Public Disclosure on Liquidity Risk of Vivriti Capital Limited

(Formerly known as Vivriti Capital Private Limited)

(for the quarter ended 30 June 2025)

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]
1	22	4,551.67	Not Applicable	56.57%

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
3,143.49	40.71%

iv. Funding Concentration based on significant instrument/product

Sr No.	Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
1	Term Loan	4,389.87	54.56%
2	Debenture	1,896.99	23.58%
3	Overdraft	144.63	1.80%
4	WCDL	363.00	4.51%
5	Commercial Paper	135.00	1.68%
6	PTC	253.04	3.15%
7	External Commercial Borrowing	538.96	6.70%

v. Stock Ratios:

Sr No.	Particulars	as a % of total public funds[2]	as a % of total liabilities[1]	as a % of total assets
A	Commercial papers	1.78%	1.68%	1.32%
B	Non-convertible debentures (original maturity of less than one year)	Nil	Nil	Nil
C	Other short-term liabilities[3]	10.88%	10.24%	8.05%

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. ALCO 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.

[1] *Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equity including Reserves/Surplus.*

[2] *Public Funds includes funds raised either directly or indirectly through public deposits, inter-corporate deposits, bank finance and all funds received from outside sources such as funds raised by issue of Commercial Papers, debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 5 years from the date of issue.*

[3] *Other short-term liabilities include short-term borrowing less than 12 months excluding commercial paper, trade payables, short-term financial and non-financial liabilities.*