August 06, 2026

To,

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, 2026, and CFO Certificate for the quarter ended June 30, 2026.

Ref: Commercial Paper bearing INE0P1414030, INE0P1414048, INE0P1414055, INE0P1414071 and INE0P1414063

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 June 30, 2026, and CFO Certificate thereon with respect to utilization of proceeds of Commercial Paper for the quarter ended June 30, 2026.

Kindly take the same on record.

For and on behalf of **Vivriti Capital Limited**
(formerly known as Hari and Company Investments Madras Limited, and Hari and Company Investments Madras Private Limited)

SRINIVASARAGHAVAN

Digitally signed by SRINIVASARAGHAVAN
Date: 2026.08.06 17:45:12 +05'30'

Srinivasaraghavan B
Chief Financial Officer
Address: Prestige Zackria Metropolitan, 8th Floor, Block 1, No. - 200/1-8, Anna Salai, Chennai-600002

Encl: a/a

LDS & Co.
Chartered Accountants
Kochi I Calicut I Trivandrum

INDEPENDENT AUDITOR'S REVIEW REPORT ON UNAUDITED FINANCIAL RESULTS OF VIVRITI CAPITAL LIMITED (FORMERLY KNOWN AS HARI AND COMPANY INVESTMENTS MADRAS LIMITED, AND HARI AND COMPANY INVESTMENTS MADRAS PRIVATE LIMITED) FOR THE QUARTER ENDED JUNE 30, 2026

To the Board of Directors

Vivriti Capital Limited (Formerly known as Hari and Company Investments Madras Limited, and Hari and Company Investments Madras Private Limited)

INTRODUCTION

1. We have reviewed the accompanying Statement of Unaudited Financial Results of **Vivriti Capital Limited (Formerly known as Hari and Company Investments Madras Limited, and Hari and Company Investments Madras Private Limited) ("the Company")**, for the quarter ended June 30, 2026 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").

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, 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.

SCOPE OF 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 (ICAI). A review of interim financial information consists of making inquiries, primarily of the Company's personnel 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 specified under Section 143(10) of the Companies Act, 2013 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.

LDS & Co. FRN 017903S CALICUT Chartered Accountants

Old Door No18/600, Near Tali Ganapathy Temple, Chalappuram P.O., Kozhikode – 673002
Email: Surya@Ldsandco.in

CONCLUSION

4. Based on our review conducted as stated in paragraph 3 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, the RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations, 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 RBI in respect of income recognition, asset classification, provisioning and other related matters.

OTHER MATTERS

5. The Statement includes comparative financial figures of the Company for the quarter ended June 30, 2025, for the quarter ended March 31, 2026 and the year ended March 31, 2026, which have been restated by the management to give effect to the Scheme of Demerger approved by the National Company Law Tribunal ('NCLT') vide The Certified True Copy of the final order dated 9 December 2025 was received on 2 January 2026 and the Certified True Copy of the rectified order dated 19 December 2025 was received on 2 February 2026. The Order of NCLT was filed with ROC on 2 March 2026. The appointed / effective date as per the Scheme is the first day of the month immediately succeeding the month in which all requisite conditions and filings with the regulatory authorities are completed. Accordingly, the appointed / effective date as per the Scheme is 1 April 2026, whereby the NBFC business has been transferred to the Company, and which has been accounted for as a common control business combination in accordance with the accounting treatment specified in Appendix C to Ind AS 103, 'Business Combinations'.

   Corresponding comparative figures included in these financial results (which also includes financial information of the demerged undertaking) have been compiled by the Management and such comparative information has not been subjected to audit or limited review. Accordingly, we do not express any conclusion on the comparative financial information.

   Our conclusion is not modified in respect of the above matters.

For **L D S & Co**
Chartered Accountants
ICAI Firms Registration number: 017903S

Surya Narayanan A R
Partner
Membership Number : 232866
UDIN : 26232866WVMBSM7187

Place : Chennai
Date : August 06, 2026

Vivriti Capital Limited

(formerly known as Hari and Company Investments Madras Limited, and Hari and Company Investments Madras Private Limited)

Regd. Office: Prestige Zackria Metropolitan, 8th Floor, Block 1, No. - 200/1-8, Anna Salai, Chennai-600002

(CIN - U65991TN1989PLC017066)

Statement of Unaudited Financial Results for the quarter ended 30 June 2026

(Rs. in lakhs, except per equity share data)

Particulars	Quarter ended			Year ended
	30 June 2026	31 March 2026	30 June 2025	31 March 2026
	Unaudited	Unaudited (Note 4)	Unaudited (Note 4)	Unaudited (Note 4)
Revenue from operations				
Interest income	43,601.22	40,762.96	35,013.92	1,52,136.79
Fees and commission income	587.92	1,253.61	1,136.79	9,166.21
Net gain on fair value changes	379.97	1,033.19	(198.60)	1,189.43
Net gain on derecognition of financial instruments	19.83	806.66	-	2,209.33
Total revenue from operations	**44,588.94**	**43,856.42**	**35,952.11**	**1,64,701.76**
Other income	656.52	1,261.57	215.02	1,929.45
Total income	**45,245.46**	**45,117.99**	**36,167.13**	**1,66,631.21**
Expenses				
Finance costs	22,788.69	22,158.28	19,556.74	84,390.94
Impairment on financial instruments	7,055.28	3,601.44	5,349.82	25,113.21
Employee benefit expenses	2,781.44	2,533.25	2,761.70	11,279.04
Depreciation and amortisation	339.54	457.59	437.02	1,745.99
Other expenses	2,401.53	2,250.72	1,694.31	8,309.35
Total expenses	**35,366.48**	**31,001.28**	**29,799.59**	**1,30,838.53**
Profit before tax	**9,878.98**	**14,116.71**	**6,367.54**	**35,792.68**
Tax expense				
- Current tax	2,592.18	2,357.68	2,149.78	9,386.59
- Deferred tax charge / (benefit)	(36.47)	1,321.87	(535.20)	(111.66)
Total tax expense	**2,555.71**	**3,679.55**	**1,614.58**	**9,274.93**
Net profit after tax for the period/ year	**7,323.27**	**10,437.16**	**4,752.96**	**26,517.75**
Other comprehensive income				
(i) Items that will not be reclassified to profit or loss:				
Remeasurements of the defined benefit asset/ (liability)	5.55	(38.28)	(8.54)	27.27
Income tax relating to items that will not be reclassified to profit or loss	(1.40)	9.64	2.15	(6.86)
Sub-total (A)	**4.15**	**(28.64)**	**(6.39)**	**20.41**
(ii) Items that will be reclassified to profit or loss:				
Fair valuation of financial instruments (net)	107.32	(682.02)	203.29	(789.92)
Changes in Cash flow hedge reserve	(263.37)	2,082.27	(151.40)	2,148.20
Income tax relating to items that will be reclassified to profit or loss	39.27	(352.41)	(13.06)	(341.85)
Sub-total (B)	**(116.78)**	**1,047.84**	**38.83**	**1,016.43**
Other comprehensive income (A + B)	**(112.63)**	**1,019.20**	**32.44**	**1,036.84**
Total comprehensive income for the period/ year, net of income	**7,210.64**	**11,456.36**	**4,785.40**	**27,554.59**
Earnings per equity share				
Basic (₹)	976.44	1,391.62	633.73	3,535.70
Diluted (₹)	976.44	1,391.62	633.73	3,535.70
	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 financial results

LDS & Co. FRN 017903S CALICUT Chartered Accountants

VIVRITI CAPITAL LIMITED CHENNAI 600 002

Vivriti Capital Limited
(formerly known as Hari and Company Investments Madras Limited, and Hari and Company Investments Madras Private Limited)
Regd. Office: Prestige Zackria Metropolitan, 8th Floor, Block 1, No. - 200/1-8, Anna Salai, Chennai-600002
(CIN - U65991TN1989PLC017066)

Notes to the unaudited financial results for the quarter ended 30 June 2026

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"). The Company was converted from a Private Limited Company to a Public Limited Company, in this regard, the name of Company was changed from Hari and Company Investments Madras Private Limited to Hari and Company Investments Madras Limited effective 08 May 2026. Further, pursuant to the Composite scheme arrangement the name of the Company was changed from Hari and Company Investments Madras Limited to Vivriti Capital Limited effective 13 June 2026.

2 The above unaudited financial results for the quarter ended 30 June 2026 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their respective meetings held on 06 August 2026. The above results for the quarter ended 30 June 2026 have been reviewed by the statutory auditors of the Company. The auditors have issued an unmodified limited review report.

3 These financial results for the quarter ended 30 June 2026 are the Company's first financial results prepared in accordance with Indian Accounting Standards ("Ind AS") notified under Section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015, as amended and Ind AS has become applicable to the Company with effect from 01 April 2026 consequent to the Scheme (refer to note 4) with date of transition as 1 April 2025. Up to the year ended 31 March 2026, the Company prepared its financial statements in accordance with the Accounting Standards notified under the Companies (Accounting Standards) Rules, 2021, notified under Section 133 of the Companies Act, 2013 ("previous GAAP"). The particulars of the adjustments on transition to Ind AS for the corresponding quarters ended 30 June 2025 and 31 March 2026 are set out in note 5.

4 The Board of Directors of the Company at its meeting held on 27 June 2024, had approved the Composite Scheme of Arrangement ("Scheme") amongst the Company, Vivriti Funds Private Limited ("VFPL"), Vivriti Next Limited ("VNL") (the holding company), Vivriti Capital Limited ("VCL"), Vivriti Asset Management Private Limited and their respective shareholders, pursuant to the provisions of Sections 230 to 232 of the Companies Act, 2013, (as amended from time to time) subject to receipt of necessary statutory and regulatory approvals. Upon the effectiveness of the Scheme,

(i) all the undertaking, business, activities and operations of VCL, pertaining exclusively to the NBFC Business shall get transferred to Hari and Company Investments Madras Private Limited ("HCIMPL"), from the Effective date, and accordingly, all related assets, liabilities, rights, obligations, relationships, contracts, commitments, arrangements, proceedings, etc. of VCL pertaining exclusively to the NBFC Business, stands transferred to and vested in HCIMPL as a going concern, to become the undertaking of HCIMPL pursuant to the Scheme.

(ii) VNL shall issue shares to the shareholders of VCL in accordance with the share entitlement ratio approved under the Scheme. The issuance of such shares, along with the merger of the NBFC business into HCIML pursuant to the Scheme, shall result in the recognition of the transferred assets, liabilities and the resultant reserves in the financial results.

The certified true copy of the final order dated 9 December 2025 was received on 2 January 2026 and the certified true copy of the rectified order dated 19 December 2025 was received on 2 February 2026. The Order of NCLT was filed with ROC on 2 March 2026.

On the effective date, the Company had accounted for the Scheme and recorded net liabilities and reserves of the NBFC undertaking at the carrying amounts as appearing in the books of Vivriti Capital Limited. The nominal value of the equity and compulsorily convertible preference shares issued by the Holding Company towards settlement of purchase consideration have been recognised as deemed capital contribution. The resulting balance has been debited to Capital Reserve.

Pursuant to Appendix C of Ind AS 103, Business Combinations, the comparative financial information has been restated as if the merger had occurred from the beginning of the comparative period. Accordingly, the financial information for the quarter and year ended 31 March 2026 and the quarter ended 30 June 2025 has been restated as though the demerger took effect on 01 April 2025 (including effect of transition to Ind AS).

The name references given in this note are in line with the Scheme. Refer to note 1 with respect to the subsequent name changes.

5 The adjustments to profit before tax on transition to Ind AS for the corresponding quarters ended 30 June 2025 and 31 March 2026 are set out as below:

(Rs. in lakhs)

Particulars	Quarter ended 31 March 2026	Quarter ended 30 June 2025	Year ended 31 March 2026
Adjustments on transition to Ind AS:			
Fair valuation of investments	23.76	39.00	(22.22)

6 The unaudited 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 2026. Any application guidance/ clarifications / directions issued by the RBI or other regulators are implemented as and when they are issued/ applicable.

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

8 In terms of the requirement as per Reserve Bank of India (Non-Banking Financial Companies – Income Recognition, Asset Classification and Provisioning) Directions, 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 30 June 2026 and accordingly, no amount is required to be transferred to impairment reserve.

LDS & Co. FRN 011903S CALICUT Chartered Accountants

VIVRITI CAPITAL LIMITED CHENNAI 600 002

Vivriti Capital Limited
(formerly known as Hari and Company Investments Madras Limited, and Hari and Company Investments Madras Private Limited)
Regd. Office: Prestige Zackria Metropolitan, 8th Floor, Block 1, No. - 200/1-8, Anna Salai, Chennai-600002
(CIN - U65991TN1989PLC017066)

Notes to the unaudited financial results for the quarter ended 30 June 2026

9 Disclosures pursuant to Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025, dated 28 November 2025

a) Details of loans (not in default) acquired through assignment during the year to date period ended 30 June 2026:

Amount of loans acquired through assignment (INR in Lakhs)	2,435.59
Weighted average maturity in months	19.88
Weighted average holding period in months	8.49
Retention of beneficial economic interest	10%
Coverage of tangible security	0%-100%
Rating-wise distribution of rated loans	NA

b) Details of loans transferred (not in default) during the quarter ended 30 June 2026.

Particulars	To Banks	To others
Number of loans sold	795	5,075
Aggregate amount (INR in Lakhs)	1,033.28	5,187.40
Sale consideration(INR in Lakhs)	929.95	5,187.43
Number of transactions	1	3
Weighted average maturity in months (remaining)	17.16	47.34
Weighted average holding period in months (after origination)	1.00	39.84
Retention of beneficial economic interest (average)	10%	-
Coverage of tangible security coverage Rating wise distribution of rated loans Number of instances (transactions) where transferor has agreed to replace the transferred loans	Nil	Nil
Number of transferred loans replaced	NA	NA

c) The Company has not acquired any stressed loan during the period ended 30 June 2026. However, the Company had sold loans which were under default during the period ended 30 June 2026; Disclosures in connection with the sale of such assets per the requirements of the aforementioned circular is as below:

Particulars	To ARCs
No. of accounts	6
Aggregate principal outstanding of loans transferred (INR in Lakhs)	1,605.03
Weighted average residual tenor of the loans transferred	-
Net book value of the loans transferred (at the time of transfer) (INR in Lakhs)	1,123.52
Aggregate consideration (INR in Lakhs)	1,150.00
Additional consideration realised in respect of accounts transferred in earlier years (INR in Lakhs)	-

d) Details of Co-Lending Arrangements ('CLA') as a Partner RE as at period ended 30 June 2026:

i) Quantum of CLA's	
No of Partnerships	7
Amount of Gross Loan Outstanding (INR in Lakhs)	1,23,301.19
ii) Weighted Average Rate of Interest	19.34%
iii) Fees Paid (INR in Lakhs)	30.66
iv) Broad Sectors in which CLA was made	Consumer Finance, Business Loans, Micro Finance
v) Performance of Loans under CLA (INR in Lakhs)	
Stage I	1,13,553.30
Stage II	3,124.52
Stage III	6,623.38
vi) Details related to default loss guarantee	Partner has provided Default Loss guarantee upto 5% of the total amount disbursed

LDS & Co. FRN 007903S CALICUT Chartered Accountants

VIVRITI CAPITAL LIMITED CHENNAI 600 002

10 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 ended
		30 June 2026	31 March 2026	30 June 2025	31 March 2026
		Unaudited	Unaudited (Note 4)	Unaudited (Note 4)	Unaudited (Note 4)
Debt-equity ratio (No. of times)	10.1	3.62	3.92	3.45	3.92
Outstanding optionally convertible redeemable preference shares (Quantity and Value)		Nil	Nil	Nil	Nil
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)	10.2	2,48,348.39	2,41,137.75	2,17,592.48	2,41,137.75
Net profit after Tax (Amount in lakhs)		7,323.27	10,437.16	4,752.96	26,517.75
Earnings per share (Not annualised for the interim periods)					
Basic (₹)		976.44	1,391.62	633.73	3,535.70
Diluted (₹)		976.44	1,391.62	633.73	3,535.70
Total debts to total assets (%)	10.3	74.34%	74.97%	74.40%	74.97%
Net profit margin (%)	10.4	16.42%	23.13%	13.14%	15.91%
Sector specific equivalent ratios					
(i) Gross Non-Performing Assets (GNPA) Ratio (%)	10.5	2.24%	2.18%	2.49%	2.18%
(ii) Net Non-Performing Assets (NNPA) Ratio (%)	10.6	1.23%	1.18%	0.97%	1.18%
(iii) Capital adequacy ratio or capital-to-risk weighted assets ratio	10.7	22.48%	21.24%	21.51%	21.24%

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

10.2 Net worth is equal to Equity share capital + Other equity excluding reserves created out of amalgamation.

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

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

10.5 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.

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

10.7 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.

10.8 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.

11 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.

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: 06 August 2026

LDS & Co. FRN 017903S CALICUT Chartered Accountants

VIVRITI CAPITAL LIMITED CHENNAI 600 002

August 06, 2026

To,

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, 2026

Ref: Commercial Paper bearing INE0P1414030, INE0P1414048, INE0P1414055, INE0P1414071 and INE0P1414063

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 June 30, 2026.

Kindly take the same on record.

For and on behalf of **Vivriti Capital Limited**
(formerly known as Hari and Company Investments Madras Limited, and Hari and Company Investments Madras Private Limited)

SRINIVASARAGHAVAN

Digitally signed by SRINIVASARAGHAVAN
Date: 2026.08.06 17:45:38 +05'30'

Srinivasaraghavan B
Chief Financial Officer
Address: Prestige Zackria Metropolitan, 8th Floor, Block 1, No. - 200/1-8, Anna Salai, Chennai-600002

Encl: a/a