CIN No.: U67120WB1995PLC069424

Mai id: compliance@teamvedika.com, Tel.: 9135001217, 18001236108 (Toll Free)

Website: www.teamvedika.com

RBI NBFC-MFI Reg. No.: B-05.00844

June 10, 2021

To,
Corporate Relationship Department,
BSE Limited
P.J. Towers
Dalal Street
Mumbai- 400 001

Sub: Information under Regulation 52 SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015

In terms of Regulation 52 SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015, please find enclosed:

- a) The audited financial results in the format specified under Regulation 52 SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015
- b) The advertisement published in Financial Express on June 10 2021 under Regulation 52 SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015
- c) Declaration under Regulation 52(3)(a) of SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015

Please acknowledge receipt.

Thanking You

Yours faithfully,

For Vedika Credit Capital Ltd

For Vedika Credit Capital Ltd Garrar Kumas Vakra

Company Secretary

Authorized Signatory

CIN No.: U67120WB1995PLC069424

Mai id: compliance@teamvedika.com, Tel.: 9135001217, 18001236108 (Toll Free)

RBI NBFC-MFI Reg. No.: B-05.00844

Website: www.teamvedika.com

June 10, 2021 BSE Limited P.J. Towers Dalal Street

Mumbai- 400 001

Sub: Declaration & Request for condonation of delay

Dear Sir,

In terms of Regulation 52(8) of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015, the financial results shall be published in at least one English national daily newspaper within two days of the conclusion of the meeting of the Board of Directors.

In this regard we would like to inform you that the financial results were approved by the Board on 31 May 2021. Accordingly, we were required to publish the financials by 02 June 2021. But due to the current situation of COVID-19 and its direct impact on the auditor and of the rigorous lockdown in the city. We were not able to publish the same within the due date.

We further declare that the delay is not intentional. Hence, we request you to kindly condone the delay of 8 days.

Thanking You

Yours faithfully,

For Vedika Credit Capital Ltd

For Vedika Credit Capital Ltd

Gaurar Kumas Vekra

Company Secretary

Authorized Signatory

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

Independent Auditors' report on standalone annual financial results under Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended 31 March 2021

To the Board of Directors of Vedika Credit Capital Limited

Report on the audit of the Standalone Annual Financial Results

Opinion

We have audited the accompanying standalone annual financial results of Vedika Credit Capital Limited ("the Company") for the year ended 31 March 2021, attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us these standalone annual financial results:

- i. are presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- ii. give a true and fair view in conformity with the Accounting Standards prescribed under section 133 of the Act read with the Companies (Accounting Standards) Rules, 2006 as amended ("Accounting Standards") and other accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2021 and its profit for the year ended on that date.

Basis for Opinion

We conducted our audit of the financial statements in accordance with the Standards on Auditing ("SA"s) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the standalone financial statements under the provisions of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion on the standalone annual financial results.

Emphasis of Matter

As more fully described in Note 4 to the standalone annual financial results, the extent to which the ongoing COVID-19 pandemic will have impact on the Company's financial performance will be based on future developments. The Company will continue to monitor any material changes to the future economic conditions.

Our opinion is not modified in respect of this matter.



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

Management's and Board of Directors Responsibilities for the Standalone Annual Financial Results

These standalone annual financial results have been prepared on the basis of the standalone annual financial statements.

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these standalone annual financial results that give a true and fair view of the financial position, financial performance, and cash flows of the Company in accordance with the Accounting Standards and other accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone annual financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial results, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Standalone Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the standalone annual financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the standalone financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- 2. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls system in place and the operating effectiveness of such controls.



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

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- 3. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- 4. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- 5. Evaluate the overall presentation, structure and content of the standalone financial statements, including the disclosures, and whether the standalone financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the standalone financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the standalone financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the standalone financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

For N.K. Kejriwal & Co. Chartered Accountants Reg. No. 04326C

Naresh Kumar Kejriwal

Partner

Membership No.: 073381

Place: Ranchi Date: 09.06.2021

UDIN: 21073381AAAABX3849

VEDIKA CREDIT CAPITAL LIMITED

CIN: U67120WB1995PLC069424

Regd. Office: Village- Collage Pally, P.O.- Shiuli Telini Para, P.S.- Titagar, Kolkata, Paraganas North, West Bengal- 700121

Statement of Audited Balance Sheet as at 31st March, 2021

(All amount in Indian Rupees except for share data or otherwise stated)

	Year Ended	Year Ended 31.03.2020	
Particulars -	31.03.2021		
EQUITY AND LIABILITIES	•		
Shareholders' funds			
Share Capital	294,636,690	270,899,190	
Reserves and Surplus	586,442,661	254,481,297	
	881,079,351	525,380,487	
Non-current liabilities			
Long-term borrowings	1,635,277,944	2,063,850,181	
Long-term provisions	19,806,211	19,806,211	
	1,655,084,155	2,083,656,392	
Current liabilities			
Other current liabilities	1,868,913,313	2,348,420,637	
Short-term provisions	286,618,073	344,923,257	
	2,155,531,386	2,693,343,894	
TOTAL	4,691,694,892	5,302,380,774	
ASSETS			
Non current Assets			
Property, Plant & Equipment	21,137,049	26,659,345	
Intangible assets	14,721,927	2,302,894	
	35,858,977	28,962,239	
Deferred tax assets (net)	68,213,896	82,056,752	
Long-term loans and advances	1,039,873,495	1,434,168,289	
Other non-current assets	355,995,473	493,722,103	
	1,464,082,864	2,009,947,144	
Current assets			
Current Investment	189,587,100	84,052,340	
Cash and bank balances	311,155,294	268,303,977	
Short-term loans and advances	2,628,760,512	2,816,499,308	
Other current assets	62,250,145	94,615,766	
	3,191,753,051	3,263,471,391	
Total	4,691,694,892	5,302,380,774	

See accompanying notes to the standalone annual financial results



VEDIKA CREDIT CAPITAL LIMITED

CIN: U67120WB1995PLC069424

Regd. Office: Village-Collage Pally, P.O.- Shiuli Telini Para, P.S.- Titagar, Kolkata, Paraganas North, West Bengal-700121

Statement of Annual Financial Results for the year ended 31st March, 2021

(All amount in Indian Rupees except for share data or otherwise stated)

	Half year ended	Half year ended	Year Ended	Year Ended
Particulars	31/03/2021	31/03/2020	31/03/2021	31/03/2020
	(Unaudited)	(Unaudited)	(Audited)	(Audited)
INCOME				
Revenue from Operations	474,837,761	581,119,609	997,960,634	1,172,640,739
Other Income	19,524,379	26,070,480	42,922,925	62,194,771
TOTAL INCOME	494,362,140	607,190,089	1,040,883,559	1,234,835,510
EXPENSES				
Employee Benefits Expense	140,103,531	175,399,621	278,445,029	323,987,745
Finance Costs	247,214,068	291,457,827	559,976,523	659,495,234
Depreciation and Amortisation Expense	3,719,699	6,968,815	7,383,294	8,518,537
Provisions and Loan Losses	-	330,681,281	-	330,681,281
Other Expenses	55,092,236	57,772,967	109,736,963	128,203,498
TOTAL EXPENSES	446,129,534	862,280,511	955,541,809	1,450,886,295
Profit Before Tax	48,232,606	-255,090,422	85,341,750	-216,050,785
Tax Expenses:			7	
Current Tax	12,139,182	8,501,441	7,268,074	22,067,715
Deferred Tax	-13,842,856	66,476,670	-13,842,856	66,476,670
Profit for the year	22,250,568	-197,115,193	64,230,820	-171,641,830
Earnings per share (of 10 each)				
Basic	0.84	-11.41	2.73	-9.42
Diluted	0.76	-7.28	2.72	-5.68

See accompanying notes to the standalone annual financial results



VEDIKA CREDIT CAPITAL LIMITED CIN: U67120WB1995PLC069424

Regd. Office: Village- Collage Pally, P.O.- Shiuli Telini Para, P.S.- Titagar, Kolkata, Paraganas North, West Bengal-700121

Notes:

- 1 Vedika Credit Capital Limited ("the Company") is a Non-Deposit taking Systemically Important Non-Banking Financial Company (NBFC-ND-SI), registered with the Reserve Bank of India ("the RBI").
- 2 The standalone annual financial results for the year ended 31 March 2021 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their respective meetings held on 31 May 2021. The above results have been subjected to audit by the statutory auditors of the Company. The auditors have issued an unmodified audit opinion.
- 3 The financial statements have been prepared in accordance with the Generally Accepted Accounting Principles in India (Indian GAAP) to comply with the Accounting Standards specified under section 133 of the Companies Act, 2013 read with relevant provisions of the Companies Act, 2013 ('the Act'). The financial statements have been prepared on accrual basis under historical cost convention and going concern basis. The accounting policies adopted in the preparation of the financial statements are consistent with those followed in the previous year.
 Further, the Company follows the prudential norms for income recognition and provisioning for Non-Performing Assets as prescribed by the Reserve Bank of India for Non-Banking Financial Company-Non-Systemically Important Non-Deposit taking
- 4 The outbreak of COVID_19 pandemic and consequent lockdown has severely impacted various activities across the country. The impact of COVID_19 on the economy continues to be uncertain and would be dependent upon future developments including various measures taken by the Government, Regulator, responses of businesses, consumers etc. Hence, the extent to which COVID_19 pandemic will impact the company's business, cash flows and financial results, is dependent on such future developments, which are highly uncertain.
- 5 The figures for the half year ended 31 March 2020 and half year ended 31 March 2021 have not been subjected audit.
- 6 Previous period figures have been regrouped/reclassified wherever necessary, to conform with the current period presentation.

For and on behalf of the Board of Directors

For Vedika Credit Capital Ltd

Director

Place: Ranchi Date: 09/06/2021

Company.

Vikram Jain Whole Time Director

Annexure:

a) Credit Rating:

The Rating agency have assigned following rating to the company:

Facility	Rating Agency
Non-Convertible Debentures	Acuite BBB

b) Asset cover available for non-convertible debt securities:

Not applicable

c) Debt-equity ratio*:

The debt-equity ratio of the company as per audited financial results as at 31 March 2021 is 3.95.

d) Previous due date and next due date for the payment of interest/repayment of principal of nonconvertible debenetures and whether the same has been paid or not:

All previous dues with respect to debentures were paid on due date (Refer Appendix A)

e) Debt service coverage ratio:

Not applicable

f) Interest service coverage ratio:

Not applicable

g) Capital redemption reserve/Debenture redemption reserve:

Debenture redemption reserve is not required in respect of privately placed debentures in terms of rule 18(7) (b) (ii) of the Companies (Share Capital and Debentures) Rules, 2014.

h) Net worth as at 31 March 2021**:

Rs. 88,10,79,351

i) Net profit after tax as at 31 March 2021:

Rs. 6,42,30,820

k) Earnings per share as at 31 March 2021 (annualised):

Basic: 2.73 Diluted: 2.72

- Debt equity ratio is calculated as (Long term borrowings + Short term borrowings)/Net worth
- ** Net worth is equal to Paid up capital + Reserve and surplus



Appendix A:

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Sr. No.	Non-covertible debentures	Whether	Previous Due Date		Next Due Date	
	series	secured/unsecured		0-800		0.000
			(1st October 2020 till 31st March 2021)		(1st April 2021 till 30th September 2021)	
			Principal	Interest	Principal	Interest
1	INE04HY07013	Secured	-	-		8/12/2021



FINANCIAL EXPRESS

IDFC FIRST Bank Limited

(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) CIN: L65110TN2014PLC097792



Registered Office: KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai - 600031. Tel: +91 44 4564 4000 | Fax: +91 44 4564 4022

Notice under Section 13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

The following borrowers and co-borrowers availed the below mentioned secured loans from IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) The loans of the below-mentioned borrowers and co-borrowers have been secured by the mortgageof their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loan were classified as NPA as per the RBI guidelines. Amounts due by them to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

Sr. No.	Loan Account No.	Type of Loan	Name of borrowers and co-borrowers	Section 13(2) Notice Date	Outstanding amount as per Section 13(2) Notice	Property Address
1.	16407236	Loan Against Property	Abu Kasem Molla Mafura Bibi	19-04-2021	INR 2256658.07/-	All That Piece And Parcel Of Danga Land Measuring 10.63 Decimals, Be The Same A Liitle More Or Less, Lying And Situate At Mouza Uttarhat And Comprised In R.s. Dag No. 52 Under R.s. Khatian No.296 Corresponding To L.r. Dag No. 103 Under Lr Khatian Nos. 893 & 1625 At Present 9426, JI No. 78 And Bearing Municipal Holding No. 69, Kazi Para Road At Present Karigar Para Road (paschim), Under Ward No. 1 (old 11) Of The Barasat Municipalty, Within P.s. Barasat, In The District Of North 24 Parganas, W.b. – 700124 At Present 700125, And Bounded As: North: Pukur Comprised In Dag No. 89 And 6 Feet Wide Common Passage, South: Part Of Dag No. 52, East: Dag No. 53, West: Part Of Dag No. 52
2.	5194003 5308549	Home Finance LAP	Anila Ladies Corner (Prop. Ajoy Biswas) Minati Biswas Ajoy Biswas Binoy Biswas	20-04-2021	INR 1258408.30/-	All That Piece And Parcel Of A Shop Room Measuring 145 Sq.ft. Be The Same A Little More Of Less, On The Ground Floor Of The Building Commonly Known As "mina Market" Built And Constructed On All That Piece And Parcel Of Land Measuring 6 Cottahs 4 Chittacks, Be The Same A Little More Or Less, Lying And Situate At Mouza Hijal Pukhuriya And Comprised In R.s. & L.r. Dag Nos. 2830, 2852 & 2854 Under R.s. Khatan No. 1364 Corresponding To L.r. Khatian No. 1481, J.I. No.80, R.s. No. 312 And Bearing Holding No. 86, K.p. Road, Under Ward No. 20 Of The Habra Municipality, Under P.s. Habra, In The District Of North 24 Parganas, And Bounded By As Following: North: By Main Road, South: By Shop, East: By Building, West: By Vacant Land
3.	19072822	Home Loan	Mr. Arjun Kumar Haldar Mrs. Sampa Haldar	10-05-2021	INR 1591163.27/-	All That Part And Parcel Of The Flat No. 3d In The 3rd Floor, On The North-eastern Side Measuring About 670 Sq.ft Super Built Up Area Of The Aid Premises Conosisting Of 2 Bed Room, 1 Dinning Cum Drawing, 1 Kitchen, 1 Bath And Toilets, 1 Barandah, Being Premises No. Ac/9, Deshbandhu Nagar, As Shown In The Plan Annexed Hereto, Together With Undivided Proportionate Interest Or Share In The Land As Land Common Facilities As Mentioned In Schedule "c" Herein Under Written Thereon Named As "sailabas Apartment", Situated Under Mouza-arjun Nagar, J.I.no. 7, R.s. No. 160, Touzi No. 181, Under Khatian No. C.s. 517, R.s. 623/1007, L.r. 865 Within The Local Limits Of Rajarhat Gopalpur Municipality, Ward No. 22, Holding No. Rgm/22/1068, 22/784, 22/1 And Bounded: Boundaries Of The Premeses No. A/C-9: East: House Of Maya Rani Das And Late Bandhu Gopal Sarkar's House, West: House Of Sunil Bhattacharya, North: Sold Land Of Krishna Pada Ghosh, South: 16'-0" Wide Road Boundaries Of The Flat No. 3D: East: Open Space, West: Flat No. 3C, North: Open Space, South: Stair Room, On The Top: Top Roof, On The Bottom: Flat No. 2D
4.	14534051	Against	Gurudas Mandal Ahana Kishan Seva Kendra Pulin Mandal	20-04-2021	INR 2833909.41/-	All That Piece And Parcel Ofbastu Land Measuring About 23 Decimals Out Of The Total Land Measuring 92 Decimals, Be The Same A Little More Or Less, Lying And Situated At Mouza Chaital, Comprised In R.s. & L.r. Dag No.1977 Under L.r. Khaitan No.491 Thereafter 761/2 At Present 5241, Jl. No.22, Under P.s. Minakhan, In The District Of North 24 Parganas, West Bengal-743456, And Bounded As: North: 2 Strd (adjoining Building), East: 30' Road, West: Owner's Land, South: Vacant Land
5.	14959752	Loan Against Property	Jakir Hossain Miya Jahanara Miya	20-04-2021	INR 1707047.37/-	All That Piece And Parcel Of Land Admeasuring An Area Of 15 Decimals Be The Same A Little More Or Less Together With Two Soried Building Ground Floor Having An Area Of 1857 Square Feet And First Floor 1857 Square Feet With A.c. Shed Roof And A.c. Room Admeasuring 842 Square Fet Lying An Situated At Mouja Makhal Tala In J.I. No. 182(old) (new 034), Touzi - 208, Sabek Khatian No. 252, L.r. Khatian No. 653, Hal L.r. Khatian No. 612/1, Sabek Dag No. 330, Hal Dag No. 322, Ps Canning(old) Jibantala (new), Within Ambit Of Narayanpur Garam Panchayat Together With Common Paths, Passage, Esements, Quasi—easement, Messuages, Tenenements, Heriditaments And Bounded As: East:by Vacant Land, West: By Vacant Land & Singlestoried Building, North: By Low Land, South: By 12 Feet Road
6.	13418655	Business Loan	Kamal Das Nityananda Das Vijendra Kumar	20-05-2021	INR 25,48,117.15/-	All That Piece And Parcel Of Land Admeasuring 3 Cottahs Along With Two Storied Residential Building Standing Thereon Measuring An Area Of 870.40 Sq.ft. In The Ground Floor And 870.40 Sq.ft., In The First Floor, Total 1740.80 Sq.ft., Lying And Situated At Mouza: Sahapur Gram, Pargana: Mogura, Touzi No. 93, 101, J.I. No. 8, R.s. No. 179, Khatian No. 120, Dag No. 3916, Being Premises No. 184a, Rai Bahadur Road, Police Station: Behala, District 24 Parganas, Ward No. 120, Within The Ambits Of Kolkata Municipal Corporation, And Bounded As: East: Land Of Lilabati Mitra, North: Land In Dag No. 3916, West: Land Of Lilabati Mitra,
7.	16244890	Loan Against Property	1. Mr. Mohammad Sariful Isilam 2. Mrs. Rejina Bibi	11-04-2021	INR 2810476.64/-	All That Piece And Parcel Of Land Admeasuring An Area Of 5 Decimals Be The Same A Little More Or Less Together With Two Storied Building Having An Area Of Ground Floor 927 Square Feet, Mezzanine And Second Floor 927 Lying And Situated At Mouja – Teghoria Pargana Anwarpur, Comprised In J.I. No.145, Touzi No. 12, L.r. Khatian No. 63,27,28 And 29, Hal L.r. Khatian No.2069, R.s. And L.r. Dag Nos. 166, 167,168, Pin-743423 Police Station Barasat(old), Sasan(new), District 24 Parganas, Together With A Commomn Paths, Passage, Easements, Quasi – Easement, Messuages, Tenenement, Heriditaments, And Bounded As: East: By Property Of Others, North: By Taki Road, West: By Property Of Obadul Islam, South: By Dag No.182
8.	15066465	Home Loan	Nantu Biswas Asish Biswas Bappajit Biswas	10-05-2021	INR 1718273.66/-	All That Piece And Parcel Of R.s. & L.r. Dag No. 1759 Under L.r. Khatian No. 952/1, Jl No. 32 In Mouza Kushangra Under P.s. Minakhan In The District North 24 Parganas Within The Linits Of The Bamanpukur Gram Panchayat, West Bengal- 743425, Admeasuring804 Sq. Ft. Built Up Area, And Bounded As: East: Property Of Rabin Sardar, North: Property Of Amit Maity, West: Property Of Seller, South: Property Of Ganesh Sardar
9.	16871517	Loan Against Property	Mr. Pradipta Biswas Mrs. Iva Biswas	20-04-2021	INR 3123687.77/-	All That Piece And Parcel Ofland Measuring 1 Cottahs, Be The Same A Little More Less Lying Situate And Bearing Municipal Holding No. 542(old 150) & Premisis No. 2a, Pran Nath Street Under Ward No.72 Of The Kolkata Municipal Corporation Within P.s Bhawanipore In The District Of South 24 Parganas Kolkata – W.b-700025 Which Is Butted And Bounded As: South: Pran Nath Street, East: House Of Smt. Charu Chandra Dutta And Ors., West: House Of Sri Patit Paban Biswas, North:remaining Land Of Premisis No. 2a Being The Property Of Sri Nani Lal Das
10.	5185965	Home Finance HL	M/s Prakash Auto Mr. Prakash Shaw Mrs. Priti Shaw	20-04-2021	INR 1639896.25/-	All That Piece And Parcel Of Self-contained Flat Measuring About 655 Sq. Ft., Be The Same A Little More Or Less, On The 1st Floor Of The Building Commonly Known As "barsha Apartment", Built And Constructed At Or Upon All The Piece And Parcel Of Land Measuring 1 Cottah 11 Chittacks 15 Sq. Ft, Be The Same A Little More Less, Lying And Situated At Mouza Jyangra And Comprised In R.s Dag No. 1091 Under R.s Khatian No. 191 Corresponding To L.r Dag. No. 575 Under L.r Khatian No. 541, J.I No. 16, R.s No. 114, Touzi No. 3027 And Bearing Holding No. 343/85, Bl-j/a, Jyangra Ghosh Para, Under Ward No. 18 Of The Rajarhat-gopalpur Municiplaity, Within P.s Baguiati (former Rajarhat) In The District Of North 24 Parganas, Kolkata – 700059, And Bounded As: North: Land Of R.s Dag No. 1071, South: 8' Wide Passage, East: Land Of Smt. Kajal Ghosh, West: 12'ft Road
11.	19566531	Loan Against Property	Pumendu Shekhar Naskar Ananya Naskar Payel Saw Mill	10-05-2021	INR 2901497.37/-	All That Piece And Parcel Of Land Admeasuring 13 Decimals, Be The Same A Little More Or Less, Forming Part Of R.s & L.r Dag No. 1041/1228 Under R.s Khatian No. 526, L.r Khatian No. 684 In Mouza Bayersing, J.I No. 70 (previously J.I No. 77), Touzi No. 2692/2834 Under Police Station Canning In The District Of South 24 Parganas Within The Limits Of Taladi Gram Panchayet, Pin: 743376 Together With Two Storied Building Thereon Having Total Covered Area Of About 1961 Sq. Ft. (ground Floor 912 Sq. Ft. And First Floor 1049 Sq. Ft.) And Butter And Bounded As: North- Main Road, South- Owners Land, East- Pond And Single Strd, West- Owners Kathgola
12.	18838408	Against	Purnima Sen Mitra Anil Kumar Mitra	10-05-2021	INR 21,79,575.57/-	All That Piece And Parcel Of Land Measuring About 3 Cottahs Together With Structure Standing Thereon Forming Part Of Dag No. 1172 Under Khatian No. 1495, J.I. No. 9, In Mouza Bhadrakali Garm Under P.s. Uttarpara In The District Hooghly Presently Known And Numbered As Municipal Holding No. 52/1, Vharakdanga Road Under Municipal Ward No. 11 Within The Limits Of Uttarpara Kotrung Municipality, Pincode-712258, And Bounded As: East: By 5 Stored, North: By 5 Stored, West: Single Stored Building, South: 20' Wide Road
13.	6107472 & 6358520	Loan Against Property	Rockers Mens Wears Sadique Zia Sheree Sadique	11-04-2021	INR 3112091.08/-	All That Piece And Parcel Of A Self Contained Apartment No. 302 Measuring Super Built Up Area 1524 Sq.ft. Be The Same A Little More Or Less, On The 3rd Floor At Tower-e6 Together With One Semi Covered Car Parking Space For Parking One Medium Sized Car Of The Residential Complex Commonly Known As "eden City Maheshtala", Built And Constructed At Or Upon The Plot Of Land Measuring 21.02 Acres, Be The Same A Little More Or Less, Lying And Situate At Mouza Sarengabad And Comprised In R.s. & L.r. Dag Nos.284/860, 284 To 300, 290/861, 303, 304, 270 To 279, 269, 268, 266, 265, 251 To 261, 257/922, 257/921, 242 To 249, 87, 267, 271/859, 270/855, 270/856, 270/857, 270/858, 270/927, 270/928, 245/854, 245/920 & 306, J.I.no.47, R.s.no.560, Touzi No.134 And Being Municipal Holding No.b1-90/a/1/new, Budge Budge Trunk Road Under Ward No.31 Of He Maheshtala Municipality, Within P.s. Maheshtala, In The District Of South 24 Parganas, Kolkata-7000137, Bounded As: East: By The Land Of West Bengal Housing Board, West: By Dr. Panchulal Ghosh Abaitanik Prathomik Vidhyalaya, North: By Eastern Railway Line, South: By Land Of Others
14.	12723668	Against	Shyamali Saksena Indar kumar Saksena Mrityunjay Saksena	20-04-2021	INR 839992.58/-	All That Piece And Parcel Of Land Measuring 1 Cottah 2 Chittacks 12 Sq.ft Be The Same A Little More Or Less, Lying And Situate At Mouza Ruiya, Beingplot No. 11\1 And Comprised In R.s & L.r Dag No. 23 Under R.s. Khaitan No.91 Corresponding To L.r. Khaitan No. 1042, J.I. No. 20, Within The Limits Of Patulia Gram Panchayat, Within P.s. Khardah, In The District Of North 24 Parganas, Kolkata-700119, And Bounded As: North: Plot No.11, South: Plot No.12, East: Dag No.28, West: 8 Ft. Common Passage

You are hereby called upon to pay the amounts to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc. within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESIAct, against the mortgaged properties mentioned herein above to realize the amount due to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited). Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or otherwise. **Authorised Officer**

Date: 10-June-2021 Place: Kolkata

financialexp.epap.in

IDFC First Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)

VEDIKA CREDIT CAPITAL LIMITED

CIN: U67120WB1995PLC069424 Regd. Office: Village- Collage Pally, P.O.- Shiuli Telini Para, P.S.- Titagar, Kolkata, Paraganas North, West Bengal-700121 Ph.No. +91 943171000 Website: www.teamvedika.com

Statement of Standalone Financial Results for the year ended 31st March, 2021 [Regulation 52(8), read with Regulation 52(4), of the SEBI (LODR) Regulations, 2015] (Amount in Rs.)

Particulars	Half year ended 31/03/2021 (Unaudited)	Half year ended 31/03/2020 (Unaudited)	Year Ended 31/03/2021 (Audited)	Year Ended 31/03/2020 (Audited)
Total Income from Operations	4943,62,140	6071,90,089	10408,83,559	12348,35,510
Net Profit before tax, exceptional and/or extraordinary items	482,32,606	-2550,90,422	853,41,750	-2160,50,785
Net Profit after tax, exceptional and/or extraordinary items	222,50,568	-1971,15,193	642,30,820	-1716,41,830
Paid up Share Capital	2946,36,690	2708,99,190	2946,36,690	2708,99,190
Reserves (excluding Revaluation Reserve)	5864,42,661	2544,81,297	5864,42,661	2544,81,297
Net Worth	8810,79,351	5253,80,487	8810,79,351	5253,80,487
Paid Up Debt Capital/ Outstanding Debt	5000,00,000	3000,00,000	5000,00,000	3000,00,000
Debt Equity Ratio Earnings per share (of Rs.10 each)	3.95	8.28	3.95	8.28
Basic	0.84	-11.41	2.73	-9.42
Diluted	0.76	-7.28	2.72	-5.68
Capital Redemption Reserve	N.A.	N.A.	N.A.	N.A.
Debenture Redemption Reserve	N.A.	N.A.	N.A.	N.A.
Debt Service Coverage Ratio	N,A.	N.A.	N.A.	N.A.
Interest Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.
Mater				

. The above is an extract of the detailed format of standalone annual financial results for the year ended 31 March 2021 filed with the Stock Exchange under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the standalone annual financial results for the year ended 31 March 2021 is available on the websites of BSE Ltd and on www.teamvedika.com

The standalone annual financial results for the year ended 31 March 2021 have been reviewed. by the Audit Committee and subsequently approved by the Board of Directors at their respective meetings held on 31 May 2021. The above results have been subjected to audit by the statutory auditors of the Company. The auditors have issued an unmodified audit opinion.

. The financial statements have been prepared in accordance with the Generally Accepted Accounting Principles in India (Indian GAAP) to comply with the Accounting Standards specified under section 133 of the Companies Act, 2013 read with relevant provisions of the Companies Act, 2013 ('the Act'). The financial statements have been prepared on accrual basis under historical cost convention and going concern basis. The accounting policies adopted in the preparation of the financial statements are consistent with those followed in the previous year.

Further, the Company follows the prudential norms for income recognition and provisioning for Non-Performing Assets as prescribed by the Reserve Bank of India for Non-Banking Financial Company-Non-Systemically Important Non-Deposit taking Company.

. Debt equity ratio is calculated as (Long term borrowings + Short term borrowings)/Net worth. Debenture redemption reserve is not required in respect of privately placed debentures in

terms of rule 18(7) (b) (ii) of the Companies (Share Capital and Debentures) Rules, 2014.

6. Debt service coverage ratio and interest service coverage ratio is not applicable for Non Banking Financial Company and accordingly no disclosure has been made.

Paid up debt capital consists of Listed, Non-convertible, redeemable debentures of Rs. 20

crores and subordinated debts of Rs. 30 crores.

Date: 09/06/2021 Gautam Jain Place: Ranchi Managing Director

SBFC | SMALL BUSINESS FINCREDIT

SBFC Finance Private Limited

(Erstwhile Small Business Fincredit India Private Limited) Registered Office: Unit No.-103, 1st Floor, C&B Square, Sangam Complex, CTS No.95A, 127, Andheri Kurla Road, Village Chakala,

Andheri (E), Mumbai - 400059. | Telephone: +912267875300 | Fax: +91 2267875334 | www.SBFC.com | Corporate Identity Number: U67190MH2008PTC178270

PUBLIC NOTICE

This is to inform the Public that Auction of pledged Gold Ornaments will be conducted by SBFC Finance Private Limited on 18.06.2021 at 10:30 am. at SBFC Finance Private Limited, Dalhousie, Stephen House, Ground Floor, 6 E RN Mukherjee Road, Opposite Birla Building, Kolkata -700001 The Gold Ornaments to be auctioned belong to Loan Accounts of our

various Customers who have failed to pay their dues. Our notices of auction have been duly issued to these borrowers. The Gold Ornaments to be auctioned belong to Overdue Loan Accounts

of our various Customers mentioned below with branch name. << Branch: DALHOUSIE >> << PR00773059 & 342100054;

PR00788746 & 342100213; PR00791393 & 342100249; PR00794173 & 342100263; PR00794676 & 342100268; PR00794981 & 342100274 PR00794835 & 342100271; PR00794601 & 342100267; PR00795283 & 342100280; PR00806466 & 342100366; PR00811118 & 342100415; PR00811314 & 342100420; PR00813850 & 342100450; PR00818603 & 342100492; PR00821593 & 342100513; PR00830380 & 342100553 PR00830389 & 342100554; PR00831509 & 342100561; PR00836902 & 342100585; PR00838081 & 342100590; PR00838165 & 342100592 PR00838184 & 342100593; PR00839047 & 342100596; PR00841920 & 342100609; PR00844370 & 342100619; PR00844721 & 342100622 PR00847159 & 342100629; PR00850856 & 342100648; PR00850828 & 342100647; PR00852018 & 342100649; PR00852797 & 342100651 PR00853531 & 342100656; PR00853727 & 342100658; PR00860702 & 342100705; PR00861195 & 342100710; PR00861932 & 342100712 PR00864912 & 342100729; PR00866101 & 342100733; PR00867767 & 342100738; PR00796351 & 342100292; PR00802774 & 342100339; PR00812315 & 342100430; PR00846006 & 342100626; PR00855661 & 342100668; PR00855913 & 342100670; PR00856358 & 342100675; PR00857321 & 342100687; PR00867925 & 342100739; PR00870275 & 342100755; PR00870885 & 342100757; PR00871563 & 342100759; PR00876102 & 342100774 >>

Durgapur Branch Auction will be conducted on 18.06.2021 at 10:30 am at SBFC Finance Private Limited. Branch Address: Suresh Mansion, Nachan Road, Benachity, Durgapur-713213 (Opp- Kohinoor Restuarant)

<< Branch: DURGAPUR >> << PR00791503 & 396100297 PR00794709 & 396100336; PR00794585 & 396100331; PR00794699 & 396100334; PR00794618 & 396100332; PR00794704 & 396100335 PR00797738 & 396100360; PR00812850 & 396100471; PR00812722 & 396100470; PR00816672 & 396100506; PR00818417 & 396100529 PR00819082 & 396100534; PR00819641 & 396100540; PR00819682 & 396100541; PR00822656 & 396100560; PR00822641 & 396100559; PR00828730 & 396100585; PR00830301 & 396100596; PR00840952 & 396100685; PR00848997 & 396100732; PR00849987 & 396100735 PR00850647 & 396100738; PR00852873 & 396100743; PR00864949 & 396100822; PR00864979 & 396100823; PR00866103 & 396100827 PR00867759 & 396100834; PR00786236 & 396100228; PR00797634 & 396100359; PR00816678 & 396100507; PR00819045 & 396100533 PR00822543 & 396100557; PR00822662 & 396100561; PR00869288 & 396100846 >>

am at SBFC Finance Private Limited. Branch Address: Siliguri, City Plaza Building, First Floor, Sevoke Road, Siliguri 734001

Siliguri Branch Auction will be conducted on 18.06.2021 at 10:30

<< Branch: SILIGURI >> << PR00770441 & 832100040; PR00772503 & 832100052; PR00774441 & 832100066; PR00780348 & 832100101 PR00782250 & 832100114; PR00783249 & 832100117; PR00785099 & 832100129; PR00790445 & 832100172; PR00790483 & 832100173; PR00791828 & 832100192; PR00795042 & 832100212; PR00796853 & 832100225; PR00799961 & 832100244; PR00800694 & 832100252 PR00805073 & 832100283; PR00812165 & 832100328; PR00816284 & 832100362; PR00816394 & 832100366; PR00816671 & 832100367 PR00817616 & 832100372; PR00818842 & 832100384; PR00819282 & 832100389; PR00820163 & 832100395; PR00826201 & 832100432; PR00828793 & 832100442; PR00829740 & 832100451; PR00830158 & 832100457; PR00831579 & 832100467; PR00835687 & 832100498; PR00835543 & 832100495; PR00835548 & 832100496; PR00835557 & 832100497; PR00837634 & 832100510; PR00837860 & 832100511; PR00839377 & 832100523; PR00839365 & 832100522; PR00849195 & 832100582; PR00853127 & 832100598; PR00856573 & 832100611 PR00857745 & 832100624; PR00860121 & 832100646; PR00860251 & 832100648; PR00861563 & 832100656; PR00862325 & 832100660 PR00865135 & 832100665; PR00866801 & 832100680; PR00867832 & 832100684; PR00790578 & 832100175; PR00795296 & 832100214; PR00795384 & 832100216; PR00797725 & 832100231; PR00801544 & 832100259; PR00811992 & 832100326; PR00823880 & 832100425; PR00829231 & 832100445: PR00832929 & 832100478: PR00834220 & 832100487; PR00840343 & 832100529; PR00840426 & 832100531 PR00840831 & 832100533; PR00848923 & 832100581; PR00857125 & 832100615 >> Barasat Branch Auction will be conducted on 18.06.2021 at 10:30

am at SBFC Finance Private Limited.Address: Champadali More, 1st Floor, Near Senco Gold, P.O + P.S.- Barasat -Dist -North 24 Parganas, Jessore Road Barasat., West Bengal-700124 << Branch: Barasat >> << PR00835602 & 988100005: PR00838224 &

988100008; PR00838364 & 988100009; PR00839515 & 988100012; PR00840491 & 988100016: PR00841061 & 988100017: PR00841733 & 988100019; PR00845829 & 988100033; PR00864425 & 988100092; PR00867239 & 988100101; PR00867005 & 988100099; PR00869702 & 988100113; PR00871586 & 988100117 >>

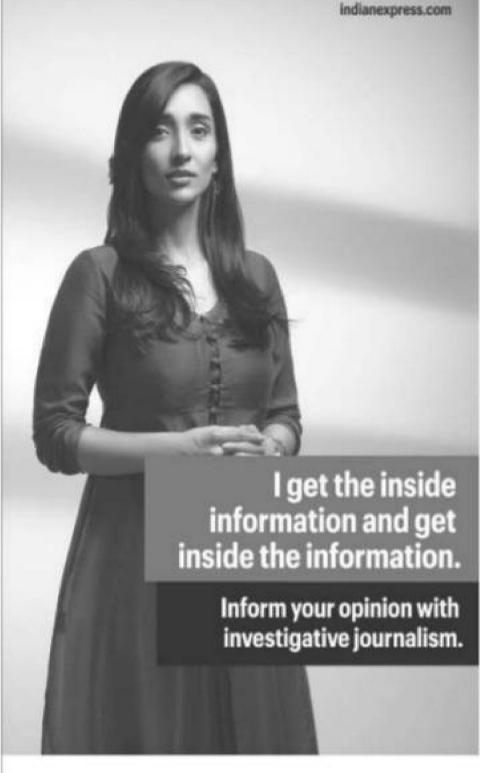
For more details, please contact SBFC Finance Private Limited. Contact Number(s): 1800-102-8012 (SBFC Finance Private Limited reserves the right to alter the number of accounts to be auctioned &/ postpone / cancel the auction without any prior notice.)

PUBLIC NOTICE n compliance with the Circular No.DNBS

(PD)/CC.NO.11/02. 01/99-2000 issued by the Reserve Bank of India on 15.11.1999 as amended from time to time, Notice is hereby given that subject to compliance of such requisite formalities and fulfillment of such conditions, if any, required by Reserve Bank of India (RBI) or any other competent authority, the composition of Board of Directors of the Company, Ms. Isha Estates & Investments Private Limited having its registered office at 16B, Madan Chateerjee Lane Kolkata-700007, an existing Non-Banking Finance Company (herein referred to as "the Company"). has been changed to new composition of Board by Inducting New Directors and new composition of Board of Directors of the Company comprising 1 Mr. Om Prakash Dalmia of 178/3, Roy Bahadur Road, Kolkata-700034, by occupation Service, 2. Mr. Anil Kumar Dalmia of 374, Block-G, New Alipore, Kolkata-700053, by occupation Business and 3. Mrs. Indira Mittal of 9, Pretoria Street, Kolkata-700071, by occupation Housewife, due to death of Mrs. Gita Dalmia and Mr. Bijay Kumar Dalmia, by virtue of which there were change of more than 30% in the Composition of Board of Directors. The Main purpose of the change was to fill the casual vacancy arises due to death of above Director as mentioned above. Any person whose interest is likely to be affected by

the proposed change may intimate to the new composition of Board of Directors, the earlier composition of Board of Directors or the Company at the above mentioned address and the Reserve Bank of India, DNBS, 15, N. S. Road, 5th Floor, Kolkata-700001 within 30 days from the date of publication of this notice stating therein the nature of interest and ground of objection. Issued by the new composition of Board of

Directors, the Company and the earlier composition of Board of Directors above named. Dated: 31.05.2021.



The Indian Express. For the Indian Intelligent. **♦** The Indian **EXPRESS**

C. N. ROY ROAD BRANCH (14517) 1C/2, Chowbaga Road, P.O. Tiljala Kolkata - 700 039 GOLD ORNAMENTS AUCTION NOTICE

Some individuals/persons who had availed Gold Loans from our branch, by

ornaments will be publicly auctioned at undermentioned time and date at the branch premises/Gold Hub, without further notice. All expenses incurred in this connection will be borne by the borrowers. Bank reserves the right to postpone/withdraw the auction at any time and stop the auction in the middle. Successful bidders shall pay the full amount and obtain possession of ornaments or a minimum of 25% of bid amount should be deposited by the successful bidder on the spot and remaining portion within 7 days. In case of default, Bank may forfeit the initial deposit amount. Date of Proposed Net Wt. of Gold

pledging gold ornaments, have defaulted in repaying as per schedule. They/Their

legal heirs have not properly responded to the notice/notices or the notice returned

undelivered. In this circumstances, it has been decided that if the gold loan (s) is/are

not liquidated before 4 P.M. of the previous day, the day of auction, pledged

No.	reame of Customer	Auction	Time of Auction	Ornaments (Gms.)	Nos.
1.	Yasmin Khanam	18.06.2021		229.100 Gms. Net Wt. 213.000 Gms.	10
2.	Bablu Mondal	18.06.2021	02.00 P.M. to 03.00 P.M.	41.800 Gms. Net Wt. 31.500 Gms.	3
Date:	10.06.2021			Authorized O	ffice

Place: Kolkata

State Bank of India

Eximius Infra Tech Solutions LLP LLPIN: AAC-7617 Regd. Office: Bunglow-59-U, SN-90, 65&69, Vasant Vihar-IV, Baner,

Pune - 411045. Email: badve_agd@sanchamet.in Form No. URC-2

Advertisement giving notice about registration under Part I of Chapter XXI of the Act [Pursuant to section 374(b) of the companies Act, 2013 and rule 4(1) of the companies (Authorised to Register) Rules, 2014]

Notice is hereby given that in pursuance of sub-section (2) of section 366 of the Companies Act, 2013, an application is proposed to be made after fifteen days hereof but before expiry of thirty days hereinafter to the Registrar at Central Registration Centre that EXIMIUS INFRATECH SOLUTIONS LLP, a LLP may be registered under Part I of Chapter XXI of the Companies Act, 2013, as a company

The principal objects of the proposed company for carrying on the business is as

follows: "To carry on the business activities related in the field of infrastructure, real estate, agriculture, technology, trading, consultancy, manpower, management, engineering manufacturing & providing various business solution, hold and maintain all type of assets & properties under the name of Company and manufacturing, processing, trading, dealing, liasioning, buying, selling, importing, exporting, supplying, distributing, marketing, packing, servicing, repairing, assembling, sub-contracting, hiring, altering, improving, exchanging, converting, utilizing, fabricating, developing, installing, designing, operating, maintaining engineering components, auto parts, precision turned and machined parts, machineries, spare parts, replacement parts, castings, accessories, tools, implements, chassis, bodies, substances, equipments, structures, moulds & allied goods and articles for motor cars, trawler, trucks, tankers, buses, cycles, cars, ambulances, tempos, tractors, two-wheelers, three-wheelers, vans, jeep, omnibuses and all type of vehicles and also tooling, conveyors, auto components, dies, die sets, turned and pressed components, machine tools, machinery spares, automobile accessories, automobile spares, special purpose machines, automobile, parts, jigs, fixtures pressed components for washing machines, refrigerators, automobiles and all other pressed components and parts, fittings and parts, components, accessories and machineries and to develop and invent all kind of engineering technologies and provide inspection, investigation and testing services and all other related engineering services, in India and abroad".

A copy of the draft memorandum and articles of association of the proposed company may be inspected at the office at Bunglow-59-U, SN-90, 65&69,

from the date of publication of this notice, with a copy to the company at its

Vasant Vihar-IV, Baner Pune - 411045. Notice is hereby given that any person objecting to this application may communicate their objection in writing to the Registrar at Central Registration Centre, Indian Institute of Corporate Affairs (IICA), Plot No. 6, 7, 8, Sector 5, IMT Manesar, District Gurgaon (Haryana), Pin Code-122050, within twenty one days

registered office. Dated this 8" day of June 2021

Name(s) of Applicant Mrs. Supriya Badve 2. Mr. Sanjay Bardapurkar





CIN No.: U67120WB1995PLC069424

Mai id: compliance@teamvedika.com, Tel.: 9135001217, 18001236108 (Toll Free)

RBI NBFC-MFI Reg. No.: B-05.00844

Website: www.teamvedika.com

June 10, 2021

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

Sub: Declaration under Regulation 52(3)(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In terms of Regulation 52(3)(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, as amended from time to time, we hereby declare that the Audit Report issued by the Statutory Auditor on the Standalone annual financial results for the year ended 31 March 2021 were with unmodified opinion.

Please take the same on record.

Thanking You

Yours faithfully,

For Vedika Credit Capital Ltd

For Vedika Credit Capital Ltd

Company Secretary

Authorized Signatory