



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

Gaurav Kumar Verma

Company Secretary

Authorized Signatory



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

Gaurav Kumar Mishra
Company Secretary

Authorized Signatory

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.



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:

1. 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.



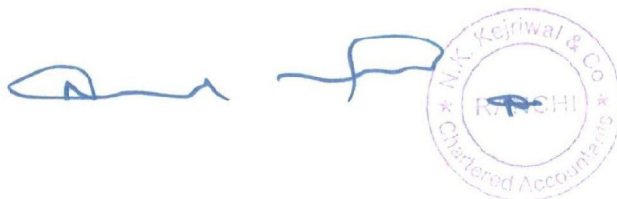
3. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
4. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether 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)

Particulars	Year Ended	Year Ended
	31.03.2021	31.03.2020
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)

Particulars	Half year ended	Half year ended	Year Ended	Year Ended
	31/03/2021 (Unaudited)	31/03/2020 (Unaudited)	31/03/2021 (Audited)	31/03/2020 (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:				
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 Company.
- 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

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 non-convertible debentures 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:

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



MVM

IDFC FIRST Bank Limited

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



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)...

Table with columns: 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. Contains 14 rows of loan details.

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...

Date: 10-June-2021 Place: Kolkata (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)

VEDIKA CREDIT CAPITAL LIMITED. Standalone Financial Results for the year ended 31st March, 2021. Table with columns: Particulars, Half year ended 31/03/2021, Half year ended 31/03/2020, Year Ended 31/03/2021, Year Ended 31/03/2020.

Notes: 1. The above is an extract of the detailed format of standalone annual financial results for the year ended 31 March 2021...

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 Kuria Road, Village Chakala, Andheri (E), Mumbai - 400059.

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.

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.

- << Branch: DALHOUSIE >> << Branch: DURGAPUR >> << Branch: SILIGURI >> << Branch: BARASAT >>

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

Siliguri Branch Auction will be conducted on 18.06.2021 at 10:30 am at SBFC Finance Private Limited. Branch Address: Siliguri, City Plaza Building, First Floor, Sevoke Road, Siliguri 734001

Barasat Branch Auction will be conducted on 18.06.2021 at 10:30 am at SBFC Finance Private Limited. Branch Address: Champadai More, 1st Floor, Near Senco Gold, P.O + P.S.- Barasat -Dist -North 24 Parganas, Jessore Road Barasat, West Bengal-700124

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. In 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...

Advertisement for The Indian Express featuring a woman's portrait. Text: 'I get the inside information and get inside the information. Inform your opinion with investigative journalism.' Logo: The Indian EXPRESS JOURNALISM OF COURAGE.

Advertisement for SBI Gold Ornaments Auction. Logo: SBI. Text: 'C. N. ROY ROAD BRANCH (14517) 1C/2, Chowbaga Branch, P.O. Tiljala Kolkata - 700 039. GOLD ORNAMENTS AUCTION NOTICE'. Table with columns: Sl. No., Name of Customer, Date of Auction, Proposed Time of Auction, Net Wt. of Gold Ornaments (Gms.), Item Nos.

Advertisement for Eximius Infra Tech Solutions LLP. Logo: Eximius Infra Tech Solutions LLP. Text: 'LLPIN: AAC-7617. Regd. Office: Bunglow-59-U, SN-90, 65&69, Vasant Vihar-IV, Baner, Pune - 411045. Email: badve_agd@sanchametin

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]. 1. 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 before expiry of thirty days hereinafter to the Registrar at Central Registration Centre that EXIMIUS INFRA TECH SOLUTIONS LLP, a LLP may be registered under Part I of Chapter XXI of the Companies Act, 2013, as a company limited by shares.



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

Gaurav Kumar Vohra

Company Secretary

Authorized Signatory