

## Public Disclosure on Liquidity Risk of Vivriti Capital Private Limited

(for the quarter ended 30<sup>th</sup> September 2022)

- i. Funding Concentration based on significant counterparty\* (both deposits and borrowings)

Sr No.	Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
1	25	2,119.5	Not Applicable	52%

- ii. Top 20 large deposits (amount in Rs. crore and % of total deposits)

Not applicable, Vivriti Capital being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India, does not accept public deposits.

- iii. Top 10 borrowings (amount in Rs. crore and % of total borrowings)

Total Top 10 Amount (Rs. crore)	% of Total Borrowing
1,282.8	32%

- iv. Funding Concentration based on significant instrument/product\*

Sr No.	Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
1	Term Loan	2,301.2	57%
2	Debenture	1,219.5	30%
3	Overdraft	246.0	6%
4	Commercial Paper	70.0	2%
5	External Commercial Borrowing	75.0	2%
6	WC DL	50.0	1%

- v. Stock Ratios:

Sr No.	Particulars	as a % of total public funds	as a % of total liabilities	as a % of total assets
A	Commercial papers	NA	2%	1%
B	Non-convertible debentures (original maturity of less than one year)	NA	Nil	Nil
C	Other short-term liabilities**	NA	10%	7%

\*\*Other short-term liabilities include short-term borrowing less than 12 months excluding commercial paper

- vi. Institutional set-up for liquidity risk management

The Liquidity risk management of the company is governed by Asset Liability Management (ALM) policy. The body set up for management of liquidity risk in Vivriti Capital are as below:

- Board of directors – approves strategy, policy and procedures to manage liquidity risk along with liquidity risk tolerance and limits.
- Asset Liability Management Committee (ALCO) - instituted by the board members formulates policy, monitor and review liquidity risk on monthly basis.

ALCO comprising of Whole Time Director, Chief Financial Officer and Chief Risk Officer along with Treasury monitors asset liability composition by tenor/ interest rate resets, liquidity ratios, cash management, fund raise of the company, disbursement, sell-down of assets, capital allocation, liquidity position of the company on an ongoing basis and under different stress scenarios.

Additionally Chief Risk Officer assigned as an independent reviewer to review the liquidity risk management process on a monthly basis and present the analysis to ALCO.

**\* Notes:**

1. Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.
2. Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies
3. Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.
4. The amount stated in this disclosure is based on the provisional financial statements for the quarter ended September 30, 2022.