



February 07, 2024

To

BSE Limited,
P.J. Towers, Dalal Street,
Mumbai - 400 001

Sub: Intimation under Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations') for the quarter ended December 31, 2023

Dear Sir/ Ma'am,

Pursuant to Regulation 54 of Listing Regulations read with SEBI Circular dated May 19, 2022, as amended from time to time, the Security Cover Certificate containing the disclosure of extent and nature of security created and maintained for secured listed non-convertible debentures of the Company is enclosed herewith.

Kindly take the same on record.

For and on behalf of **Vivriti Capital Limited**
(formerly known as *Vivriti Capital Private Limited*)

Vineet Sukumar
Managing Director
DIN: 06848801
Address: Prestige Zackria Metropolitan No. 200/1-8,
2nd Floor, Block -1, Annasalai, Chennai – 600002

Encl: a/a

Vivriti Capital Limited (formerly known as Vivriti Capital Private 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 31 December 2023, 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

Column A Particulars	Column B Description of asset for which this certificate relate	Column C Exclusive Charge	Column D Exclusive Charge	Column E Pari- Passu Charge	Column F Pari- Passu Charge	Column G Pari- Passu Charge	Column H Assets not offered as Security	Column I Elimination (amount in negative)	Column J (Total C to H)	Related to only those items covered by this certificate				
		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		-	-	-	-	-	2,949.01	-	2,949.01	-	-	-	-	-
Capital Work-in- Progress		-	-	-	-	-	81.95	-	81.95	-	-	-	-	-
Right of Use Assets		-	-	-	-	-	3,765.61	-	3,765.61	-	-	-	-	-
Goodwill		-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	-	-	-	348.63	-	348.63	-	-	-	-	-
Intangible Assets under Development		-	-	-	-	-	284.51	-	284.51	-	-	-	-	-
Investments		50,671.61	15,500.94	-	-	-	13,039.09	-	79,211.64	-	50,671.61	-	-	50,671.61
Loans		1,16,901.04	3,32,782.32	-	-	-	1,71,048.86	-	6,20,732.22	-	1,16,901.04	-	-	1,16,901.04
Inventories		-	-	-	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	-	-	-	1,940.47	-	1,940.47	-	-	-	-	-
Cash and Cash Equivalents		-	-	-	-	-	39,790.19	-	39,790.19	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	37,914.63	-	-	-	62.02	-	37,976.65	-	-	-	-	-
Others		-	-	-	-	-	-	-	-	-	-	-	-	-
Total		1,67,572.65	3,86,197.89	-	-	-	2,47,528.90	-	8,01,299.44	-	1,67,572.65	-	-	1,67,572.65
LIABILITIES														
Debt securities to which this certificate		1,58,947.02	2,727.20	-	-	-	-	-	1,61,674.22	-	1,58,947.02	-	-	1,58,947.02
Other debt sharing pari-passu charge with above debt		-	-	-	-	-	-	-	-	-	-	-	-	-
Other Debt		Commercial Papers	18,273.10	-	-	-	-	-	18,273.10	-	-	-	-	-
Subordinated debt			-	-	-	-	-	-	-	-	-	-	-	-
Borrowings		Term Loan from Banks	3,50,740.59	-	-	-	-	-	3,50,740.59	-	-	-	-	-
Bank			-	-	-	-	-	-	-	-	-	-	-	-
Debt Securities			-	-	-	-	-	-	-	-	-	-	-	-
Others		Term Loan from other parties and loans repayable on demand	50,932.21	-	-	-	-	-	50,932.21	-	-	-	-	-
Trade payables			-	-	-	-	1,951.56	-	1,951.56	-	-	-	-	-
Lease Liabilities			-	-	-	-	4,127.14	-	4,127.14	-	-	-	-	-
Provisions			-	-	-	-	8,248.15	-	8,248.15	-	-	-	-	-
Others			-	-	-	-	23,688.13	-	23,688.13	-	-	-	-	-
Total		1,58,947.02	4,22,673.10	-	-	-	38,014.98	-	6,19,635.10	-	1,58,947.02	-	-	1,58,947.02
Cover on Book Value		1.05									1.05			1.05
Cover on Market Value		Exclusive Security Cover Ratio				Pari-Passu Security Cover Ratio								



BSR & Co. LLP

Chartered Accountants

KRM Tower, 1st and 2nd Floor
No.1, Harrington Road, Chetpet
Chennai - 600 031, India.

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The Board of Directors

Vivriti Capital Limited (*formerly known as Vivriti Capital Private Limited*)
Prestige Zackria Metropolitan,
No. 200/1-8, 2nd Floor, Block -1, Annasalai,
Chennai - 600002

7 February 2024

Dear Sirs

Auditor's report on Statement of information on Security cover maintained with respect to listed non-convertible debentures as at 31 December 2023; value of receivables / book debts as at 31 December 2023 and compliance of financial covenants with respect to listed non-convertible debentures for the period ended / as at 31 December 2023.

1. This report is issued in accordance with the terms of our engagement letter dated 31 July 2023.
2. The management has requested us to certify the particulars contained in the accompanying Statement of information for the listed non-convertible debt securities ('NCDs') attached herewith (the 'Statement') for Vivriti Capital Limited (formerly known as Vivriti Capital Private Limited) (the 'Company') for the quarter ended 31 December 2023 / as at 31 December 2023. The Statement has been prepared by the Company to comply with Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, and Regulation 15(1)(t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended and circular SEBI/HO/MIRSD/MIRSO_CRADT/CIR/P/2022/67 dated 19 May 2022 (together referred to as the "Regulations") for the purpose of its onward submission to Catalyst Trusteeship Limited, IDBI Trusteeship Services Limited and Beacon Trusteeship Limited (the "Debenture Trustees") of the Company and the stock exchanges.

Management's responsibility

3. The preparation and presentation of the Statement is the responsibility of the Company's management including the preparation and maintenance of all accounting and other records supporting its contents. This responsibility includes the design, implementation, and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
4. The Company's management is also responsible for ensuring that the Company complies with the requirements of the Regulations and the Debenture Trust Deeds ('DTDs') for all listed NCDs issued during the quarter ended 31 December 2023 / outstanding as at 31 December 2023 (as listed in the Statement) and for providing all relevant information to the Company's Debenture Trustees. The Company's management is responsible for preparation and maintenance of covenants list and compliance with such covenants on a continuous basis as per the DTDs.

Further, the Company's management is responsible for completeness and accuracy of the covenants listed in the Statement extracted from the list of covenants under the 'Covenants' section of respective DTDs and the status of compliance with such covenants for the quarter ended 31 December 2023 / as at 31 December 2023.

Vivriti Capital Limited (formerly known as Vivriti Capital Private Limited)
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Auditor's responsibility

5. We have not performed an audit, the objective of which would be the expression of an opinion on the financial statements, specified elements, accounts or items thereof, for the purpose of this report. Accordingly, we do not express such an opinion.
6. Pursuant to the request from management and as required by the Regulations, we are required to provide a limited assurance on whether anything has come to our attention that causes us to believe that the Company has not accurately extracted the particulars furnished in the Statement from the unaudited financial statements / information, underlying books of account and other relevant records and documents maintained by the Company for the quarter ended 31 December 2023, has not maintained required security cover, has provided incorrect details of value of receivables / book debts in the Statement, has not complied with the covenants (as set out in the Statement) as per the requirements of DTDs in relation to all listed NCDs issued during the quarter ended 31 December 2023 / outstanding as at 31 December 2023, and whether the computation of security cover ratio in the Statement is not arithmetically accurate.
7. For the purpose of this report, we have planned and performed the following procedures;

Part A: Security cover

- (a) Obtained a list of receivables (loans and investments) pledged as collateral / security against the outstanding listed NCDs as at 31 December 2023;
- (b) Verified the computation of security cover as at 31 December 2023, prepared by management, as specified in the format given under SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated 19 May 2022;
- (c) Traced all the amounts relating to assets and liabilities (as set out in the Statement) to the unaudited financial statements / financial information as at 31 December 2023, underlying unaudited books of account and other relevant records and documents maintained by the Company and verified the arithmetical accuracy of the numbers in the Statement;
- (d) The Company prepares a separate statement containing identified receivables (loans and investments) earmarked to each NCD holder as at 31 December 2023 for onward submission and the same was provided to us by the management for our verification. However, the mapping of earmarked receivables (loans and investments) towards each NCD are not maintained in the system. We compared the total loan / investment security cover as computed by the management in the aforementioned Statement with the loan / investment balance in the unaudited books of account as at 31 December 2023;
- (e) On a sample basis, verified the details of the outstanding amount and assets required to be maintained as collateral for each series of the listed NCDs from the underlying books of account and other relevant records and documents maintained by the Company as at 31 December 2023;

Part B: Value of receivables / book debts (Loans and Investments)

- a) Verified, on a sample basis, outstanding amount of NCDs as at 31 December 2023 and the value of receivables (loans and investments) hypothecated from the underlying unaudited books of account and other relevant records and documents maintained by the Company for the quarter ended 31 December 2023;



Part C: Compliance with covenants

- a) Obtained from management, a list of applicable covenants (as set out in the Statement), extracted from the 'Covenants' section of respective DTDs. Management has confirmed that the covenants listed in the Statement are extracted from all DTDs for all listed NCDs issued during the quarter ended 31 December 2023 / outstanding as at 31 December 2023.
 - b) Against each of the applicable covenants (as set out in the Statement), obtained the status of compliance with such covenants as at 31 December 2023 from management.
 - c) On a sample basis, traced the covenants in the Statement to the respective DTDs to test their accuracy; and
 - d) Verified on sample basis the compliance with the covenants set out in the Statement.
8. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.
 9. We conducted our examination in accordance with the 'Guidance Note on Reports or Certificates for Special Purposes (Revised 2016)' ('the Guidance Note') issued by the ICAI. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
 10. We have complied with the relevant applicable requirements of the Standard on Quality Control ('SQC') 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Conclusion

11. Based on our procedures performed as mentioned in paragraph 7 above, information and explanation given to us and representations provided by the Company, nothing has come to our attention that causes us to believe that, in all material aspects:
 - a. the Company has not accurately extracted the particulars furnished in the Statement from the unaudited financial statements / information, underlying books of account and other relevant records and documents maintained by the Company for the quarter ended 31 December 2023;
 - b. the Company has not maintained required security cover;
 - c. the Company has provided incorrect details of value of receivables / book debts (loans and investments) in the Statement;
 - d. the Company has not complied with the covenants (as set out in the Statement) as per the requirements of DTDs for all listed NCDs issued during the quarter ended 31 December 2023/ outstanding as at 31 December 2023; and
 - e. the computation of the security cover ratio in the Statement is not arithmetically accurate.



Vivriti Capital Limited (*formerly known as Vivriti Capital Private Limited*)
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Restriction of use

12. This report has been issued for the sole use of the Board of Directors, to whom it is addressed, for onward submission to the Company's Debenture Trustees and stock exchanges pursuant to the requirements of the abovementioned Regulations. Accordingly, our report should not be quoted or referred to in any other document or made available to any other person or persons without our prior written consent. We neither accept nor assume any duty or liability for any other purpose or to any other party to whom our report is shown or into whose hands it may come without our prior consent in writing.

for B S R & Co. LLP
Chartered Accountants
Firm Registration No: 101248W/W-100022



S Sethuraman
Partner
Membership Number: 203491
ICAI UDIN: 24203491BKCQOD1033

Place: Chennai
Date: 7 February 2024



Vivriti Capital Limited (*formerly known as Vivriti Capital Private Limited*)
Statement of Information for listed Non-Convertible Debentures ('NCDs') (the 'Statement')

Table I - ISIN wise details of listed Non-Convertible Debentures as at 31 December 2023

S.No.	ISIN	Facility	Type of charge	Sanctioned amount	Outstanding Amount	Cover required	<i>INR in Lakhs</i> Assets Maintained
1	INE01HV07148	Non-convertible debentures	Exclusive charge	1,000.00	83.82	110%	161.76
2	INE01HV07296			20,000.00	23,273.02	105%	25,745.48
3	INE01HV07304			5,000.00	5,011.73	110%	5,511.38
4	INE01HV07312			20,000.00	22,501.23	105%	23,900.59
5	INE01HV07320			30,000.00	17,553.63	105%	18,767.26
6	INE01HV07338			4,900.00	4,906.88	110%	5,420.00
7	INE01HV07353			3,000.00	1,502.33	105%	1,606.51
8	INE01HV07361			10,000.00	9,979.53	110%	11,065.83
9	INE01HV07379			2,500.00	2,479.92	110%	2,796.55
10	INE01HV07387			15,000.00	14,781.09	105%	15,956.29
11	INE01HV07395			7,500.00	7,357.34	105%	7,960.00
12	INE01HV07411			8,615.60	8,512.82	100%	8,870.00
13	INE01HV07403			4,559.51	4,497.83	100%	4,623.59
14	INE01HV07429			10,471.97	9,033.68	100%	9,274.89
15	INE01HV07437			18,880.10	18,579.37	100%	19,110.58
16	INE01HV07445			6,746.28	6,628.16	100%	6,801.94
Total				168,173.46	156,682.40		167,572.65



Vivriti Capital Limited (formerly known as Vivriti Capital Private Limited)
 Statement of Information for listed Non-Convertible Debentures ('NCDs') (the 'Statement')

Table II - Computation of Security Cover Ratio
 Part A - IDBI Trusteeship Services Limited

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	Description of asset for which this certificate relate	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				
		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 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)	
ASSETS														
Property, Plant and Equipment		-	-	-	-	-	2,949.01	-	2,949.01	-	-	-	-	-
Capital Work-in-Progress		-	-	-	-	-	81.95	-	81.95	-	-	-	-	-
Right of Use Assets		-	-	-	-	-	3,765.61	-	3,765.61	-	-	-	-	-
Goodwill		-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	-	-	-	348.63	-	348.63	-	-	-	-	-
Intangible Assets under Development		-	-	-	-	-	284.51	-	284.51	-	-	-	-	-
Investments	161.76	66,010.80	-	-	-	-	13,039.09	-	79,211.64	-	161.76	-	-	161.76
Loans	-	449,683.36	-	-	-	-	171,048.86	-	620,732.22	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade Receivables	-	-	-	-	-	-	1,940.47	-	1,940.47	-	-	-	-	-
Cash and Cash Equivalents	-	-	-	-	-	-	39,790.19	-	39,790.19	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	-	37,914.63	-	-	-	-	62.02	-	37,976.65	-	-	-	-	-
Others	-	-	-	-	-	-	14,218.56	-	14,218.56	-	-	-	-	-
Total	161.76	553,608.79	-	-	-	-	247,528.90	-	801,299.44	-	161.76	-	-	161.76
LIABILITIES														
Debt securities to which this certificate pertains		83.85	161,590.37	-	-	-	-	-	161,674.22	-	83.85	-	-	83.85
Other debt sharing pari-passu charge with above debt		-	-	-	-	-	-	-	-	-	-	-	-	-
Other Debt	Commercial Papers	18,273.10	-	-	-	-	-	-	18,273.10	-	-	-	-	-
Subordinated debt		-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings		-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	Term Loan from Banks	350,740.59	-	-	-	-	-	-	350,740.59	-	-	-	-	-
Debt Securities		-	-	-	-	-	-	-	-	-	-	-	-	-
Others	Term Loan from other parties and loans repayable on demand	50,932.21	-	-	-	-	-	-	50,932.21	-	-	-	-	-
Trade payables		-	-	-	-	-	1,951.56	-	1,951.56	-	-	-	-	-
Lease Liabilities		-	-	-	-	-	4,127.14	-	4,127.14	-	-	-	-	-
Provisions		-	-	-	-	-	8,248.15	-	8,248.15	-	-	-	-	-
Others		-	-	-	-	-	23,688.13	-	23,688.13	-	-	-	-	-
Total	83.85	581,536.27	-	-	-	-	38,014.98	-	619,635.10	-	83.85	-	-	83.85
Cover on Book Value		1.93										1.93		1.93
Cover on Market Value														



Vivriti Capital Limited (formerly known as Vivriti Capital Private Limited)
 Statement of Information for listed Non-Convertible Debentures ('NCDs') (the 'Statement')

Table II - Computation of Security Cover Ratio

Part B - Beacon Trusteeship Limited

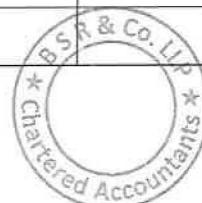
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		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 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)	
ASSETS														
Property, Plant and Equipment		-	-	-	-	-	2,949.01	-	2,949.01	-	-	-	-	-
Capital Work-in- Progress		-	-	-	-	-	81.95	-	81.95	-	-	-	-	-
Right of Use Assets		-	-	-	-	-	3,765.61	-	3,765.61	-	-	-	-	-
Goodwill		-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	-	-	-	348.63	-	348.63	-	-	-	-	-
Intangible Assets under Development		-	-	-	-	-	284.51	-	284.51	-	-	-	-	-
Investments	13,421.41	52,751.14	-	-	-	13,039.09	-	79,211.64	-	13,421.41	-	-	-	13,421.41
Loans	42,191.03	407,492.33	-	-	-	171,048.86	-	620,732.22	-	42,191.03	-	-	-	42,191.03
Inventories	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade Receivables	-	-	-	-	-	-	1,940.47	-	1,940.47	-	-	-	-	-
Cash and Cash Equivalents	-	-	-	-	-	-	39,790.19	-	39,790.19	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	-	37,914.63	-	-	-	-	62.02	-	37,976.65	-	-	-	-	-
Others	-	-	-	-	-	-	14,218.56	-	14,218.56	-	-	-	-	-
Total	55,612.45	498,158.10	-	-	-	-	247,528.90	-	801,299.44	-	55,612.45	-	-	55,612.45
LIABILITIES														
Debt securities to which this certificate pertains	51,853.71	109,820.51	-	-	-	-	-	161,674.22	-	51,853.71	-	-	-	51,853.71
Other debt sharing pari-passu charge with above debt	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Debt	Commercial Papers	18,273.10	-	-	-	-	-	-	18,273.10	-	-	-	-	-
Subordinated debt		-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings		-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	Term Loan from Banks	350,740.59	-	-	-	-	-	-	350,740.59	-	-	-	-	-
Debt Securities		-	-	-	-	-	-	-	-	-	-	-	-	-
Others	Term Loan from other parties and loans repayable on demand	50,932.21	-	-	-	-	-	-	50,932.21	-	-	-	-	-
Trade payables		-	-	-	-	-	1,951.56	-	1,951.56	-	-	-	-	-
Lease Liabilities		-	-	-	-	-	4,127.14	-	4,127.14	-	-	-	-	-
Provisions		-	-	-	-	-	8,248.15	-	8,248.15	-	-	-	-	-
Others		-	-	-	-	-	23,688.13	-	23,688.13	-	-	-	-	-
Total	51,853.71	529,766.41	-	-	-	-	38,014.98	-	619,635.10	-	51,853.71	-	-	51,853.71
Cover on Book Value		1.07									1.07			1.07
Cover on Market Value														
	Exclusive Security Cover Ratio				Pari-Passu Security Cover Ratio									



Vivriti Capital Limited (formerly known as Vivriti Capital Private Limited)
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Table II - Computation of Security Cover Ratio
 Part C - Catalyst Trusteeship Limited

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	Description of asset for which this certificate relate	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				
		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)	
ASSETS														
Property, Plant and Equipment		-	-	-	-	-	2,949.01	-	2,949.01	-	-	-	-	-
Capital Work-in- Progress		-	-	-	-	-	81.95	-	81.95	-	-	-	-	-
Right of Use Assets		-	-	-	-	-	3,765.61	-	3,765.61	-	-	-	-	-
Goodwill		-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	-	-	-	348.63	-	348.63	-	-	-	-	-
Intangible Assets under Development		-	-	-	-	-	284.51	-	284.51	-	-	-	-	-
Investments	37,088.44	29,084.11	-	-	-	-	13,039.09	-	79,211.64	-	37,088.44	-	-	37,088.44
Loans	74,710.00	374,973.36	-	-	-	-	171,048.86	-	620,732.22	-	74,710.00	-	-	74,710.00
Inventories	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade Receivables	-	-	-	-	-	-	1,940.47	-	1,940.47	-	-	-	-	-
Cash and Cash Equivalents	-	-	-	-	-	-	39,790.19	-	39,790.19	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	-	37,914.63	-	-	-	-	62.02	-	37,976.65	-	-	-	-	-
Others	-	-	-	-	-	-	14,218.56	-	14,218.56	-	-	-	-	-
Total	111,798.45	441,972.10	-	-	-	-	247,528.90	-	801,299.44	-	111,798.45	-	-	111,798.45
LIABILITIES														
Debt securities to which this certificate pertains	107,009.46	54,664.76	-	-	-	-	-	161,674.22	-	107,009.46	-	-	-	107,009.46
Other debt sharing pari-passu charge with above debt	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Debt	Commercial Papers	18,273.10	-	-	-	-	-	-	18,273.10	-	-	-	-	-
Subordinated debt		-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings		-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	Term Loan from Banks	350,740.59	-	-	-	-	-	350,740.59	-	-	-	-	-	-
Debt Securities		-	-	-	-	-	-	-	-	-	-	-	-	-
Others	Term Loan from other parties and loans repayable on demand	50,932.21	-	-	-	-	-	50,932.21	-	-	-	-	-	-
Trade payables		-	-	-	-	-	1,951.56	-	1,951.56	-	-	-	-	-
Lease Liabilities		-	-	-	-	-	4,127.14	-	4,127.14	-	-	-	-	-
Provisions		-	-	-	-	-	8,248.15	-	8,248.15	-	-	-	-	-
Others		-	-	-	-	-	23,688.13	-	23,688.13	-	-	-	-	-
Total	107,009.46	474,610.66	-	-	-	-	38,014.98	-	619,635.10	-	107,009.46	-	-	107,009.46
Cover on Book Value		1.04									1.04			1.04
Cover on Market Value														



Vivriti Capital Limited (*formerly known as Vivriti Capital Private Limited*)

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Table III: Compliance with covenants

S No	Category	Covenant	Remarks	Status of compliance
1	Financial	The Company shall maintain a Capital Adequacy Ratio of 20% (twenty percent) or such other higher threshold as may be prescribed by the RBI from time to time, with Tier I Capital (Capital Adequacy Ratio) of at least 15% (fifteen percent);	The Management confirms that the Company has complied with this covenant as at 31 December 2023.	Complied
		The Company should maintain a Debt to Equity Ratio of not more than 4 times	The Management confirms that the Company has complied with this covenant as at 31 December 2023.	Complied
		The Company should maintain a Debt to Tangible Net Worth Ratio of not more than 5 times	The Management confirms that the Company has complied with this covenant as at 31 December 2023.	Complied
		The Company should maintain Gross NPA (including write-offs) of less than 3% (three percent)	The Management confirms that the Company has complied with this covenant as at 31 December 2023.	Complied
		The Company should maintain Net NPA of less than 2% (two percent).	The Management confirms that the Company has complied with this covenant as at 31 December 2023.	Complied
		The Company should maintain Tangible Networth to Net NPA of the Company a ratio of at least 15 (fifteen) times	The Management confirms that the Company has complied with this covenant as at 31 December 2023.	Complied
		The Company should ensure that there is no negative mismatch (on a cumulative basis) in any of the time buckets for up to 1 (one) year of the asset-liability management statement (after considering all liabilities of the Company, but excluding unutilised bank lines);	The Management confirms that the Company has complied with this covenant as at 31 December 2023.	Complied
		The Company, as on any date of determination, maintain such minimum liquidity that is equivalent to its liabilities occurring/falling due in the succeeding 30 (thirty) days in the form of cash, fixed deposits (cash equivalents) and/or undrawn sanctioned borrowing limits;	The Management confirms that the Company has complied with this covenant as at 31 December 2023.	Complied
		The Company should maintain an exposure in respect of borrower(s)/client(s) of the Company at an individual level (as determined in accordance with the guidelines and regulations of the RBI in this respect) of not more than 2% (two percent) of the Company's assets under management (in respect of all products provided by the Company including fund-based and non-fund based facilities);	The Management confirms that the Company has complied with this covenant as at 31 December 2023.	Complied
		The Company should maintain an exposure in respect of borrower(s)/client(s) of the Company at a group level (as determined in accordance with the guidelines and regulations of the RBI in this respect) of not more than 3% (five percent) of the Company's assets under management (in respect of all products provided by the Company including fund-based and non-fund based facilities);	The Management confirms that the Company has complied with this covenant as at 31 December 2023.	Complied
		The Company should ensure that its profit after tax (as determined in accordance with Applicable Accounting Standards) is positive for each financial quarter;	The Management confirms that the Company has complied with this covenant as at 31 December 2023.	Complied
		The Company should ensure that the total exposure of the Company to its Subsidiaries where the Company exercises control by virtue of majority shareholding does not exceed 10% (ten percent) of the Company's Net Worth;	The Management confirms that the Company has complied with this covenant as at 31 December 2023.	Complied





Vivriti Capital Limited (formerly known as Vivriti Capital Private Limited)
Statement of Information for listed Non-Convertible Debentures ('NCDs') (the 'Statement')

Notes:

- 1 The Statement has been prepared for the sole purpose of submitting to the Debenture Trustees (IDBI Trusteeship Services Limited, Beacon Trusteeship Limited and Catalyst Trusteeship Limited) pursuant to requirements under Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended, and Regulation 15(1)(t) of the Securities and Exchange Board Of India (Debenture Trustees) Regulations, 1993, as amended (together referred to as the 'SEBI Regulations'). The Statement includes Annexure I, II, and III pertaining to IDBI Trusteeship Services Limited, Beacon Trusteeship Limited and Catalyst Trusteeship Limited respectively.
- As per the above SEBI Regulations, the Company is required to obtain a report from statutory auditor of the Company with respect to the security cover maintained, value of book debts / receivables and compliance with covenants as per the Debenture Trust Deeds as at 31 December 2023.
- 2 The amounts disclosed above have been extracted from the underlying unaudited books of account and other relevant records and documents maintained by the Company for the quarter ended 31 December 2023.
- 3 A separate statement containing identified receivables (loans and investments) earmarked to each NCD holder as at 31 December 2023 for onward submission is maintained and such information was provided to the auditors by the management for verification. However, the mapping of earmarked receivables (loans and investments) towards each NCD are not maintained in the system. The total loan/investment security cover as computed above in the Statement has been compared and reconciled by management with the loan/investment balance in the unaudited books of account as at 31 December 2023;
- 4 The Company has offered its receivables (loans and investments) as underlying security for which the market value is not ascertainable. Therefore, the Company has provided the carrying value/ book value of the asset as per the format prescribed in the Regulations.
- 5 We confirm that, as at 31 December 2023, the Company has complied with the required security coverage ratio as per the terms of respective information memorandum / debenture trust deed.

for Vivriti Capital Limited (formerly Vivriti Capital Private Limited)

For VIVRITI CAPITAL LIMITED

Vineet Sukumar
Managing Director
DIN : 06848801

Vineet Sukumar
Managing Director

Place: Chennai
Date: 7 February 2024

