

N. K. KEJRIWAL & CO.

Chartered Accountants

11/2, G.E.L. Church Complex
Main Road, Ranchi - 834 001
Ph.: 233 0441, 233 1910 (O)
: 256 1979, 256 1980 (R)
Fax: 91-0651-233 1552
E-Mail: nkk_ca@hotmail.com

To,
IDBI Trusteeship Services Private Limited
Asian Building, Ground Floor
17, R.Kamani Marg, Ballard Estate
Mumbai- 400 001.

Based on examination of books of accounts and other relevant records/documents, we hereby certify that:

- a) The listed entity has vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities:

Name of Company	ISIN	Private Placement/Public Issue	Secured/Unsecured	Sanctioned Amount
Vedika Credit Capital Limited	INE04HY07013	Private Placement	Secured	20,00,00,000

- b) Asset Cover for listed debt securities:

- i. The financial information as on 30 September 2021 has been extracted from the books of accounts for the year ended 30 September 2021 and other relevant records of the listed entity;
ii. The assets of the listed entity provide coverage of 1.25x times of the interest and principal amount, which is in accordance with the terms of issue/ debenture trust deed (calculation as per statement of asset cover ratio for the Secured debt securities - table - I).

TABLE-I:

Sr. No.	Particulars		Amount
i.	Total assets available for secured Debt Securities' – (secured by either pari passu or exclusive charge on assets) (mention the share of Debt Securities' charge holders)	A	
	a. Property Plant & Equipment (Fixed assets) -movable/immovable property etc		N.A.
	b. Loans /advances given (net of provisions, NPAs and sell down portfolio), Debt Securities, other credit extended etc		25,00,00,000
	c. Receivables including interest accrued on Term loan/ Debt Securities etc		N.A.
	d. Investment(s)		N.A.
	e. Cash and cash equivalents and other current/ non-current assets		N.A.
ii.	Total borrowing through issue of secured Debt Securities (secured by either Pari passu or exclusive charge on assets)	B	
	a. Debt Securities (Provide details as per table below)		20,00,00,000
	b. IND - AS adjustment for effective Interest rate on secured Debt Securities		N.A.
	c. Interest accrued/payable on secured Debt Securities		N.A.
iii.	Asset Coverage Ratio (100% or higher as per the terms of offer document/information memorandum/ debenture trust deed)	A/B	125%



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ISIN wise details

S.No.	ISIN	Facility	Type of charge	Sanctioned amount	Outstanding amount as on 30-09-2021	Cover required	Assets required
1.	INE04HY07013	Non-convertible debt securities	Exclusive	20,00,00,000	20,00,00,000	1.25x time	25,00,00,000

c) Compliance of all the covenants/terms of the issue in respect of listed debt securities of the listed entity

We have examined the compliances made by the listed entity in respect of the covenants/terms of the issue of the listed debt securities (NCD's) and certify that such covenants/terms of the issue have been complied by the listed entity.

For N.K.Kejriwal & Co.
Chartered Accountants



CA Naresh Kumar Kejriwal
Partner
Membership No.: 073381
UDIN: 21073381AAAAEL8968
FRN – 004326C
Place: Ranchi
Date: October 19, 2021