



ISSUE OF COMMERCIAL PAPER (CP)

LETTER OF OFFER

Part 1

1	Proposed Date of Issuance	28.01.2025
2	Credit Rating for CP	CARE Ratings A1+
	Date of Rating	18.12.2024
	Validity for Issuance	17.02.2025
	Validity period for Rating	Till Maturity of CP
	For Amount	INR 4,20,00,00,000
	Conditions (If Any)	NIL
3	Exact Purpose of Issue of CP	Onward Lending to Clients
4	Credit support (If Any)	NIL
5	Description of Instrument	Commercial Paper
6	Amount (INR)	INR 10,00,00,000
7	Issued By	Vivriti Capital Limited
8	In Favour of	V M Salgaocar and Brother Private Limited
9	Net Worth of the Guarantor Company (Name and Address)	NIL
10	Names of Companies to Which Guarantor Has Issued Similar Guarantee	NIL
11	Extent of The Guarantee Offered by The Guarantor Company	NIL
12	Conditions Under Which the Guarantee Will Be Invoked	NIL
13	Details of Current Tranche	Below

ISIN	Amount	Maturity Date	Current Credit Rating	Validity Period of Rating	CRA
INE01HV14664	INR 10,00,00,000	29.05.2025	CARE Ratings A1+	Till Maturity of CP	CARE Ratings Limited

14	Name and Address of the Trustee	NIL
15	Listing	N.A.
	Proposed to be Listed / Unlisted	Unlisted
16	Issuing and Paying Agent (Name and Address)	The Federal Bank Limited
17	CP Borrowing Limit	INR 1000,00,00,000
18	Supporting Board Resolution for CP Borrowing Limit - Resolution Dated	09.05.2024
19	Supporting Borrowing Committee Resolution for CP Borrowing - Resolution Dated	24.10.2025
20	Total CP Outstanding (As on Date) (INR Cr)	245 Crs
21	Details of the CP issued during the last 15 months (Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date)	Below



ISIN	Issue Date	Amount (INR Cr)	Maturity Date	Amount O/s (INR Cr)	IPA	CRA	Rating	Rated Amount
INE01HV14201	24-Mar-23	INR 10 Cr	22-Jun-23	NIL	The Federal Bank	CARE Ratings	A1	INR 150 Cr
INE01HV14219	29-Mar-23	INR 15 Cr	27-Mar-24	NIL	The Federal Bank	CARE Ratings	A1	INR 150 Cr
INE01HV14227	24-Apr-23	INR 20 Cr	26-Jun-23	NIL	The Federal Bank	CARE Ratings	A1	INR 150 Cr
INE01HV14235	27-Apr-23	INR 10 Cr	26-Jul-23	NIL	The Federal Bank	CARE Ratings	A1	INR 150 Cr
INE01HV14243	06-Jun-23	INR 10 Cr	01-Mar-24	NIL	The Federal Bank	CARE Ratings	A1	INR 150 Cr
INE01HV14250	23-Jun-23	INR 10 Cr	21-Sep-23	NIL	The Federal Bank	CARE Ratings	A1	INR 150 Cr
INE01HV14268	05-Jul-23	INR 20 Cr	03-Oct-23	NIL	The Federal Bank	CARE Ratings	A1	INR 150 Cr
INE01HV14276	21-Jul-23	INR 25 Cr	18-Jan-24	NIL	The Federal Bank	CARE Ratings	A1	INR 150 Cr
INE01HV14284	27-Jul-23	INR 30 Cr	26-Oct-23	NIL	The Federal Bank	CARE Ratings	A1	INR 150 Cr
INE01HV14292	28-Aug-23	INR 10 Cr	28-Mar-24	NIL	The Federal Bank	CARE Ratings	A1	INR 150 Cr
INE01HV14300	12-Sep-23	INR 25 Cr	22-Mar-24	NIL	The Federal Bank	CARE Ratings	A1	INR 150 Cr
INE01HV14318	22-Sep-23	INR 35 Cr	21-Dec-23	NIL	The Federal Bank	CARE Ratings	A1	INR 200 Cr
INE01HV14326	04-Oct-23	INR 20 Cr	03-Jan-24	NIL	The Federal Bank	CARE Ratings	A1	INR 200 Cr
INE01HV14334	18-Oct-23	INR 10 Cr	22-Jan-24	NIL	The Federal Bank	CARE Ratings	A1	INR 200 Cr
INE01HV14334	19-Oct-23	INR 15 Cr	22-Jan-24	NIL	The Federal Bank	CARE Ratings	A1	INR 200 Cr
INE01HV14342	27-Oct-23	INR 30 Cr	29-Jan-24	NIL	The Federal Bank	CARE Ratings	A1	INR 200 Cr
INE01HV14359	24-Nov-23	INR 5 Cr	26-Feb-24	NIL	The Federal Bank	CARE Ratings	A1	INR 200 Cr
INE01HV14367	22-Dec-23	INR 20 Cr	26-Mar-24	NIL	The Federal Bank	CARE Ratings	A1+	INR 420 Cr
INE01HV14375	04-Jan-24	INR 20 Cr	04-Apr-24	NIL	The Federal Bank	CARE Ratings	A1+	INR 420 Cr
INE01HV14383	04-Jan-24	INR 10.7 Cr	03-Apr-24	NIL	The Federal Bank	CARE Ratings	A1+	INR 420 Cr
INE01HV14391	23-Jan-24	INR 12 Cr	23-Apr-24	NIL	The Federal Bank	CARE Ratings	A1+	INR 420 Cr
INE01HV14409	29-Jan-24	INR 30 Cr	29-Apr-24	NIL	The Federal Bank	CARE Ratings	A1+	INR 420 Cr
INE01HV14417	31-Jan-24	INR 25 Cr	26-Jul-24	NIL	The Federal Bank	CRISIL Ratings	A1+	INR 420 Cr
INE01HV14219	29-Feb-24	INR 25 Cr	27-Mar-24	NIL	The Federal Bank	CRISIL Ratings	A1+	INR 420 Cr
INE01HV14219	04-Mar-24	INR 25 Cr	27-Mar-24	NIL	The Federal Bank	CRISIL Ratings	A1+	INR 420 Cr
INE01HV14433	26-Mar-24	INR 10 Cr	25-Jun-24	NIL	The Federal Bank	CRISIL Ratings	A1+	INR 420 Cr
INE01HV14425	27-Mar-24	INR 25 Cr	23-Sep-24	NIL	The Federal Bank	CRISIL Ratings	A1+	INR 420 Cr
INE01HV14441	16-Apr-24	INR 10 Cr	16-Jul-24	NIL	The Federal Bank	CRISIL Ratings	A1+	INR 420 Cr
INE01HV14458	23-Apr-24	INR 20 Cr	01-Aug-24	NIL	The Federal Bank	CRISIL Ratings	A1+	INR 420 Cr
INE01HV14466	30-Apr-24	INR 10 Cr	30-Jul-24	NIL	The Federal Bank	CRISIL Ratings	A1+	INR 420 Cr
INE01HV14474	07-May-24	INR 10 Cr	04-Nov-24	NIL	The Federal Bank	CRISIL Ratings	A1+	INR 420 Cr
INE01HV14482	25-Jun-24	INR 10 Cr	24-Sep-24	NIL	The Federal Bank	CARE Ratings	A1+	INR 420 Cr
INE01HV14490	27-Jun-24	INR 100 Cr	07-Aug-24	NIL	The Federal Bank	CARE Ratings	A1+	INR 420 Cr
INE01HV14508	16-Jul-24	INR 10 Cr	15-Oct-24	NIL	The Federal Bank	CRISIL Ratings	A1+	INR 420 Cr
INE01HV14516	30-Jul-24	INR 10 Cr	29-Oct-24	NIL	The Federal Bank	CRISIL Ratings	A1+	INR 420 Cr
INE01HV14524	23-Aug-24	INR 25 Cr	18-Feb-25	25	The Federal Bank	CRISIL Ratings	A1+	INR 420 Cr
INE01HV14540	27-Sep-24	INR 25 Cr	24-Mar-25	25	The Federal Bank	CRISIL Ratings	A1+	INR 420 Cr
INE01HV14557	27-Sep-24	INR 20 Cr	24-Jan-25	NIL	The Federal Bank	CRISIL Ratings	A1+	INR 420 Cr
INE01HV14565	27-Sep-24	INR 20 Cr	08-Jan-25	NIL	The Federal Bank	CRISIL Ratings	A1+	INR 420 Cr
INE01HV14573	16-Oct-24	INR 10 Cr	14-Feb-25	10	The Federal Bank	CRISIL Ratings	A1+	INR 420 Cr
INE01HV14581	29-Oct-24	INR 10 Cr	28-Jan-25	NIL	The Federal Bank	CARE Ratings	A1+	INR 420 Cr
INE01HV14599	05-Nov-24	INR 10 Cr	04-Feb-25	10	The Federal Bank	CARE Ratings	A1+	INR 420 Cr



INE01HV14607	12-Nov-24	INR 10 Cr	20-Mar-25	10	The Federal Bank	CARE Ratings	A1+	INR 420 Cr
INE01HV14615	25-Nov-24	INR 60 Cr	27-Feb-25	60	The Federal Bank	CARE / CRISIL Ratings	A1+	INR 420 Cr
INE01HV14623	27-Nov-24	INR 20 Cr	26-Mar-25	20	The Federal Bank	CARE Ratings	A1+	INR 420 Cr
INE01HV14631	17-Dec-24	INR 50 Cr	18-Mar-25	50	The Federal Bank	CRISIL Ratings	A1+	INR 420 Cr
INE01HV14649	02-Jan-25	INR 10 Cr	05-May-25	10	The Federal Bank	CARE Ratings	A1+	INR 420 Cr
INE01HV14656	27-Jan-25	INR 25 Cr	27-May-25	25	The Federal Bank	CARE Ratings	A1+	INR 420 Cr

22	Details of Other Debt Instrument Outstanding	As per Annexure
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ISIN	Issue Date	Amount	Maturity Date	Amount O/s
As per Annexure	As per Annexure	As per Annexure	As per Annexure	As per Annexure

23	Bank fund-based facilities from banks/Financial institutions, if any	As per Annexure		
	Name of the Bank	Nature of Facility	O/s Amount / Limit	Asset Classification
	As per Annexure	As per Annexure	As per Annexure	As per Annexure

24	Name and Address of Issuer	Vivriti Capital Limited 2nd Prestige Zackria Metropolitan, No. 200/1-8, Block 1, Anna Salai, Chennai – 600002
25	Line of Business	Non-Banking Financial Services
26	Chief Executive (Managing Director)	Vineet Sukumar
27	Group Affiliation (If Any)	Vivriti Asset Management, CredAvenue Private Limited
28	Financial Summary	Below

Financial Summary	Mar-24	Mar-23	Mar-22
Equity	1,893.92	1,564.75	1,196.15
Net Worth	1,893.92	1,564.75	1,196.15
Investment in Subsidiaries / Affiliates	174.16	127.37	107.52
Total Debt Outstanding	7,032.04	5,019.89	3,550.13
Short Term	3,938.23	2,732.04	1,966.28
Long Term	3,093.81	2,287.85	1,583.86
Gross Income	1,050.67	671.21	351.67
Operating Profit (PBITD)	811.91	570.95	290.18
Gross Profit (PBSD)	272.95	180.54	91.13
Net Profit (Post Tax)	191.26	129.30	67.37

29	Audit Qualifications (If Any)	NIL
30	Material Litigations (If Any)	NIL
31	Regulatory Strictures (If Any)	NIL
32	Details of Default of CPs, Including Technical Delay in Redemption During Past Three Years	NIL



33	Details of Default and Delay in Redemption of Any Other Borrowings During Last Three Years	NIL
Authorized Signatory of the Issuer – VIVRITI CAPITAL LIMITED		
Date	28.01.2025	