanding optionally convertible redeemable preference shares (Quantity and Value)		Nil	Nil	Nil	Nil	Nil	Nil
Debenture redemption reserve (Amount in lakhs)		Nil	Nil	Nil	Nil	Nil	Nil
Capital redemption reserve (Amount in lakhs)		Nil	Nil	Nil	Nil	Nil	Nil
Net worth (Amount in lakhs)	8.2	2,31,786.61	2,24,895.56	2,07,830.23	2,31,786.61	2,07,830.23	2,14,691.43
Net profit after Tax (Amount in lakhs)		5,955.64	5,364.19	4,876.02	16,029.18	16,015.20	22,004.08
Earnings per share (Not annualised for the interim periods)							
Basic (₹)		6.18	5.58	5.08	16.65	16.68	22.91
Diluted (₹)		6.09	5.48	5.02	16.39	16.47	22.50
Total debts to total assets (%)	8.3	74.63%	75.76%	72.07%	74.63%	72.07%	71.46%
Net profit margin (%)	8.4	13.60%	13.07%	14.58%	13.27%	16.36%	16.13%
Sector specific equivalent ratios							
(i) Gross Non-Performing Assets (GNPA) Ratio (%)	8.5	2.44%	2.49%	1.90%	2.44%	1.90%	1.89%
(ii) Net Non-Performing Assets (NNPA) Ratio (%)	8.6	0.88%	0.94%	0.58%	0.88%	0.58%	0.71%
(iii) Capital adequacy ratio or capital-to-risk weighted assets ratio	8.7	20.51%	20.10%	22.14%	20.51%	22.14%	21.02%

8.1 Debt-equity ratio is (Debt Securities+Borrowings (Other than debt securities) - Bank overdrafts - Unamortized issues expenses) / Net worth.

8.2 Net worth is equal to Equity share capital + Other equity + Convertible preference share capital.

8.3 Total debts to total assets is (Debt Securities and Borrowings (other than debt securities) - Bank overdrafts - Unamortized issues expenses) / Total assets

8.4 Net profit margin is Net profit after tax / Total Revenue from operations

8.5 GNPA Ratio is Gross Stage 3 assets/ Gross assets under management. Asset under management includes loans, investments in non-convertible debentures, investment in pass through certificates.

8.6 NNPA Ratio is (Gross Stage 3 assets - Impairment Loss allowance for Stage 3 assets) /(Gross Assets under management - Impairment allowance for Stage 3 assets).

8.7 Capital adequacy ratio or capital-to-risk weighted assets ratio (CRAR) is computed by dividing company's Tier I and Tier II capital by risk weighted assets.

8.8 The information related to Debt Service Coverage Ratio, Interest Service Coverage ratio, Current ratio, long term debt to working capital ratio, bad debts to accounts receivable ratio, current liability ratio, debtors turnover, inventory turnover and operating margin have not been included as these disclosures are not applicable to the Company considering the nature of business undertaken by the Company.

9 The Company does not have any listed non-convertible redeemable preference shares and accordingly disclosures under regulation 52(6) of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 are not applicable to the Company.

10 Pursuant to the notification of 4 New Labour Codes by Government of India viz the Code on Wages, 2019, Code on Social Security, 2020, the Industrial Relations Code,2020 and the Occupational Safety, Health and Working Conditions Code, 2020 collectively referred to as 'The New Labour Codes" w.e.f. 21 November 2025, the Company has reassessed its employee benefit obligations based on the revised definition of wages and expanded eligibility criteria. The impact of these have resulted in an increase in Employee Benefit expenses by INR 164.90 Lakhs for the quarter and year to date period ended December 2025 The Company continues to monitor the developments and will review its estimates as further clarifications and Rules are notified.

11 On 27 June 2024, the Board of Directors of the Company has approved a scheme or arrangement, amongst Vivriti Capital Limited, Hari and Company Investments Madras Private Limited, Vivriti Next Limited, Vivriti Asset Management Private Limited and Vivriti Funds Private Limited and their respective shareholders under Sections 230 to 232 of the Companies Act, 2013 in conjunction with business combinations between the entities referred to herewith. The scheme inter-alia has been approved by the National Company Law Tribunal, Chennai bench vide order No. CP/CAA/37/2025 dated 9th December 2025 read with order No. IA/CA/256/2025 dated 19th December 2025. Certified to be true copies of such orders have been received by the Company on 2nd January 2026 and 2nd February 2026 respectively.

Pursuant to such order received, the Company shall within thirty days from the date of the receipt of such order cause a certified copy of the same to be delivered to the Registrar of Companies for registration. On such document being filed, the effective date of such scheme shall be identified as per the terms of Part I Section C Clause 13(ff) of the aforementioned scheme of arrangement. The scheme of arrangement can be further referred to in the link - https://www.vivriticapital.com/vivriti-group-scheme-of-restructuring.html.The event however does not have any impact on the unaudited standalone financial results for the quarter and year to date period ended 31 December 2025.

12 All outstanding non-convertible listed debt securities are secured by way of an exclusive charge on identified receivables of the Company with security cover of 1.08 times of outstanding amount on such securities at any point in time.All outstanding non-convertible unlisted debt securities are secured by way of an exclusive charge on identified receivables of the Company with security cover of 1.11 times of outstanding amount on such securities at any point in time.There are no unsecured non-convertible securities.

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

Vineet Sukumar
Managing Director
DIN: 06848801

Place: Chennai
Date: 11 February 2026

VIVRITI CAPITAL LIMITED CHENNAI 600 002

SUNDARAM & SRINIVASAN CHARTERED ACCOUNTANTS New No.4, Old No.12, CPC ROAD, CHENNAI 600 018.

February 11, 2026

Department of Corporate Services,
BSE Limited,
P.J. Towers, Dalal Street,
Mumbai - 400 001

Sub: CFO Certificate on utilization of proceeds of Commercial Paper (CP) for the quarter ended December 31, 2025

Ref: Commercial Paper bearing INE01HV14AC7, INE01HV14AF0, INE01HV14AE3, INE01HV14AI4, INE01HV14AH6, INE01HV14AD5

Dear Sir/ Madam,

In terms of clause No.10, Part III of Chapter XVII-Listing of Commercial Paper under SEBI Master Circular for issue and listing of Non-convertible Securities, Securitized Debt Instruments, Security Receipts, Municipal Debt Securities, and Commercial Paper dated October 15, 2025, as amended from time to time, we hereby confirm that the issue proceeds of the CP bearing abovementioned ISINs, have been used for the disclosed purposes as mentioned in Disclosure Documents and in adherence to aforesaid circular for the quarter ended December 31, 2025.

Kindly take the same on record.

For and on behalf of **Vivriti Capital Limited**

SRINIVASA RAGHAVAN

Digitally signed by SRINIVASARAGHAVAN
Date: 2026.02.11 19:05:54 +05'30'

Srinivasaraghavan B
Chief Financial Officer
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