July 28, 2025

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 June 30, 2025, and CFO Certificate for the quarter ended June 30, 2025.

Ref: Commercial Paper bearing ISIN INE01HV14714, INE01HV14748

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 May 22, 2024, as amended from time to time, we are submitting herewith the Unaudited Standalone Financial Results of the Company for the quarter and period ended June 30, 2025, and CFO Certificate thereon with respect to utilization of proceeds of Commercial Paper for the quarter ended June 30, 2025.

Kindly take the same on record.

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

SRINIVASA RAGHAVAN
Digitally signed by SRINIVASARAGHAVAN
Date: 2025.07.28 20:49:00 +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 30th June 2025 pursuant to Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To the Board of Directors of
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 30th June 2025 (the "Statement") being 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

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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

S Usha
Partner
Membership Number: 211785

Date: July 28, 2025
UDIN: 25211785BMIZDW5090
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 ended 30 June 2025

(Rs. in lakhs)

Particulars	Quarter ended			Year ended
	30 June 2025	31 March 2025	30 June 2024	31 March 2025
	Unaudited	Audited	Unaudited	Audited
Revenue from operations				
Interest income	35,013.92	34,655.35	30,116.12	1,26,996.57
Fees and commission income	1,136.79	2,164.63	907.25	6,543.76
Net gain on fair value changes	(237.60)	(207.96)	281.09	155.59
Net gain on derecognition of financial instruments	-	231.29	782.95	1,015.26
Total revenue from operations	**35,913.11**	**36,843.31**	**32,087.41**	**1,34,711.18**
Other income	202.36	777.91	165.01	1,684.65
Total income	**36,115.47**	**37,621.22**	**32,252.42**	**1,36,395.83**
Expenses				
Finance costs	19,556.74	18,494.23	17,072.54	69,926.89
Impairment on financial instruments	5,349.82	7,310.97	3,058.36	19,380.05
Employee benefit expenses	2,761.70	2,166.42	2,863.97	10,120.55
Depreciation and amortisation	437.02	432.42	455.56	1,674.59
Other expenses	1,688.92	1,562.88	1,427.08	6,230.37
Total expenses	**29,794.20**	**29,966.92**	**24,877.51**	**1,07,332.45**
Profit before tax	**6,321.27**	**7,654.30**	**7,374.91**	**29,063.38**
Tax expense				
- Current tax	2,147.12	3,656.02	1,951.12	9,320.04
- Deferred tax charge / (benefit)	(535.20)	(1,990.60)	(93.06)	(2,260.74)
Total tax expense	**1,611.92**	**1,665.42**	**1,858.06**	**7,059.30**
Net profit after tax for the period/ year	**4,709.35**	**5,988.88**	**5,516.85**	**22,004.08**
Other comprehensive income				
(i) Items that will not be reclassified to profit or loss:				
Remeasurements of the defined benefit asset/ (liability)	(8.54)	0.27	(1.30)	(34.15)
Income tax relating to items that will not be reclassified to profit or loss	2.15	(0.07)	0.33	8.59
Sub-total (A)	**(6.39)**	**0.20**	**(0.97)**	**(25.56)**
(ii) Items that will be reclassified to profit or loss:				
Fair valuation of financial instruments (net)	203.29	1,232.21	70.57	1,165.61
Changes in Cash flow hedge reserve	(151.40)	(552.50)	(7.76)	(338.82)
Income tax relating to items that will be reclassified to profit or loss	(13.06)	(171.07)	(15.81)	(208.09)
Sub-total (B)	**38.83**	**508.64**	**47.00**	**618.70**
Other Comprehensive Income (A + B)	**32.44**	**508.84**	**46.03**	**593.14**
Total comprehensive income for the period/ year, net of income tax	**4,741.79**	**6,497.72**	**5,562.88**	**22,597.22**
Earnings per equity share				
Basic (₹)	4.90	6.23	5.76	22.91
Diluted (₹)	4.82	6.12	5.60	22.50
	Not annualised	Not annualised	Not annualised	Annualised
Face value per share (₹)	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:23, 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)

Notes to the unaudited standalone financial results for the quarter ended 30 June 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 ended 30 June 2025 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their respective meetings held on 28 July 2025. The above results for the quarter ended 30 June 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 30 June 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/2019-20/170 DOR (NBFC).CC. PD No. 109/22.10.106/2019-20 dated 13 March 2020 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 30 June 2025 and accordingly, no amount is required to be transferred to impairment reserve.

7 Disclosures pursuant to RBI Notification - RBI / DOR/ 2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated 24 September 2021.

a) Details of loans (not in default) acquired through assignment during the quarter ended 30 June 2025:

Amount of loans acquired through assignment	2,241.18
Weighted average maturity in months	19.65
Weighted average holding period in months	12.55
Retention of beneficial economic interest	10%
Coverage of tangible security	100%
Rating-wise distribution of rated loans	NA

b) There are no transfer of loans (not in default) during the quarter ended 30 June 2025.

c) The Company has not acquired / transferred any stressed loans during the quarter ended 30 June 2025.

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

VIVRITI CAPITAL LIMITED CHENNAI 600 002

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

Particulars	Ref	Quarter ended			Year ended
		30 June 2025	31 March 2025	30 June 2024	31 March 2025
		Unaudited	Audited	Unaudited	Audited
Debt-equity ratio (No. of times)	8.1	3.42	3.48	3.16	3.48
Outstanding optionally convertible redeemable preference shares (Quantity and Value)		-	-	-	-
Debenture redemption reserve (Amount in lakhs)		Nil	Nil	Nil	Nil
Capital redemption reserve (Amount in lakhs)		Nil	Nil	Nil	Nil
Net worth (Amount in lakhs)	8.2	2,19,677.41	2,14,691.43	1,95,479.14	2,14,691.43
Net profit after Tax (Amount in lakhs)		4,709.35	5,988.88	5,516.85	22,004.08
Earnings per share (Not annualised for the interim periods)					
Basic (₹)		4.90	6.23	5.76	22.91
Diluted (₹)		4.82	6.12	5.60	22.50
Total debts to total assets (%)	8.3	73.32%	71.46%	70.03%	71.46%
Net profit margin (%)	8.4	13.11%	16.25%	17.19%	16.13%
Sector specific equivalent ratios					
(i) Gross Non-Performing Assets (GNPA) Ratio (%)	8.5	2.49%	1.89%	1.70%	1.89%
(ii) Net Non-Performing Assets (NNPA) Ratio (%)	8.6	0.97%	0.71%	0.96%	0.71%
(iii) Capital adequacy ratio or capital-to-risk weighted assets ratio	8.7	21.28%	21.02%	22.70%	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 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 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 ended 30 June 2025.

11 All outstanding non-convertible listed debt securities are secured by way of an exclusive charge on identified receivables of the Company with security cover ranging between 1.01 and 1.09 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 1.10 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: 28 July 2025

SUNDARAM & SRINIVASAN ★ CHARTERED ACCOUNTANTS ★ New No.4, Old No.23, 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)

Statement of Security Cover as at 30 June 2025, pursuant to requirements of regulation 54(3) read with regulation 56(1)(d) of Securities And Exchange Board of India (Listing Obligations And Disclosure requirements) Regulations, 2015

Annexure I

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+ N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value						Relating to Column F		
ASSETS														
Property, Plant and Equipment		-	-	-	-	-	2,236.24	-	**2,236.24**	-	-	-	-	-
Capital Work-in- Progress		-	-	-	-	-	0.51	-	**0.51**	-	-	-	-	-
Right of Use Assets		-	-	-	-	-	1,190.32	-	**1,190.32**	-	-	-	-	-
Goodwill		-	-	-	-	-	-	-	**-**	-	-	-	-	-
Intangible Assets		-	-	-	-	-	1,713.69	-	**1,713.69**	-	-	-	-	-
Intangible Assets under Development		-	-	-	-	-	941.00	-	**941.00**	-	-	-	-	-
Investments		20,653.50	460.61	-	-	-	26,228.16		**47,342.27**	-	20,653.50	-	-	**20,653.50**
Loans		1,86,597.79	5,83,289.95	-	-	-	1,07,867.07		**8,96,910.27**	-	1,86,597.79	-	-	**1,86,597.79**
Inventories		-	-	-	-	-	-	-	**-**	-	-	-	-	-
Trade Receivables		-	-	-	-	-	621.55	-	**624.04**	-	-	-	-	-
Cash and Cash Equivalents		-	-	-	-	-	19,677.42	-	**19,677.42**	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	36,319.23	-	-	-	17,192.15	-	**53,511.38**	-	-	-	-	-
Others		-	-	-	-	-	19,246.82	-	**19,246.82**	-	-	-	-	-
Total		**2,07,251.30**	**6,20,069.78**	-	-	-	**1,96,914.93**	-	**10,43,393.96**	-	**2,07,251.30**	-	-	**2,07,251.30**
							-							
LIABILITIES							-							
Debt securities to which this certificate		1,90,035.91	-	-	-	-	-	-	**1,90,035.91**	-	1,90,035.91	-	-	**1,90,035.91**
Other debt sharing pari-passu charge with above debt			-	-	-	-	-	-	**-**	-	-	-	-	-
Other Debt	Commercial Papers		-	-	-	-	13,117.59	-	**13,117.59**	-	-	-	-	-
Subordinated debt			-	-	-	-	-	-	**-**	-	-	-	-	-
Borrowings			-	-	-	-	-	-	**-**	-	-	-	-	-
Bank	Term Loan from Banks		3,79,827.65	-	-	-	-	-	**3,79,827.65**	-	-	-	-	-
Debt Securities			-	-	-	-	-	-	**-**	-	-	-	-	-
Others	Term Loan from other parties and loans repayable on demand		1,88,186.74	-	-	-	-	-	**1,88,186.74**	-	-	-	-	-
Trade payables			-	-	-	-	1,780.16	-	**1,780.16**	-	-	-	-	-
Lease Liabilities			-	-	-	-	1,446.69	-	**1,446.69**	-	-	-	-	-
Provisions			-	-	-	-	20,284.97	-	**20,284.97**	-	-	-	-	-
Others			-	-	-	-	29,036.84	-	**29,036.84**	-	-	-	-	-
Total		**1,90,035.91**	**5,68,014.39**	-	-	-	**65,666.25**	-	**8,23,716.55**	-	**1,90,035.91**	-	-	**1,90,035.91**
Cover on Book Value		**1.09**			-						**1.09**			**1.09**
Cover on Market Value														
		Exclusive Security Cover Ratio			**Pari-Passu Security Cover Ratio**									

SUNDARAM & SRINIVASAN ★ CHARTERED ACCOUNTANTS ★ New No:47 Old No:23, CPR Road, Chennai 600 018.

VIVRITI CAPITAL LIMITED CHENNAI 600 002 ★

July 28, 2025

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 June 30, 2025

Ref: Ref: Commercial Paper bearing ISIN INE01HV14714, INE01HV14748

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 May 22, 2024, 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 June 30, 2025.

Kindly take the same on record.

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

SRINIVASA RAGHAVAN

Digitally signed by SRINIVASARAGHAVAN
Date: 2025.07.28 20:48:39 +05'30'

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